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Bowling Green State University

Working Paper Series 00-11

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**CHILDREN AND THE STABILITY
OF COHABITING COUPLES**

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Paper presented at the University of Michigan Population Studies Center Seminar February 1999. Computer services were provided by Bowling Green State University. The research assistance of Debarun Majumdar is gratefully acknowledged. The author appreciates helpful suggestions and comments provided by Susan Brown, Laura Sanchez, and Pamela Smock.

CHILDREN AND THE STABILITY OF COHABITING COUPLES

ABSTRACT

Children are increasingly part of cohabiting unions. The marriage literature indicates that children generally promote stability of marriages but it remains unknown whether children have a similar effect on the stability of their parent's cohabiting unions. Using the National Survey of Family Growth this paper evaluates the effects of children on the stability of cohabitation. This paper expands upon prior work in three ways. First, cohabiting unions are conceptualized in two ways to account for a fluid definition of stability. I examine the traditional end point (i.e., termination of the cohabiting union) and another conceptual end point -- the end of the parents' relationship – operationalized as the date they stopped living together (i.e., cohabiting couples who marry remain at risk of dissolution). Second, the timing of parenthood is carefully accounted for by indicating whether a child was conceived or born in cohabitation. Third, variation in the meaning of cohabitation is captured by focusing on race and ethnic differences in the effects of children. The results indicate that children conceived during cohabitation are associated with greater levels of stability but children born during cohabitation do not influence the stability of their parent's cohabiting union. When the expanded notion of stability (cohabiting couples who marry remain at risk of dissolution) is employed, children born during cohabitation still do not influence stability of the couple's relationship but children conceived during cohabitation are associated with greater couple stability.

CHILDREN AND THE STABILITY OF COHABITING COUPLES

Cohabitation has not only become an increasingly common family form in the United States but also a venue for family building. It is widely known that the majority of young adults have cohabited and cohabitation is currently the modal path into marriage; one-half of first marriages occurring in the early 1990s began as a cohabiting union (Bumpass 1998). It is less well known that cohabitation increasingly involves childbearing (Bumpass and Lu, 2000; Manning 1999).

This paper evaluates the link between childbearing and union stability among cohabitators. As childbearing in cohabitation becomes more common, it is increasingly important to evaluate the stability of cohabiting unions for children (Bumpass and Raley 1995). Children are generally associated with increased stability of marriage (e.g., Heaton 1990; Lillard and Waite 1993; Morgan and Rindfuss 1985; Tzeng 1992; Waite and Lillard 1991; White, Booth and Edwards 1986) and if cohabitation is akin to marriage then children could similarly create stability for cohabiting couples. Alternatively, children could operate as a destabilizing force suggesting that cohabitation is not a long-term setting for family building.

Using the National Survey of Family Growth, two central questions are addressed. First, how do conceptions and births during cohabitation influence the stability of their parents' cohabiting union? Second, how do these children influence the stability of their parents' relationship? Prior studies usually define the end of the relationship at the point the cohabitation ends (marriage or separation) but another conceptual end point is considered -- the end of the parents' relationship. This is operationalized as the date they stopped living together; the end of the relationship is defined as the date of separation for those who do not marry and the date of divorce or legal separation for those cohabiting couples who marry. This approach allows an examination of the effects of children on the stability of their parent's relationship in marriage as

well as cohabitation. To date no research on the United States has focused explicitly on the effect of children on union stability. To better account for the timing of parenthood this paper differentiates between the timing of the conception and birth of a child. Of particular interest for our understanding of the implications of cohabitation are the racial and ethnic differences in the effects of children on union stability. Cohabitation appears to perform varying family building functions according to race and ethnicity (e.g., Landale and Forste 1991). Latinas are more likely to have children while cohabiting than white or Black women (Manning 1999) so we may expect to find some racial and ethnic differences in the effect of children on union stability.

BACKGROUND AND CURRENT INVESTIGATION

Several theoretical perspectives support the hypothesis that children create relationship stability (Becker 1990; Coleman 1988; Friedman et al, 1994). Children are represented by Becker's (1990) definition of marital-specific capital. Children born to a couple are a product of the marriage and thus children are theorized to stabilize marriages because their value is greatest within the marriage and children represent a cost to divorce (Becker 1990). Similarly, Coleman (1988) argues that children create social capital within the marriage and as a consequence they may deter separation. Another theoretical approach, uncertainty reduction, argues for a similar positive relationship between children and marital stability but a different causal mechanism is expected to operate (Friedman et al. 1994). Couples are hypothesized to have children to create marital solidarity and reduce marital uncertainty so those couples at most risk of dissolution should be more likely to have children.

The empirical evidence generally supports the theoretical arguments that children are associated with marital stability. Married couples who have children are less likely to dissolve their marriages (Becker et al. 1977; Heaton 1990; Morgan and Rindfuss 1985; Tzeng 1992; Waite and Lillard 1991). There are some qualifications. In particular, young children and first parity in particular have been found to be associated with reduced odds of marital separation (

Becker et al. 1977; Heaton 1990; Lillard and Waite 1993; Waite and Lillard 1991) and there is some variation in effects with marital duration (Heaton 1990; Morgan and Rindfuss 1985). Children that do not represent marital-specific capital -- stepchildren -- are associated with increased odds of disruption (Lillard and Waite 1993; Tzeng 1992). In contrast, there appears to be little empirical support for the uncertainty reduction theory as individuals in the most stable marriages are most likely to have children (Lillard and Waite 1993; Myers 1997). Even in joint models of marital childbearing and dissolution, first born children still exert a positive influence on stability (Lillard and Waite 1993). Thus, in the marriage literature children are generally associated with greater stability and a central mechanism appears to be investments in marital-specific capital.

It is possible that the same models used to understand the effects of children on marital disruption could be applied to cohabitation. The concept of marital-specific capital can be extended to cohabiting unions. Children born into cohabiting unions may represent “union-specific capital” and promote stability of their parent's union. Thus, we may expect that children born during cohabitation will have a similarly positive effect on the stability of cohabiting unions as they do on marriages. If cohabitation and marriage are functioning as similar social institutions, then children may also generate stability for cohabiting couples. Indeed, empirical evidence from Canada lends support for this argument (Wu 1995). Similar to the marriage literature, we expect that children born outside of the union will be associated with instability. These children do not represent “union-specific” capital and probably are associated with greater levels of instability.

Children could also have a positive effect on stability of cohabiting unions because of selection. Similar to marriage, those couples who have more stable relationships may be more likely to decide to have children. Cohabiting couples could have children in anticipation of their future marriage (Brien et al. 1999). However, the empirical evidence suggests that cohabitators

who have children do not appear to be especially stable. For example, women who gave birth or conceived during cohabitation had lower odds of expecting to marry their cohabiting partner than women who had no children while cohabiting (Manning and Smock 2000). Similarly, women who conceived or gave birth to a child while cohabiting do not have socioeconomic characteristics associated with stability; they had lower education levels, were less likely to be employed and were younger than women who did not have children while cohabiting (Manning 1999).

Alternatively, children may have a negative effect on stability of cohabitation for one of the following three reasons. First, cohabitation represents an “incomplete institution” in contrast to marriage because it lacks common meaning and predictability. For example, the average duration of cohabiting unions is quite short and some cohabiting couples have definite plans to marry while others view their union as very short term (Bumpass, Sweet and Cherlin 1991). Cohabiting and married couples differ on many domains, such as fertility behavior or intentions (Bachrach 1987; Loomis and Landale 1996; Rindfuss and VandenHeuvel 1990), treatment under the law (Seff 1995; Wiesensale and Heckert 1993) and relationship quality (Booth and Brown 1996; Nock 1995). Brines and Joyner (1999) argue that the underlying differences in the stability of cohabitation and marriage arise because of the relationship conditions that cohabitators face - “high uncertainty, an unspecified time horizon, and the absence of a reliably enforceable contract” (p. 350-351). This lack of institutional support for cohabitation may result in children having a deleterious effect on stability in contrast to children born within marriages.

Second, childbearing within cohabitation is not the majority experience. Increasingly cohabiting unions include children, but in early 1990s only 15% had given birth to children (Bumpass and Lu 2000). Unlike cohabitation, childbearing and raising children are central functions of marriage. It follows that childbirth within cohabitation may possibly place stress on the relationship and result in increased odds of separation. Furthermore, couples who give birth

to a child during cohabitation (in essence deciding not to marry their partner before the birth of the child) may be selected on certain traits, such as nontraditional values, and as a consequence be less prone to maintaining any type of long term coresidential union (e.g. Axinn and Thornton 1992; Bennett et al. 1988; Booth and Johnson 1988; DeMaris and Rao 1992; Lillard et al. 1995; Thomson and Collela 1992). For instance, cohabiting couples with children report lower levels of psychological well-being than couples without children (Brown 2000a) suggesting that the effect of children on the disruption of their parent's union could operate partly via their parent's depression.

Third, childbearing during cohabitation is often unplanned. Two-fifths (44%) of cohabiting women report that childbearing during cohabitation was unplanned (Manning 1999; Musick 1999). These levels are considerably higher than those observed in marriages, 18 percent of married women claimed their childbearing was unplanned (Manning 1999). It seems that an unanticipated event, such as a birth, could have a particularly negative effect on the stability of a union.

Timing of Parenthood

Almost none of the empirical prior research on outcomes of cohabitation has explicitly focused on the effect of children (see Wu 1995 for an exception). Childbearing is typically included only as a control variable in multivariate analyses. A central limitation of prior work is that the measures of childbearing differ somewhat and often do not carefully distinguish between children conceived in a cohabiting union and perhaps born in marriage from those who were conceived and born in the cohabiting union.

The evidence is somewhat mixed but generally leans towards supporting the notion that children produce stability. One study has directly examined the effects of children on the stability of cohabiting unions in Canada (Wu 1995). He finds that children born during cohabitation, irrespective of age or gender, reduce the odds of separation for cohabiting couples.

In another Canadian study he incorporates controls for fertility measures finds that children born within cohabitation reduce the odds of separation (Wu and Balakrishnan 1995). At the same time, children appear to have no effect on the transition to marriage (Wu and Balakrishnan 1995). Thus, in Canada children appear to lead to stability in the form of continuation of the cohabiting union.

Other research focusing on U.S. cohabiting couples finds that children do not influence the instability of cohabiting unions. Children (not necessarily born within cohabitation) do not deter or encourage dissolution of the cohabiting union via separation (Brown 2000b; Manning and Smock 1995; Smock and Manning 1997). Other research using the Panel Study of Dynamics finds that resident children (who could be either step or biological) have no significant effect on the stability of long-term (at least one year in length) cohabiting unions (Brines and Joyner 1999). Similarly, Clarkberg (1997) reports that a pregnancy that occurred within the union had no significant effect on separation.

Using recent data on cohabitation and distinguishing the timing of births and conceptions in cohabitation, it is expected that children *conceived* during cohabitation do not deter instability of cohabiting unions. Children *born* during cohabitation are expected to have a stabilizing effect on cohabiting unions. The social press for unmarried, pregnant women to marry before the birth of the child appears to be weaker. Indeed, cohabiting couples are decreasingly marrying in response to a pregnancy and are instead giving birth during cohabitation (Raley 1999). Yet once children are born during cohabitation, they are anticipated to provide “union-specific” capital and stabilize the relationship.

Race/Ethnicity

To date researchers have not extended their analysis of the effect of children on stability in marriage or cohabitation to investigate racial and ethnic differences. Even though there are well-known racial and ethnic differentials in the propensity to form and remain in marriage (e.g.

Cherlin 1992; Holden and Smock 1991; Tucker and Mitchell-Kernan 1995), the theoretical and empirical work does not elaborate on potential differences among race and ethnic groups. This paper overcomes this shortcoming by explicitly examining racial and ethnic differences.

Race and ethnicity are particularly salient when understanding family processes within cohabitation because it has been established that there are marked race and ethnic differences in the outcomes of childbearing unions and the likelihood of having and/or raising children in cohabitation (Bumpass and Lu 2000; Manning 1999; Manning and Smock 1995). Whites more commonly marry their cohabiting partners and are less likely to separate from their partners than blacks (Brines and Joyner 1999; Manning and Smock 1995). Research on childbearing indicates that cohabiting Latinas have significantly higher odds of having children during cohabitation than white or Black women and cohabiting Black women have greater odds than white women (Loomis and Landale 1995; Manning 1999). It has been implied that these childbearing and rearing differentials indicate variation in the meaning of cohabitation for racial and ethnic groups (Landale and Forste 1991; Manning and Landale 1996). Therefore, it is likely that children have unique effects on the stability of unions for racial and ethnic groups.

The hypothesized relationships between children and stability for each race and ethnic group are outlined. Given the lower levels of childbearing in cohabitation for whites (Manning 1999) and higher rates of unplanned childbearing (Manning 1999; Musick 1999), children are expected to create instability for whites. Childbearing during cohabitation is more common and accepted among Latinos (Manning 1999), so it is anticipated that children may have a positive influence on stability for Latino cohabitators. Black children are more likely to spend time in cohabiting parent families than whites or Latinos (Bumpass and Lu 2000), suggesting that children could be associated with reduced instability among Black cohabiting couples.

Definitions of Cohabiting Unions

Unlike marriage, cohabitations can end in two ways, marriage or separation. Thus, to

understand instability it is important to distinguish between the two ways that cohabiting unions end. To account for this the end of cohabiting relationships are conceptualized in two manners. The first measure represents the traditional approach used to analyze cohabitation. It measures whether the *cohabiting union* ends or not and is termed a *union-based* measure. In this case the possible outcomes are that the union has remained intact, ended in separation or ended in marriage. The focus of this paper is on separation because this signals that the couple has stopped living together.

The second measure establishes whether the *relationship* has ended or not and is referred to as a *couple-based* measure. This approach defines the end of the relationship as when the couple stops living together rather than simply when the cohabitation ends. If a cohabiting union ends in marriage, then the couple is followed into their marriage and remains at risk of dissolution. It is important to incorporate the marital years because almost half of cohabiting unions end in marriage (Bumpass 1998). This couple-level measure represents a fluid measure and does not assume that once a couple marries their relationship remains intact. An implicit assumption in prior work is that the transition to marriage leads to stability for cohabiting couples but marriage may not guarantee a stable future.

Children are expected to have a positive effect on the stability of the cohabiting union. Their effect on the stability of the couple is anticipated to be somewhat weaker. Unlike children born to women living alone, children born to cohabiting couples represent union-specific capital and may help cement the relationship during cohabitation as well as their relationship when they marry. Cohabiting couples who have children and then marry may be more likely to end marriages than couples who have do not have children while cohabiting and then marry. This could be due to the stress associated with dual roles of parent and spouse or even the fact that the presence of the child may have pushed the couple toward marriage.

The ultimate goal of this paper is to assess whether cohabitators who have children remain

living together with their partner. The effects of children may differ according to whether the children are born or conceived during cohabitation. Also our understanding of the effect of children may depend on the conceptualization of the end of the union: union-based or couple-based. If having children within cohabitation results in stability of the union, then cohabitation may be a family form somewhat analogous to marriage. Yet childbearing may have negative effects on the stability of unions and relationships, suggesting that cohabitation is not akin to marriage. The pattern of results is expected to be related to perceptions of the meaning of cohabitation and as a result differ according to racial and ethnic group.

DATA AND METHODS

I employ a recently collected, large, nationally representative data source, the National Survey of Family Growth (NSFG). The more recent cycle of the NSFG was conducted in 1995 and includes 10,847 women of reproductive age (15-44). These data are appropriate because they include birth, pregnancy, marriage, cohabitation, employment, and education histories. This cycle of the NSFG is the first time that complete cohabitation histories were collected. To date there is no other data that contains high quality data on *both* fertility behavior and cohabitation experiences.

The analytic sample is restricted to women's cohabitation experiences prior to their first marriage. Premarital and postmarital cohabitation may differ substantively from one another (Brown 2000c). Also women over age 44 are not interviewed making it difficult to generalize the postmarital data to the population. The overwhelming majority (82%) of women who cohabited were never-married. This limitation is acceptable for this project because most (80%) children born in cohabiting unions were born to never-married women. The sample contains women who were less than age 30 at the time they formed their union and cohabited between 1980 and 1995. This age and period restriction is necessary because of the upper age cut-off used in the survey (44). For example, women who were over age 30 in 1980 were not

interviewed, because they were over age 44 in 1995. Our final analytic sample consists of 2,716 women.

In our analyses of union-based stability, women will either experience an event (e.g., separation) or are censored by interview or marriage. Competing risk models are used to predict dissolution of the union via separation and marriage separately. This method is important because simply modeling the end of a cohabiting union will not capture the possibility that different factors predict dissolution of a union and formalization of a union via marriage. In analyses of couple-based stability women either separate from their partner (or husband if they married) or remain coresiding. The only censoring component of these analyses is the date of interview.

Event history models are employed to determine the timing of separation. We use discrete-time models and create person-months of exposure starting with date of cohabitation. This method easily accommodates the time-varying fertility variables. The analyses of union-based stability rely on multinomial logistic discrete-time regression models because of the competing risks of separation and marriage (Allison 1995). At the time of interview one-third had ended in separation and half in marriage. The couple-based stability analyses use logistic discrete-time regression models because the outcome variable is dichotomous (separate or not).¹ One-half of cohabiting couples had ended their relationship by the date of interview.

The key independent variables in these analyses are the time-varying fertility measures. Both fertility and cohabitation histories are used to create these variables. The central focus of this paper is on how children influence union stability so the analyses are restricted to live births. The timing of motherhood within cohabitation is measured at two time points: conception and birth. Thus, two formulations of the fertility measures are tested. In the NSFG respondents were asked directly about both the date of conception and the date of birth. It is important to present findings for both the timing of conceptions and births because decisions about marriage

and dissolving the union determine whether or not a child is born within cohabitation. Thus, I present models that show separately the effect of becoming pregnant with a child during cohabitation and the effect of giving birth to a child during cohabitation on stability.

Whether or not a birth occurred during cohabitation is evaluated at each person-month. Table 1 presents the value of this variable in the last month of cohabitation, 17% of the sample gave birth to a child during cohabitation. The number of children born ranges between one and nine, most of the sample who had a child only one child (74%) (results not shown).²

Another variable measures whether or not a child was conceived during cohabitation. One-fifth of the sample had conceived a child during cohabitation and most often only one child was conceived. These separate measures of fertility are necessary because not all children conceived during cohabitation are actually born into that union. A considerable share of premarital conceptions during cohabitation, particularly among white women, result in marital births (Raley 1999). To address this issue the final set of analyses examines whether women who conceive a child during cohabitation experience greater couple stability if they marry before the birth of the child.

The remaining independent variables have been found to be associated with union stability (e.g., Brines and Joyner 1999; Manning and Smock 1995; Waite and Lillard 1991) and the distribution of these variables are presented in Table 1. Race or ethnicity is divided into four categories: non-Latino white, African-American, Latino or Hispanic, and other. Most (72%) of the sample is non-Latino white, ten percent Latino, 14% African American and 4% belong to some other race or ethnic group. Family background at age 14 is divided into four groups: two biological parent, step-parent, single parent, and other. The majority (61%) of the sample lived with two biological parents at age 14, 18% lived in a single-parent family, and 15% lived in step-families. The variable measuring religiosity while growing up is based on five categories measuring frequency of attending religious services, the mean value is one to three times per

month. Education at start of cohabitation is divided into four categories: less than high school, 12 years, 13-15 years, and 16 or more years of schooling. The median level of education is 12 years and one-quarter of the sample has less than a high school degree and 15% has a college degree at the start of cohabitation. Employment when cohabitation began is divided into three groups: not employed, part-time and full-time. Two-thirds of the sample was employed at the start of cohabitation and most women were employed full-time. We included measures of fertility prior to cohabitation. The majority of the sample entered cohabitation childless; one-fifth of the sample had conceived a live birth before starting to cohabit and 14% had given birth to a child before cohabitation. Analyses of the effect of becoming pregnant during cohabitation on stability includes the variable whether the woman had conceived a child prior to cohabitation. Similarly, analyses of the effect of having a birth during cohabitation on stability replaces the conception variable with a one indicating whether a child was born prior to cohabitation. Age at start of cohabitation is coded as a continuous variable and the mean value is 21. A measure of period is included as the interval that cohabitation started: 1980-84, 1985-89, and 1990-95. The sample is distributed fairly evenly across these years. The duration of coresidence or cohabitation is coded as a continuous variable. The mean duration of the cohabitation was 22 months and half had ended in 14 months. In contrast, the average duration of the relationship or couple was 56 months and half had ended their relationship in 41 months.

The basic analytic strategy is to estimate a series of multivariate models and examine the effects of the childbearing variables on stability. First, I evaluate the effects of conceptions and births during cohabitation on the stability of the cohabiting union. Second, I assess the effects of conceptions and births on the stability of the relationship, i.e. if marriage occurs the couple remains at risk of dissolution. Similar models are estimated that replace conceptions for births. Third, the effect of marriage prior to the child's birth on the couple's stability is evaluated. The sample is limited to women who conceived a child during cohabitation and duration of the

relationship is measured from the time of conception. In addition, tests for interactions between racial and ethnic group and each of the time-varying fertility measures are conducted.

RESULTS

Union-based Stability

In Table 2, the effects of conceptions on the odds of making a transition out of cohabitation are presented. The first model consists of two columns and presents the effects of conceiving on an exit from cohabitation defined by marriage or separation. The second model shows the effects of the birth of a child on transition out of cohabitation into marriage or separation.

The first two columns of Table 2 show that conceiving a child during cohabitation significantly increases the odds of marriage and significantly reduces the odds of separation. These results indicate that a couple who conceives a child is more likely to remain living together (intact cohabitation or marriage) than a couple who does not conceive a child during cohabitation. Replacement of the dichotomous measure for number of conceptions results in similar effects of the covariates (results not shown).

Interactions between race/ethnicity and conception indicate that the effect of conception on the odds of marriage is significantly greater for whites than Latinos or Blacks and among Latinas and Blacks conceptions are not significantly associated with marriage (Appendix Table 1). Yet the negative effect of conception on the likelihood of separating did not significantly differ according to race and ethnicity. Thus, conceptions appear to reduce the odds of separation for Black, white and Latino cohabiting couples but conceptions promote marriage only among white cohabiting couples.

The effects of the remaining covariates largely operate in the expected directions. Latino and Black cohabiting couples are less likely to marry than whites. Latinas are significantly less likely to separate than Black and white women, while Blacks are marginally more likely to

separate ($p=.07$) than whites. Family background does not influence the odds of marriage, but cohabiting women from nonintact families have higher odds of dissolving their cohabiting unions than women from two biological parent families. Higher levels of religiosity while growing up are associated with increased odds of marriage and lower odds of separation. Women with less than 12 years of education had lower odds of marrying than women with high school degrees. The level of education does not appear to be associated with the odds of separating. Women's employment status is not significantly related to the outcome of cohabiting unions. Women's fertility prior to cohabitation, measured by whether she conceived a child prior to cohabitation, is not associated with the odds of marriage or separation. Older ages at cohabitation are related to increased odds of marriage and lower odds of separation. The odds of marriage are not associated with year of cohabitation and the odds of separating appear to have declined in more recent years. Finally, the odds of exiting cohabiting unions declined as duration increased.

The next two columns of Table 2 present the effects of a birth on the stability of cohabiting unions. Women who had a child during cohabitation had lower odds of marriage than women who did not give birth to children during cohabitation. Yet the odds of separation are not related to whether a woman had a child during cohabitation or not. A similar pattern of findings occurs when only birth status and duration are included in the model suggesting that the other covariates do not explain the lack of association between childbearing during cohabitation and stability of cohabiting unions (results not shown). Substituting the number of children variable for the whether children were born variable creates a similar pattern of results (results not shown). Overall, giving birth during cohabitation does not increase or decrease the odds of separation.

Unlike the effects of conception, a birth during cohabitation statistically reduces the odds of marriage only for Latinas and not white or Black women (see Appendix Table 1). Having

children during cohabitation lowers Latinas probability of marrying their partner and has no effect on the transition to marriage for Black or White women. The nonsignificant effect of children on the odds of separation is similar for Black, White and Latino cohabiting couples. Among each race and ethnic group children do not hasten or delay the end of the cohabiting union.

The other independent variables have similar effects on the outcome of the cohabiting union in this model as the model that includes conception rather than birth. One key exception is the effect of prior fertility. Women who gave birth to a child before cohabitation have lower odds of marrying than women who were childless when they started cohabiting. Children born prior to cohabitation have no effect on the odds of separation. These children are probably stepchildren to the cohabiting partner and seem to only reduce the odds of making the transition to marriage but do not promote instability of the cohabiting union.

Couple-based Stability

The next set of analyses examines the stability of the couple or relationship by allowing couples who marry to remain at risk of dissolution. Table 3 presents the effect of a conception on the odds of separation using this expanded definition of stability. In the first column all union time is treated equivalently and there is no differentiation between cohabitation and marriage person-months. In the second column potential differences in cohabitation and marriage time are accounted for by including a time-varying variable that indicates whether the couple is cohabiting or married during a particular person-month. The remaining columns include interaction terms.

The first column treats all time in unions in the same manner and shows that conceiving a child during cohabitation reduces the odds of separation at the $p=.065$ level. The next column includes the time-varying marital status variable and indicates that women who conceived a child during cohabitation have 14% ($1-\exp(-.15)$) lower odds of dissolving than women who did not

conceive a child during cohabitation. The next column presents tests for an interaction between conception and marital status. The effects of conception significantly differ according to marital status. A conception during cohabitation reduces instability while the couple cohabits but has no effect on the stability of the couple during their married years.

The next two columns presents the effects of race and ethnicity in two two-way interactions. First, analyses of interactions with race and ethnicity indicate that conceptions during cohabitation have significantly similar stabilizing effects on the couple for whites and Latinas. The difference between Blacks and whites is significant at the $p=.08$ level and further analyses reveal that conceptions are not significantly related to instability among Blacks. The second two-way interaction shows that marriage reduces instability for all the women regardless of race or ethnicity but the effect of marriage on instability is significantly lower for Latina and Black women than white women. Tests for three-way interactions of race/ethnicity, time-varying conception during cohabitation, and time-vary marital status variables reveal no statistically significant three-way interactions (results not shown).

Table 4 presents similar models that substitute birth of a child during cohabitation for the conception variable. In the first model the time spent in marriage and cohabitation is treated equivalently and having a child during cohabitation significantly increases the instability of the couple. However, the next model adds the time-varying marital status variable and it explains the negative effect of the cohabiting birth on couple stability. Once time spent in cohabitation is distinguished from time spent in marriage, having a birth during cohabitation is not significantly associated with the couple's relationship stability. The next column shows that the effect of giving birth during cohabitation on stability is significantly different during marriage than cohabitation. A child born during cohabitation has a more positive effect on the instability of a subsequent marriage than cohabitation and as a result creates instability once the couple marries. Taken together, the results in Table 2 indicate that women who give birth to a child during

cohabitation are less likely to marry. The results in Table 4 suggest that if women with children do marry then the odds of dissolving appear to increase.

In the next two columns race and ethnicity are interacted with marital status and cohabiting birth. First, the test of interactions between race/ethnicity and birth during cohabitation are presented. Children have a statistically similar nonsignificant effect on instability for Latino, Black, and white women. Second, the transition to marriage reduces the odds of separation for all cohabiters, but the effect is significantly greater for white than Latina or Black women. No statistically significant three-way interactions were found (results not shown).

The effects of the other covariates are fairly similar to those in the union-based model in Table 2 and are almost identical for the conception and birth models (Tables 3 and 4). Latinas have marginally significantly lower odds of dissolution ($p=.06$) than white and Black women in the conception model (Table 3) and significantly lower levels in the birth model (Table 4). Black women have higher odds of dissolution than whites in both the conception and birth models. Cohabiting women from single-parent families have higher odds of separating from their partner (or husband if they married) than women from two biological parent families. As found in the union-based model, religiosity reduces the odds of separation. Women who have the high educational attainment have lower odds of separation than women with high school degrees. Prior fertility, conception or birth, is not associated with instability in this couple-based model. Similar to the prior findings, age is associated with lower odds of separation and more recently formed unions are less likely to dissolve. Couples who have resided together for longer time periods have lower odds of breaking up. As expected, marriage acts as a stabilizing force and decreases the instability of the couple.

Marriage Prior to Birth of the Child

Even though conceptions generally seem to stabilize cohabiting couple's relationships, it

is important to discern whether the effect is operating via marriage prior to the birth of the child. Among women who conceived a child during cohabitation, almost two-fifths (37%) married prior to the child's birth (results not shown). These levels differ among race and ethnic groups: 27% of Latino, 15% of Black and 48% of white pregnant cohabiting women married before their child was born. Table 5 presents the effects of marriage prior to the birth of the child on the couple's stability. The sample here is limited to 692 women who conceived a child during cohabitation. In this analysis stability is measured starting at conception and ends at time of disruption or interview. The results indicate that marriage prior to the birth of the child reduces instability. Women who conceived a child and married experience 52% lower odds of dissolving than pregnant cohabiting women who decided not to marry. Model 2 shows that the effects of marriage prior to the birth of the child are statistically similar for each race and ethnic group. In other words, despite the racial and ethnic differences in the rates of marriage among pregnant cohabiting women, marriage before the child's birth promotes stability for white and Black women as well as Latinas.

Some of the other covariates influence relationship stability for pregnant cohabiting women. As mentioned above, stability is lower among Black women than white women or Latinas. The background variables (family structure and religiosity) are not associated with stability among pregnant cohabiting women. Education level does not influence relationship stability but women who were not employed had lower odds of dissolving their relationship than women employed full-time. Prior fertility is not associated with stability for this subgroup of cohabiting women. Women who started cohabiting at older ages experienced lower levels of instability and women who formed their unions more recently had greater instability. The odds of dissolving the relationship decreased with duration.

DISCUSSION

When children are part of cohabiting families they influence stability of their parent's

unions. The effects of children depend on the definition of the timing of motherhood, how stability is conceptualized, as well as race and ethnicity.

Conceiving a child during cohabitation tends to decrease the hazard of dissolving a cohabiting union largely via an increased hazard of marriage. Once children are born during cohabiting unions, they do not speed up or slow down the end of cohabiting unions. Thus, children born during cohabitation do not appear to be analogous to children born during marriage. They do not appear to function as marital-specific capital by stabilizing the relationship. At the same time, children born during cohabitation do not seem to create instability. Despite the lack of institutional support for cohabitation, particularly parenting within cohabiting relationships, children do not promote instability of their parent's cohabiting union.

Women who have a child during cohabitation have made a decision to not marry their partner before the child is born. This distinction appears to be important for our understanding of stability. The decision to marry before the birth of the child promotes stability for the couple. Pregnant women who do not marry their cohabiting partner before their child is born experience increased odds of instability. If a woman marries after her child is born in cohabitation, she will experience greater levels of instability in her marital than cohabiting union.

In this paper I account for fertility prior to cohabitation as well as during cohabitation. Previous studies find that children born prior to marriage tend to reduce the stability of their parent's marriages (Morgan and Rindfuss 1985; Waite and Lillard 1991). Children conceived prior to cohabitation have no impact on their parent's cohabiting union. Yet children born prior to cohabitation reduce the odds that their mother marries her cohabiting partner but they do not contribute to the instability of the cohabiting union.

One of the key contributions of this paper is to expand our definition of stability by observing the stability of cohabiting couples once they marry and not simply ending their risk of

dissolution at entry into marriage. If time spent in a union is not divided into cohabitation and marriage time, then children conceived during a union enhance stability but children born during a union reduce stability of the couple. This is probably due to differences in the odds of marriage, conceptions promote marriage while births do not. Thus, cohabitation and marriage are not equivalent in terms of stability and it is important to distinguish between time spent in cohabitation and marriage.

The process of marriage is associated with increased stability for the couple and the effects of children (born or conceived) depend on whether their parents are married or cohabiting. The interaction coefficients show that children conceived during cohabitation are associated with stability during cohabitation and have no influence on stability once their parents marry. The reverse is true of children born during cohabitation. Children born in cohabiting unions are more likely to destabilize marital than cohabiting unions. Thus, the effect of children on the stability of a cohabiting union is not the same as the effect of children on the stability of their parent's relationship.

The effects of children on union and couple stability differ for Black, white and Latina cohabitators. Overall cohabiting unions are most stable for Latinas and least stable for Black women. There are considerable race and ethnic differences on the effect of children on the outcome of cohabiting unions: marriage or separation. Among whites cohabiting conceptions are associated with increased odds of marriage but births do not affect marriage odds. Conceptions during cohabitation are not associated with the odds of marriage for Latinas or Black women. Yet among Latinas a birth during cohabitation is associated with reduced odds of marriage and births have no effect on marriage for Blacks. These results suggest that whites are quick to marry before the birth of the child and that cohabitation may be an acceptable venue for raising children among Latinas. The effect of conceptions on ending the cohabiting union is negative and statistically similar for each race and ethnic group. Giving birth to a child during

cohabitation does not significantly influence separation for white and Black women and Latinas. Thus, no race or ethnic differences in the effects of conceptions and births on instability of cohabiting unions are observed. Parenthood among cohabitators appears to differentially influence the transition to marriage but not separation.

When the analyses shift from union stability to couple stability race and ethnicity have the same general effect on stability. Latinas experience less instability than white or Black women and Black women have higher levels of couple instability than white women. In the couple-based models conceptions have similar negative effects on instability for Whites and Latinas and no effect for Blacks. In contrast, births during cohabitation have similar nonsignificant effects on instability for whites, Blacks and Latinas. Marriage to a cohabiting partner reduces instability among each race and ethnic group but the effects of marriage are greatest for white women. Generally, the effect of parenthood (defined as conception or birth) on stability is quite similar regardless of whether stability is defined as union-based or couple-based.

The processes underlying childbearing, cohabitation, and stability are probably interrelated and quite complex. Brien et al. (1999) empirically show that entry into nonmarital motherhood, cohabitation and marriage are interrelated behaviors and that racial differences in these pathways exist. The findings in this paper indicate that story of family building may be even more complex than has been conceptualized in prior work. The goal of this paper is not to tease apart all of these interrelationships but instead serves as a starting point for further investigation of the complex nature of family formation and maintenance by focusing specifically on how children influence stability of relationships.

Cohabitation appears to be a viable context for childbearing and childrearing. At the time of conception children are associated with increased stability of the union (cohabitation) and couple. When parenthood is defined as the time of child's birth, it does not accelerate the

termination of the cohabiting union or the hasten the end of the couple's coresidence. Marriage before the birth of the child appears to act as a buffer and reduce the odds of instability. Yet marriage after the child is born is associated with higher instability. Children may experience high levels of instability in cohabiting unions (Bumpass and Lu 2000; Graefe and Lichter 1999), but they do not appear to be the source of the instability. Further analyses that explore how cohabitators view giving birth and raising children while cohabiting may provide further insights into the role of cohabitation in family formation and the potential implications of cohabitation for children.

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Table 1. Distribution of Independent Variables

Cohabiting Birth ^a	
No	82.9
Yes	17.1
Cohabiting Conception ^a	
No	78.6
Yes	21.4
Race/Ethnicity	
Latina	9.9
Black	13.8
White	72.5
Other	3.8
Family Structure at Age 14	
Two Biological	61.1
Step Parent	17.7
Single Parent	14.9
Other	6.3
Religiosity while Growing Up (mean)	3.1
Education at Cohabitation	
<12	24.8
12	47.2
13-15	13.3
16+	14.7
Employment at Cohabitation	
Not	31.3
Part-Time	9.1
Full-Time	59.6
Child Born Prior to Cohabitation	
No	85.7
Yes	14.3
Child Conceived Prior to Cohabitation	
No	79.3
Yes	20.7
Age at Cohabitation (mean)	20.8
Year of Cohabitation	
1980-84	30.3
1985-89	32.3
1990-95	37.4
Duration ^a (mean)	21.6
N	2,716

Source: National Survey of Family Growth, 1995

Weighted % and means and unweighted N

^aTime-varying variable measured in last month of exposure

Table 2. Multinomial Logistic Regression Estimates of Timing of Exit From Cohabitation: *Union-Based Stability*

	<u>Model 1</u>		<u>Model 2</u>	
	Marry	Separate	Marry	Separate
Cohabiting Conception	0.54**	-0.19*	--	--
Cohabiting Birth	--	--	-0.18*	-0.08
Race/Ethnicity				
Latina	-0.32**	-0.21**	-0.19*	-0.23*
Black	-0.82**	0.15*	-0.64**	0.12
Other (White)	-0.16	0.02	-0.06	0.01
Family Structure at Age 14				
Step parent	-0.11	0.15	-0.09	0.14
Single parent	-0.10	0.26**	-0.09	0.26**
Other (Two Biological)	-0.30**	0.18	-0.27*	0.17
Religiosity while Growing Up	0.05**	-0.06**	0.05**	-0.06**
Education at Cohabitation				
<12 (12)	-0.39**	-0.07	-0.29**	-0.09
13-15	-0.003	0.16	-0.03	0.16
16+	0.07	-0.06	-0.02	-0.04
Employment at Cohabitation				
Not (Full-time)	0.06	-0.06	0.13	-0.08
Part-time	-0.02	0.15	0.03	0.13
Fertility Prior to Cohabitation				
Prior Conception	-0.04	-0.02	--	--
Prior Birth	--	--	-0.27**	0.05
Age at Cohabitation	0.02**	-0.02*	0.03**	-0.02*
Year of Cohabitation				
1980-84	0.09	-0.46**	0.07	-0.46**
1985-89 (1990-95)	0.03	-0.42**	0.04	-0.43**
Duration	-0.01**	-0.003**	-0.001**	-0.003**
-2Log Likelihood	21734.9		21529.0	
Person-Months	67,220		67,220	

Source: National Survey of Family Growth, 1995 N=2,716

Note: Categories of variables in parentheses are reference groups

* p<0.05 ** p<0.01

Table 3. Logistic Regression Estimates of Timing of Separation: *Couple-Based Stability*

	<u>Model 1</u>	<u>Model 2</u>	<u>Model 3</u>	<u>Model 4</u>	<u>Model 5</u>
Cohabiting Conception	-0.12	-0.15*	-0.27**	-0.25*	-0.14*
Race/Ethnicity					
Latina	-0.09	-0.16	-0.16	-0.14	-0.30**
Black	0.36**	0.20**	0.21**	0.13	0.10
Other (White)	0.02	0.01	0.01	0.01	0.03
Family Structure at Age 14					
Step parent	0.11	0.09	0.08	0.09	0.09
Single parent	0.25**	0.25**	0.25**	0.25**	0.25**
Other (Two Biological)	0.18	0.12	0.12	0.12	0.14
Religiosity while Growing Up	-0.07**	-0.06**	-0.06**	-0.06**	-0.05**
Education at Cohabitation					
<12 (12)	0.01	-0.05	-0.04	-0.04	-0.04
13-15	0.09	0.08	0.09	0.08	0.08
16+	-0.23*	-0.22**	-0.21*	-0.23*	-0.22*
Employment at Cohabitation					
Not	-0.01	0.005	-0.01	-0.01	0.01
Part-time (Full-time)	0.07	0.07	0.07	0.08	0.08
Conception Prior to Cohabitation	0.05	0.04	0.04	0.04	0.04
Age at Cohabitation	-0.05**	-0.04**	-0.04**	-0.04**	-0.04**
Year of Cohabitation					
1980-84	-0.44**	-0.38**	-0.38**	-0.38**	-0.38**
1985-89 (1990-95)	-0.39**	-0.33**	-0.33**	-0.33**	-0.33**
Duration	-0.009**	-0.004**	-0.003**	-0.004**	-0.003**
Union Type					
Marriage (Cohabitation)	--	-0.96**	-1.06**	--	-1.09**
Marriage*Conception			0.35**		
Latina*Conception				-0.02	
Black*Conception				0.24	
Other*Conception				0.10	
Latina*Marriage					0.41*
Black*Marriage					0.34*
Other*Marriage					-0.09
-2Log Likelihood	15571.3	15359.4	15352.6	15355.9	15350.37
Person-Months	160,477	160,477	160,477	160,477	160,477

Source: National Survey of Family Growth, 1995 N=2,716

Note: Categories of variables in parentheses are reference groups

* p<0.05 ** p<0.01

Table 4. Logistic Regression Estimates of Timing of Separation: *Couple-Based Stability*

	<u>Model 1</u>	<u>Model 2</u>	<u>Model 3</u>	<u>Model 4</u>	<u>Model 5</u>
Cohabiting Birth	0.17**	-0.02	-0.15	-0.02	-0.01
Race/Ethnicity					
Latina	-0.14	-0.18*	-0.17*	-0.10	-0.32**
Black	0.30**	0.18*	0.17*	0.13	0.07
Other (White)	0.001	-0.002	-0.01	0.07	0.01
Family Structure at Age 14					
Step parent	0.09	0.08	0.08	0.09	0.09
Single parent	0.24**	0.25**	0.25**	0.25**	0.25**
Other (Two Biological)	0.17	0.12	0.12	0.12	0.13
Religiosity while Growing Up	-0.07**	-0.06**	-0.06**	-0.06**	-0.06**
Education at Cohabitation					
<12 (12)	0.02	-0.06	-0.06	-0.06	-0.04
13-15	0.10	0.09	0.08	0.09	0.08
16+	-0.20	-0.21*	-0.20	-0.21*	-0.21*
Employment at Cohabitation					
Not Part-time (Full-time)	-0.03	-0.01	-0.004	-0.01	-0.002
Part-time (Full-time)	0.05	0.06	0.06	0.06	0.06
Birth Prior to Cohabitation	0.11	0.06	0.07	0.06	0.07
Age at Cohabitation	-0.05**	-0.04**	-0.04**	-0.04**	-0.04**
Year of Cohabitation					
1980-84	-0.43**	-0.38**	-0.38**	-0.38**	-0.38**
1985-89 (1990-95)	-0.40**	-0.34**	-0.33**	-0.33**	-0.34**
Duration	-0.01**	-0.004**	-0.004**	-0.003**	-0.004**
Union Type					
Marriage (Cohabitation)	--	-0.95**	-1.06**	-0.96**	-1.09**
Marriage*Birth			0.54**		
Latina*Birth				-0.21	
Black*Birth				0.13	
Other*Birth				-0.35	
Latina*Marriage					0.41*
Black*Marriage					0.35*
Other*Marriage					-0.07
-2Log Likelihood	15567.0	15364.1	15351.6	15360.0	15354.7
Person-Months	160,477	160,477	160,477	160,477	160,477

Source: National Survey of Family Growth, 1995 N=2,716

Note: Categories of variables in parentheses are reference groups

* p<0.05 ** p<0.01

Table 5. Logistic Regression Estimates of Timing of Separation Among Pregnant Cohabiting Women

	<u>Model 1</u>	<u>Model 2</u>
Marriage Prior to Birth	-0.73**	-0.80**
Race/Ethnicity		
Latina	-0.09	-0.15
Black	0.44**	0.40*
Other (White)	0.11	0.29
Family Structure at Age 14		
Step parent	0.04	0.03
Single parent	0.13	0.14
Other (Two Biological)	-0.07	-0.08
Religiosity while Growing Up	-0.03	-0.03
Education at Cohabitation		
<12 (12)	-0.01	-0.01
13-15	-0.14	-0.17
16+	-0.40	-0.42
Employment at Cohabitation		
Not	-0.23	-0.23
Part-time (Full-time)	0.01	-0.02
Conception Prior to Cohabitation	0.09	0.09
Age at Cohabitation	-0.05*	-0.05*
Year of Cohabitation		
1980-84	-0.35*	-0.36*
1985-89 (1990-95)	-0.27	-0.29
Duration ^a	-0.004**	-0.004**
Interactions		
Latina * Marriage Prior to Birth		0.18
Black * Marriage Prior to Birth		0.26
Other * Marriage Prior to Birth		-0.68
-2Log Likelihood	3941.0	3939.4
Person-Months	44,170	44,170

Source: National Survey of Family Growth, 1995 N=692

Note: Categories of variables in parentheses are reference groups

^a Stability measured from date of conception

* p<0.05 ** p<0.01

Appendix Table 1. Interaction Models of Multinomial Logistic Regression Estimates of Timing of Exit From Cohabitation: *Union-Based Stability*

	<u>Model 1</u>		<u>Model 2</u>	
	Marry	Separate	Marry	Separate
Cohabiting Conception	0.75**	-0.30*	--	--
Cohabiting Birth	--	--	-0.10	-0.10
Race/Ethnicity				
Latina	-0.14	-0.20	-0.04	-0.15
Black	-0.67**	0.11	-0.70**	0.07
Other (White)	-0.17	0.01	-0.05	0.12
Family Structure at Age 14				
Step parent	-0.12	0.15	-0.09	0.14
Single parent	-0.11	0.26**	-0.09	0.26**
Other (Two Biological)	-0.30**	0.18	-0.26	0.17
Religiosity while Growing Up	0.05**	-0.06**	0.05**	-0.06**
Education at Cohabitation				
<12	-0.40**	-0.06	-0.27**	-0.08
(12)				
13-15	0.01	0.16	-0.03	0.16
16+	0.10	-0.07	-0.02	-0.05
Employment at Cohabitation				
Not	0.07	-0.06	0.14	-0.08
Part-time (Full-time)	-0.03	0.15	0.02	0.13
Fertility Prior to Cohabitation				
Prior Conception	-0.05	-0.02	--	--
Prior Birth	--	--	-0.28**	0.06
Age at Cohabitation	0.02**	-0.02*	0.03**	-0.02*
Year of Cohabitation				
1980-84	0.08	-0.46**	0.08	-0.46**
1985-89 (1990-95)	0.02	-0.42**	0.04	-0.42**
Duration	-0.01**	-0.003**	-0.006**	-0.003**
Interactions				
Latina*Conception/Birth	-0.52**	0.04	-0.53**	-0.17
Black*Conception/Birth	-0.47**	0.21	0.12	0.14
Other*Conception/Birth	-0.05	0.11	-0.11	-0.60
Log Likelihood	21718.8		21514.6	
Person-Months	67,220		67,220	

Source: National Survey of Family Growth, 1995 N=2,716

Note: Categories of variables in parentheses are reference groups

* p<0.05 ** p<0.01

ENDNOTES

1. Competing risk models were also conducted using Cox proportional hazard techniques and similar results were obtained.

2. As Raley (1999) discusses an increasing percentage of women who become pregnant while living alone *cohabit* prior to the birth of the child and Brien et al. (1999) find that nonmarital conceptions increase the odds of cohabitation. Among women who had a child during cohabitation, almost two-fifths of first births within cohabitation were conceived prior to cohabitation. Further investigation shows that the effect of a birth on stability of the cohabiting union does not differ according to whether the child was conceived prior to cohabitation or during cohabitation. Thus, the measure used in this project is simply whether a child was born in cohabitation or not.