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**MARITAL EXPECTATIONS AMONG COHABITORS: SIGNIFICANCE OF
COUPLE RACE/ETHNICITY AND NATIVITY STATUS**

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Using the 2002 National Survey of Family Growth (N= 712 women and N=354 men), this study investigates marital expectations among cohabiting men and women. The results of this investigation show that socioeconomic status and fertility experience are significantly associated with men and women's marital expectations, but union history is not. A differential in cohabitators' marital expectations does exist according to respondents' race/ethnicity; however socioeconomic status, fertility experience, and union history do not mediate this differential. Respondents' nativity status and partners' race/ethnicity are significantly correlated with respondent's marital expectations. Thus, this study supports the use of a couple level indicator of race/ethnicity to further examine interracial cohabiting unions and stresses the importance of including Hispanic cohabitators' nativity status in the future study of cohabitation and marriage.

Key Words: cohabitation, marriage, race

The age of first marriage in the United States has steadily increased to 25.5 years for women and 27.5 years for men (U.S Bureau of the Census, 2004). The rate of cohabitation in the United States has also greatly increased (Casper & Bianchi, 2002), with the majority of marriages and remarriages starting as cohabiting unions (Smock, Huang, Manning, & Bergstrom, 2006). Evidence suggests that cohabitation is now a common pathway to marriage; however not all cohabitators actually marry or even expect to marry (Manning & Smock, 2002). Indeed, there is a marked decline in marriage among cohabitators (Bumpass & Lu, 2000; Lichter, Quian, & Mellott, 2006). Thus, this current investigation is designed to examine the factors associated with cohabitators' low expectations of marrying their current partner. This study concentrates on the substantial minority of cohabitators who fall "outside" the modal path to marriage, thus investigating who may be likely to make this transition and who is not.

A great deal of research concentrates on whether and under what conditions cohabiting couples marry (Brown, 2000; Clarkberg, 1997; Smock & Manning, 1997; Manning, 2001). However, relatively less attention has been paid to cohabitators' marital expectations in the first place (exceptions include Bumpass, Sweet, & Cherlin, 1991; Brown, 2000; Manning & Smock, 2002). The most recent examination of marital expectations documents about three-quarters of cohabitators expect to marry their partners. Blacks have lower marital expectations than Whites and Hispanics, suggesting that cohabitation is more often the first in a series of steps toward marriage for Whites and Hispanics compared to Blacks (Manning & Smock, 2002). While prior work suggests that socioeconomic status, fertility experience and union history do not mediate this racial/ethnic difference in marital expectations; Manning and Smock (2002) examined

data collected a decade ago. More recent data may reveal important changes in the proportion of cohabitators with low marital expectations and the factors associated with such expectations.

Manning and Smock (2002) documents the existence of a differential in cohabitators' marital expectations, based on women's race/ethnicity, but their study leaves unanswered questions regarding what factors are responsible for the diverging marriage expectations, and as a result, marriage transitions of Whites, Blacks and Hispanics. Prior work on cohabitators' marital expectations focuses on the individual (usually the woman), failing to include the male perspective or identify where interracial cohabiting couples fall in terms of their marital expectations. Furthermore, researchers rarely include the nativity status of the respondent in their study of marital expectations, a measure that holds significance in predicting actual marital transitions of Hispanics (Brown, Van Hook, & Glick, 2006).

Drawing on the most recent nationally representative data available, the 2002 National Survey of Family Growth, I examine men and women who fall "outside" the marriage path by focusing on those who have low marital expectations. This investigation moves beyond prior work by examining recent data and includes men in its analysis and examines the race/ethnicity of the couple as a unit, exploring marital expectations with an interactive model, not just the additive model often analyzed in past research. Such an interactive model allows for the examination of interracial cohabiting couples. Finally, this study investigates the influence of Hispanic's nativity status, thus exploring the subtle nuances of race, ethnicity and culture on cohabitators' expectations of marriage.

BACKGROUND

Marital Expectations

This current investigation focuses on marital expectations themselves, rather than actual marital behaviors or transitions. Drawing on the Theory of Planned Behavior, which posits that the best individual-level predictor of actual behavior is the expectation to behave in a certain manner (Ajzen, 1991), this study asserts that one's expectations of marriage are the most important individual-level factor determining whether or not marriage will actually occur. Empirical evidence concerning marital expectations and their association with marriage transitions supports this line of theorizing. Individuals who report plans to marry their partner (Brown, 2000) or someone else (Lichter, McLaughlin, Kephart, & Landry, 1992) are more likely to marry than those who do not hold future marriage plans. Prior work often focuses on actual marriage transitions. However, this is problematic considering that marriage is a life transition that often requires forethought and planning. This, marital expectations not only predict actual transitions, but contribute to our understanding the marriage process by examining the intentions behind the behavior of marriage.

Race and Ethnicity

Past research suggests that cohabitators' race/ethnicity is associated with marital transitions (Bulcroft & Bulcroft, 1993; Manning & Smock, 1995; Raley, 1996) and marital expectations (Bumpass et al., 1991; Brown, 2000; Manning & Smock, 2002). Overall, Whites and Hispanics share similar marriage rates and have higher rates of marriage than Blacks (Manning & Smock, 1995; Oropesa, Lichter, & Anderson, 1994). Accordingly, White and Hispanic cohabiting women share similar levels of marital

expectations and have higher marital expectations than Black cohabitators (Manning & Smock, 2002). Socioeconomic status, fertility experience and union history are important demographic predictors of marital expectations and transitions and also vary according to cohabitators' racial/ethnic background. Thus, racial/ethnic differences in these significant demographic predictors may explain some of the variation found in men and women's marital expectations. Drawing on prior research, Black cohabitators are expected to report lower marital expectations than White and Hispanic cohabitators. In turn, Black respondents cohabiting with Black partners are expected to report lower marital expectations than White respondents cohabiting with White partners or Hispanics cohabiting with Hispanics. This study also explores whether the anticipated race/ethnicity differential can be explained or partially mediated by socioeconomic status, fertility experience, and union history.

Interracial cohabitation and marriage are on the rise. Interracial cohabitation rates increased from 14.7 % to 21.9 % and interracial marriages increased from 8.3 % to 14.9% throughout the 1990s (Quian & Lichter, 2007). Interracial relationships make up a larger number of cohabiting than marital unions (Blackwell & Lichter, 2000). Thus, the examination of racial/ethnic differences in marital expectations among cohabiting couples should account for the race/ethnicity of both members of the couple. Interracial intimate relationships face different barriers to marriage than non-interracial relationships. Americans have become increasingly more supportive of interracial marriage. However, they remain comparably less comfortable with interracial sexual intimacy and marriage than achieving racial/ethnic integration in the public or working spheres. Thus, cohabitation may serve as an attractive alternative to marriage for

interracial couples, who may want to test the stability of their relationship or postpone the stress of having to integrate two families from different racial/ethnic backgrounds, who may or may not be supportive of the couples' union. In light of this past research, interracial cohabiting couples are expected to report lower marital expectations than non-interracial cohabiting couples.

Many racial/ethnic groups in the United States include large proportions of immigrants, the majority being of Hispanic origin (Brown et al., 2006). Past research examining family formation behavior found differences based on nativity status for Hispanics (e.g., Brown et al., 2006; Glick, Bean, & Van Hook, 1997). Levels of cohabitation increase across generations, while marriage levels display a curvilinear pattern, marriage being least common among second generation Hispanics (Brown et al., 2006). Just as first generation Hispanic immigrants hold different cohabitation and marriage patterns, compared to their children born in the United States (Brown et al., 2006); marital expectations are also expected to vary according to Hispanics' nativity status.

Cohabitation plays a different role in Hispanic culture outside the U.S than it does for cohabitators in the U.S. Those who have newly immigrated may cohabit for different purposes, more in keeping with their Hispanic heritage than the second generation/native-born. In Latin American nations, consensual unions are common, often characterized as an acceptable setting for childbearing and childrearing, and are recognized by the state as a form of marriage (Castro Martin, 2002; Landale & Fennelly, 1992). A more apt classification of cohabitation in Hispanic culture outside the United States is as an alternative to marriage, characterized by low marital expectations, rather than a precursor

to marriage, associated with high marital expectations. In keeping with past research, foreign-born Hispanic cohabitators are expected to report lower marital expectations than native-born Hispanic cohabitators.

Socioeconomic Status

Despite the positive relationship between socioeconomic status and marriage (Waite, 1995), prior research indicates that lower socioeconomic groups value marriage and look favorably upon marriage as an important transition in the life course (Edin, Kefalas, & Reed, 2004; Mauldon, London, Fein, Patterson, & Bliss, 2002; South, 1993). However, analysis of cohabitators indicates that women who receive AFDC have lower odds of expecting to marry their current cohabiting partner, as compared to those women who have not received AFDC (Manning & Smock, 2002). The lower marital expectations of the economically disadvantaged may be explained by the many barriers this group faces in making the actual transition to marriage, including financial insecurity, questionable relationship quality and a fear of divorce (Gibson-Davis, Edin, & McLanahan, 2005). Drawing on prior research, socioeconomic status is expected to have a negative relationship with cohabitators' odds of reporting low marital expectations.

Socioeconomic status varies by race/ethnicity and it is this socioeconomic disparity, which may help explain a racial/ethnic differential in cohabitators' marital expectations. On average, Whites earn higher incomes and have high educational attainment than Blacks and Hispanics (Jaynes & Williams, 1989; Dalakar, 1999). Even though Hispanics generally have lower socioeconomic status than Whites, they share similar marital expectations as Whites. In keeping with Blacks' relatively lower socioeconomic status, they have lower marital expectations than both Whites and

Hispanics (Manning & Smock, 2002). On average, Hispanic immigrants also have a lower socioeconomic status than their native-born counterparts, with foreign-born Hispanics achieving lower levels of education and making lower incomes than native-born Hispanics (Myers, Golier, & Park, 2005).

Fertility Experience

Children influence the union transitions of their parents (Bumpass, Sweet, & Castro Martin, 1990). However, the direction of this influence depends on the biological relationship of the children to the cohabiting parents. Manning and Smock (2002) found that the relationship between whether the cohabiting couple has biological children or step children versus no children and marital expectations was explained by age and duration of cohabitation. However, Bumpass et al. (1991) suggests that it is not just the presence of children in the cohabiting relationship, but whose children they are, that affects marital expectations. Partner's biological children increase the reported amount of conflict or "trouble" within a cohabiting household and decrease the respondent's marital expectations (Bumpass et al., 1991), while the respondent's biological children increase the respondent's marital expectations. Thus, identifying the biological parents of children in a cohabiting stepfamily may lead to a better understanding of marital expectations among cohabitators. Drawing on prior research, cohabitators' with biological or step children are expected to report lower marital expectations than cohabitators with no children.

Having biological or step children while cohabiting decreases marital expectations. Fertility experience also differs among Whites, Blacks and Hispanics, which may mediate some of the expected divergence in marital expectations according to

racial/ethnic background. Children are more likely to be present in minority cohabiting households than in White cohabiting households (McLanahan & Casper, 1995). Black and Hispanic cohabitators are also less likely than Whites to marry in response to pregnancy (Manning, 2004). White children have lower odds of being born into cohabiting parent families, compared to Black and Hispanic children (Bumpass & Lu, 2000). Hispanic immigrants also have higher fertility rates than their native-born counterparts (Hill & Johnson, 2004). Prior research does not suggest that fertility experience mediates the relationship between race/ethnicity and cohabitators' marital expectations (Manning & Smock, 2002); however examining the question with recent data may reveal changes in the affects of fertility experience on cohabitators' expectations of marriage.

Union History

Past research demonstrates that marital expectations may be linked to previous marital or cohabitation status. Those who were never married are more likely to have higher marital expectations than those who have been previously married (Bumpass et al., 1991; Manning & Smock, 2002; Qu, 2003). Bumpass and Sweet (1989) found that the percentage of previously married adults who had ever cohabited was notably higher than that of the adult population as a whole, with over two-thirds of previously married individuals ever cohabiting by the age of 35 years. Prior research suggests that individuals who cohabit have a lower commitment to the institution of marriage. Thus, individuals with a history of short-term cohabiting relationships are less likely to view their current union as long-term and are more likely to cohabit with no intentions of marriage. Drawing on prior research, cohabitators who have been previously married or

have cohabited in the past are expected to have higher odds of reporting low marital expectations than those who have never married or cohabited.

Whites, Blacks and Hispanics do not all have the same marital and cohabitation experiences prior to marriage. Compared to Whites, Blacks and Hispanics more commonly cohabit as their first union (Clarkberg, 1999). Blacks more frequently separate from, rather than marry, their cohabiting partners and White cohabitators move into marriage more quickly than Hispanics (Manning & Smock, 1995). Furthermore, while Blacks are more likely to divorce than Whites, the rate of divorce varies between Hispanic groups (Amato, Booth, & Rogers, 2007). Thus, Black and Hispanic cohabitators have greater chances of having experienced prior cohabitation and prior marriage than Whites. Foreign-born Hispanics have lower levels of marital disruption than those Hispanics born in the United States (Bean, Berg, & Van Hook, 1996). Despite these divergent union histories according to race/ethnicity and nativity status, prior work suggests that cohabitation or marital history does not mediate the effect of race/ethnicity on cohabitators' marital expectations (Manning & Smock, 2002). However, with the examination of more current data, perhaps union history may now hold more significance in cohabitators' union formation decisions, thus accounting for some of this racial/ethnic differential in marital expectations.

Current Investigation

This study focuses on four research questions: First, is socioeconomic status, fertility experience, or union history associated with cohabitators' marital expectations? Second, is there a difference in cohabitators' marital expectations according to respondents' race/ethnicity? Third, if a racial/ethnic differential does exist in marital

expectations, will it be mediated by socioeconomic status, fertility experience, or union history? Finally, is respondents' nativity status and partners' race/ethnicity associated with cohabitators' marital expectations?

In examining these four research questions, this study also moves beyond prior research in key four ways. First, this investigation examines on recent data. Past research on cohabitation and marital expectations has relied on data collected a decade ago. Considering the decrease in age at first marriage and the increase in cohabitation, it is important to use current data to better understand men and women's marital expectations in an up-to-date context. Second, this study includes men in its sample. Some previous studies have been limited to the women's perspective; however past research suggests that men may indeed have different motivations for marriage than women (Smock et al., 2006). Third, this paper examines the race/ethnicity of the couple with an interactive model. Past work has been restricted in the inclusion of partner measures in the analysis couple level decisions or transitions. Thus, prior research often relies on individual level data, void of the information that most certainly affects the marriage decisions. When partner's characteristics are included in analysis, these measures are often controlled for by adding them to a model, using a nested approach. However, the model that is most representative of the way a couple actually functions is an interactive one. It includes both respondent and partners' characteristics, and is a way to investigate both racially heterogeneous couples, as well as interracial couples. Thus, this interactive model is the better analytical framework. Fourth, this study includes a nativity status measure for Hispanic men and women. Researchers rarely make the distinction between native-born and foreign-born Hispanics, despite evidence that

nativity status may play an important role in their union formation behavior (Brown et al, 2006).

METHOD

Cycle 6 of National Survey of Family and Growth was conducted in 2002 and is based on a national probability sample, representing the household population of the United States, ages 15-44 years. This data set is appropriate for the purpose of this study because it is the most recent nationally representative data available on cohabitation and marriage expectations, it includes both men and women in its sample design, as well as rich retrospective fertility and union histories of both the respondent and partner. The sample consists of 764 currently unmarried women and 377 currently unmarried men, who report living with a cohabiting partner at the time of the interview. The analysis is further confined to a sample of men and women who provide information about marriage expectations, complete data on the independent variables and identify as either White, Black or Hispanic (N= 712 women and N=354 men).

This sample of cohabitators is somewhat selective because cohabiting men and women with the highest expectations and likelihood of marriage have probably already married by the time the interview took place and therefore cannot be included in the analysis. Yet cohabitation is generally short-term, thus relying on cross-sectional data provides substantial variation in marriage expectations. Even with this bias, cross-sectional reports of marital expectations are preferred to retrospective accounts because the outcome of the cohabiting relationship would almost certainly influence the respondents' reported levels of marital expectations earlier in the relationship.

The dependent variable for both men and women is measured by asking the respondent: “What are the chances that you will marry your current cohabiting partner?” The variable was originally measured by five response categories, which include: no chance of marriage, a little chance, a 50-50 chance, a pretty good chance, and an almost certain chance of marriage. The original five-category variable is collapsed into three categories: least likely to expect to marry, moderately likely to expect to marry and most likely to expect to marry. The least likely to expect to marry category consists of those who report no chance of marriage and a little chance of marriage; moderately likely to expect to marry consists of those who report a 50-50 chance of marriage and a pretty good chance of marriage; and lastly, most likely to expect to marry consists of those who report an almost certain chance of marriage.

The respondent’s race/ethnicity was originally coded into the following three groups: White, Black, and Hispanic. Respondents who report themselves as “other” are excluded from the sample, due to this groups’ inadequately small category size. However, in order to retain sample size, the “other” category for partner’s race/ethnicity is kept in the analysis. Thus, partner’s race/ethnicity is measured by four categories: White, Black, Hispanic and other. Respondent and partner’s nativity status is measured as a binary response variable: foreign-born and native-born.

There are six response categories for the couple level measurement of race/ethnicity and nativity status for men and women: White respondents cohabiting with White partners, Black respondents cohabiting with Black partners, White or Black respondents in an interracial cohabiting relationship with Black or White partners, Native-born Hispanic respondents cohabiting with any race/ethnicity, Foreign-born

Hispanic respondents cohabiting with any race/ethnicity, and all other couple combinations. For conciseness, I refer to White respondents cohabiting with White partners simply as White couples, Black respondents cohabiting with Black partners as Black couples, and Native-born Hispanic respondents cohabiting with any race/ethnicity as Native-born Hispanic couples, etc. However, the reader should keep the actual meaning of these racial/ethnic couple categories in mind throughout this work and know that the marital expectations of the cohabiting partner could not be included in this study due to data constraints of the NSFG.

Socioeconomic status is measured by two variables. The respondent and partner's education measure is collapsed into four categories: below a high school degree, earned high school degree, college experience but no degree earned, and college degree or higher. Income is kept as a fourteen category continuous response variable, ranging from "under \$5,000" to "\$75,000 or more" per year (with inconsistent measurement intervals between categories).

Fertility history is measured by a constructed four category variable. Response categories include: no children, respondent or partner had children during cohabitation, respondent or partner had children before cohabitation, and respondent or partner had children both during and before their current cohabitation. An additional binary response variable in the female sample measures whether the respondent was pregnant at the time of the interview. This pregnancy measure can not be used in the analysis of the male sample due to the small number of men who reported having a pregnant female partner at the time of interview.

Respondent's union history has two measures. The measure for respondent and partner's marital history has two response categories: previously married and not previously married. A separate binary response variable was created to measure whether the respondent had cohabited before their current union. The NSFG does not provide the prior cohabitation status of the partner and is not included in this analysis.

This study's control variables have been found to be related to marital expectations in prior research. They include the duration of cohabitation (in months), respondent and partner's age at the start of cohabitation (in years), family type during childhood, and religious service attendance.

The analytic method is multinomial logistic regression analysis (DeMaris, 1992), which allows for the comparison of those cohabitators with low expectations to those who have high, without those who are moderately expecting to marry expunging the significant differences between both these key groups. The discussion of results concentrates on the model that predicts the odds of respondents reporting low marital expectations versus high.

The tables show the odds ratios of respondents reporting low versus high marital expectations and the standard errors. Odds ratios are the exponential value of the coefficient. Values greater than 1 indicate higher odds of reporting low expectations versus high expectations and values less than 1 indicate lower odds of reporting low expectations versus high. For clarity, throughout the results and conclusion section I refer to those groups who have "higher odds of reporting low marital expectations" as simply having "lower marital expectations". Accordingly, I refer to those groups who

have “lower odds of reporting low marital expectations” as simply having “higher marital expectations”.

The multivariate multinomial logistic regression analysis is conducted by adding blocks of independent variables to the initial model. Two sets of zero-order race/ethnicity models are presented. In the multivariate analysis tables, the first model is the zero-order analysis. The second model is the full model and includes respondent’s socioeconomic variables, fertility experience, union history, respondent’s socio-demographic characteristics, and partner’s socio-demographic characteristics. Analysis was also run on marital expectations according to couples’ race/ethnicity by only including only socioeconomic status, fertility experience and union history, as well as respondent’s socio-demographic variables, which yielded similar results to the full model presented in this paper.

Furthermore, zero-order and multivariate analysis was originally run on socioeconomic status, fertility and union history on marital expectations according to only the respondent’s race/ethnicity and nativity status. Using an additive model, the results indicated that a racial/ethnic differential in respondents marital expectations did exist and was mediated by partner’s race/ethnicity for certain racial/ethnic groups. The results suggest it is important to use the couple level race/ethnicity measure or the interactive model described in this paper.

RESULTS

Women and Men’s Marital Expectations

Table 1 shows that one-fifth (18%) of cohabiting women report “little or no” marital expectations. Nearly two-fifths (37%) of cohabiting women report a “50-50

chance” or a “good chance” of marriage, while nearly half (45%) of cohabiting women report “an almost certain chance” of marriage. In comparison, only 12% of cohabiting men report “little or no chance” of marriage. Two-fifths (40%) of cohabiting men report a “50-50 chance” or a “good chance” of marriage and nearly half (49%) report “an almost certain chance” of marriage. Men report higher marital expectations than women, as evidenced by a lower percentage of men falling into the “little or no chance” of marriage category.

Women’s Bivariate and Multivariate Analysis

Table 2 presents the zero-order effects of a couple level race/ethnicity measure on respondent’s odds of reporting low versus high marital expectations. Column 1 of model 1 shows that Black women cohabiting with Black men have 146% higher odds of reporting low versus high marital expectations than White women cohabiting with White men. White or Black women in interracial cohabiting relationships have similar odds of reporting low versus high marital expectations as White women cohabiting with White men. They also have similar odds of reporting low versus high marital expectations as Black women cohabiting with Black men (results not shown). Native-born Hispanic women cohabiting with any race/ethnicity have similar odds of reporting low versus high marital expectations as White women cohabiting with White men. However, foreign-born Hispanic women cohabiting with any race/ethnicity have 453% greater odds of reporting low versus high marital expectations than White women cohabiting with White men. Black women cohabiting with Black men have significantly lower odds (56%) of reporting low versus high marital expectations than foreign-born Hispanic women cohabiting with any race/ethnicity. Native-born Hispanic women cohabiting with any

race/ethnicity have significantly lower odds (80%) of reporting low versus high marital expectations than foreign-born Hispanic women cohabiting with any race/ethnicity (results not shown).

Column 3 of model 1 shows the odds of respondents reporting moderate versus high marital expectations. Black women cohabiting with Black men have similar odds of reporting moderate versus high marital expectations as White women cohabiting with White men. White or Black women in interracial cohabiting relationships have higher odds of reporting moderate versus high marital expectations than White women cohabiting with White men. Yet, White or Black women in interracial cohabiting relationships have similar odds of reporting moderate versus high marital expectations as Black women cohabiting with Black men (results not shown). Native-born Hispanic women cohabiting with any race/ethnicity have similar odds of reporting moderate versus high marital expectations as White women cohabiting with White men. Foreign-born Hispanic women cohabiting with any race/ethnicity have greater odds of reporting moderate versus high marital expectations than White women cohabiting with White men. Black women cohabiting with Black men have similar odds of reporting moderate versus high marital expectations as foreign-born Hispanic women cohabiting with any race/ethnicity (results not shown). Native-born Hispanic women cohabiting with any race/ethnicity also have similar odds of reporting moderate versus high marital expectations with foreign-born Hispanic women cohabiting with any race/ethnicity (results not shown).

Model 2 (the full model) includes socioeconomic status, fertility experience, union history, cohabitation duration and socio-demographic characteristics, as well as

partner's characteristics. The full model showcases the statistical differences in marital expectations according to couples' race/ethnicity. It also demonstrates that socioeconomic status, fertility experience, duration and religious service attendance are significantly related to marital expectations, but do not explain the racial/ethnic differential in respondent's odds of reporting low versus high marital expectations. Prior analysis, using an additive model, indicated that partner's race/ethnicity mediated the relationship between respondent's race/ethnicity and marital expectations. Thus, the presented interactive model of race/ethnicity better examines the association between couples' racial/ethnic background and women's marital expectations.

Model 2 shows the effects of couple's race/ethnicity on women's odds of reporting low versus high marital expectations, which are similar to Model 1. However, one exception is native-born Hispanic women cohabiting with any race/ethnicity, who now have higher odds of reporting moderate versus high marital expectations than White women cohabiting with White men. Income has a significant negative relationship with women's odds of reporting low versus high marital expectations. Additionally, women who had children before their current cohabitation, have significantly higher odds of reporting low marital expectations than childless women. Women, who had children before cohabiting, have significantly greater odds of reporting low marital expectations than women who had children during their current cohabitation (results not shown). Union history is not significantly related to marital expectations at the bivariate or multivariate level. The duration of women's current cohabitation positively associated with the odds of reporting low versus high marital expectations. For every one month increase in the duration of a woman's current cohabitation, the odds of her reporting low

marital expectations increases by 0.8%. Cohabiting women who attend religious services have significantly lower odds of reporting low versus high marital expectations than those who never attend religious services.

Figure 1 illustrates the racial/ethnic differences in women's marital expectations by displaying the predicted probability of the female respondent reporting low, moderate, or high expectations according to the couple's race/ethnicity. The figure shows a stacked bar of the probability of each level of marital expectation. In keeping with the multivariate analysis, White women cohabiting with White men, native-born Hispanic women cohabiting with any race/ethnicity, and women in interracial cohabiting couples have the lowest probabilities of reporting low marital expectations (less than 10%). Conversely, foreign-born Hispanic women cohabiting with any race/ethnicity and Black women cohabiting with Black men have the highest probability of reporting low marital expectations. A greater number of White women report high marital expectations compared to all women of any other racial/ethnic background. On the other hand, Black women, women in interracial White/Black couples, native-born Hispanic women, and foreign-born Hispanic women are more likely to hold moderate expectations.

Men's Bivariate and Multivariate Analysis

Table 3 presents the effects of the zero order model for men's marital expectations. Column 1 of model 2 shows that Black men, cohabiting with Black women; White or Black men in interracial cohabiting relationships; and foreign-born Hispanic men cohabiting with any race/ethnicity have similar odds of reporting low versus high marital expectations as White men cohabiting with White women. However, native-born Hispanic men cohabiting with any race/ethnicity have 70% lower odds of

reporting low marital expectations than White men cohabiting with White women. Black men cohabiting with Black women and White or Black men in interracial cohabiting relationships share similar odds of reporting low versus high marital expectations as foreign-born Hispanic men cohabiting with any race/ethnicity (results not shown). Native-born Hispanic men cohabiting with any race/ethnicity have 78% lower odds of reporting low marital expectations than foreign-born Hispanic men cohabiting with any race/ethnicity.

Column 3 of Model 1 shows that Black men, cohabiting with Black women; White or Black men in interracial cohabiting relationships; and foreign-born Hispanic men cohabiting with any race/ethnicity have similar odds of reporting moderate versus high marital expectations as White men cohabiting with White women. However, native-born Hispanic men cohabiting with any race/ethnicity have higher odds of reporting moderate marital expectations than White men cohabiting with White women. Black men cohabiting with Black women and White or Black men in interracial cohabiting relationships share similar odds of reporting moderate versus high marital expectations as foreign-born Hispanic men cohabiting with any race/ethnicity (results not shown). Native-born Hispanic men cohabiting with any race/ethnicity have similar odds of reporting moderate versus high marital expectations than foreign-born Hispanic men cohabiting with any race/ethnicity (results not shown).

Model 2 show the full model for men's marital expectations and includes socioeconomic status, fertility experience, union history, cohabitation duration and socio-demographic characteristics, as well as partner's characteristics to the model. It also displays the statistical differences in men's marital expectations according to couples'

race/ethnicity. The full model demonstrates that socioeconomic status, fertility experience, duration, religious service, as well as partner's age and partner's previous marital status are significantly associated with men's odds of reporting low versus high marital expectations, but that these independent variables do not mediate the race/ethnicity differential in men's odds of reporting low versus high marital expectations.

Model 2 demonstrates that the effects of couple's race/ethnicity on marital expectations are similar to Model 1. One exception includes native-born Hispanic men cohabiting with any race/ethnicity, who now have similar odds of reporting moderate versus high marital expectations as White men cohabiting with White women. In addition, men's income is negatively associated with their odds of reporting low versus high marital expectations. Men, who had children before their current cohabitation, have significantly higher odds of reporting low marital expectations than childless men. Men, who had children before cohabiting, also have significantly greater odds of reporting low marital expectations than men who had children during their current cohabitation (results not shown). Union history is not significantly related to men's marital expectations. The duration of men's current cohabitation is positively associated with the odds of reporting low versus high marital expectations. Specifically, for every one month increase in the duration of a man's current cohabitation, the odds of her reporting low marital expectations increases by 0.10%. Cohabiting men who attend religious services also have significantly lower odds of reporting low versus high marital expectations than those men who never attend religious services. Men's partner's age at the start of the cohabitation is negatively associated with the odds of reporting low versus high marital

expectations. Men partnered with women who have been previously married have lower odds of reporting low marital expectations than those cohabiting with women who were never married.

Figure 2 illustrates men's racial/ethnic differences in marital expectations by displaying the predicted probability of the respondent reporting low, moderate, or high marital expectations according to the couple's race/ethnicity. Native-born Hispanic men have a very low probability of reporting low marital expectations compared to White men and foreign-born Hispanic men, with the majority falling into the moderate expectations category. Hispanic men's nativity status plays a pivotal role in their marital expectations. Native-born Hispanic men cohabiting with any race/ethnicity have a 3% probability of reporting low marital expectations, compared to the 16% probability that foreign-born Hispanic men cohabiting with any race/ethnicity. Black men hold the highest marital expectations, which is interesting when considering past research indicating that they are the least likely to actually transition into marriage.

DISCUSSION

The majority of cohabiting men and women expect to marry their partners. Indeed, significant differences in marital expectations according to couples' race/ethnicity also exist; however the majority of individuals within all racial/ethnic groups, report moderate to high marital expectations, evidence of the normative nature of marriage in the United States. However, a sizable minority of cohabiting men and women report low expectations of marrying their partner. The percentage of cohabiting women who do not expect to marry their partner has declined since 1995, falling from over one-fifth (26%) of female cohabitators reporting no marriage expectation, to less than

one-fifth (18%) reporting “little to no chance” of marriage in 2002. Accordingly, the percent who have marital expectations increased from approximately four-fifths (74%) in 1995 to greater than four-fifths (82%) in 2002. Men have higher marital expectations than women, with fewer men reporting “little or no” chance of marriage than female cohabitators (Table 1). Due to different question wording and the binary response measure, moderate reports of marital expectation were not captured in cycle 5 of the NSFG. However, over one-third of women (37%) and men (40%) reported moderate marital expectations in 2002. Questions regarding the meaning of cohabitation and marriage for these cohabitators should be considered in future research.

Socioeconomic status and fertility experience are significantly associated with both men and women’s marital expectations. Respondents with higher incomes tend to have higher marital expectations. In keeping with prior research money (or the lack thereof) can be a huge barrier to marriage for cohabiting relationships. Cohabitators may feel the need to meet a certain economic criterion before marriage (e.g. paying off debt, buying a house, or affording an elaborate wedding celebration).

Fertility experience also plays a role in cohabitators’ expectations of marriage. Cohabitators with step children have lower marital expectations than those with no children or biological children. Blended cohabiting families face many barriers to marriage. Combining two separate households may prove difficult for some couples. In addition, ex-husbands/wives or girl/boyfriends may cause conflict or stress within a current cohabiting relationship, thus lowering their marital expectations. Additionally, some men and women may have trouble negotiating their role in their step children lives, thus deterring them from expecting to formalize their union through marriage.

Prior research suggests that serial cohabitators and those who cohabit after a dissolved marriage may be less likely to see marriage as a life long commitment. These individuals are more likely to test their relationship and less likely to cohabit as a precursor to marriage, thus, lowering their marital expectations. However, previous marital and cohabitation history were not found to be significantly associated with men and women's marital expectations, suggesting that prior union history does not play as salient a role as current socioeconomic status and children in these cohabiting unions.

There is a race/ethnicity differential in cohabitor's marital expectations and this difference persists with the inclusion of socioeconomic status, fertility experience and union history. However, it is mediated once partner's race/ethnicity is added to the model. For women, the disparity in marital expectations between Blacks vs. Whites and native-born Hispanic vs. Whites was explained by partner's race/ethnicity. For men, it was the native-born Hispanic vs. White difference, which was explained. The results of this additive model suggest that the race/ethnicity of both members of a couple should be taken into account. Future research should examine interracial Black, White and Hispanic couples to further parse out these differences.

Respondent's nativity status and partner's race/ethnicity are significant predictors of marital expectations. For women, Black respondents in Black couples have lower marital expectations than Whites cohabiting with Whites. They also have lower marital expectations than native-born Hispanics cohabiting with any race/ethnicity. For men, native-born Hispanics cohabiting with a partner of race/ethnicity have higher marital expectations than Whites partnered with Whites. For both men and women, foreign-born Hispanic cohabitators have lower marital expectations than native-born Hispanics.

These groups' predicted probabilities of reporting low marital expectations indicates White women have lower odds of reporting low marital expectations than White men, while native-born Hispanic women have similar odds of predicting low marital expectations as native-born Hispanic men. For Blacks, foreign-born Hispanics and respondents in interracial couples (couple who have very low odds of actually transitioning into marriage), men have the higher marital expectations. Thus, men do not always have higher marital expectations for all of these racial/ethnic categories.

In order to better understand the race/ethnicity difference in marital expectations, it is important to include nativity status in the analysis. Prior work often combines foreign-born and native-born Hispanics; however, there are key differences between these two groups in their marital expectations for both men and women. Foreign-born Hispanics have lower marital expectations than the native-born and this disparity is left unexplained by the other covariates included in the analysis. Perhaps native-born Hispanics have higher marital expectations because they are further along in the assimilation process (cohabiting as a precursor to marriage), as opposed to foreign-born Hispanics, who's perspective of cohabitation may be more in keeping with their Hispanic heritage (cohabiting as an alternative to marriage).

There are several limitations to this current investigation. First, insufficient sample and category sizes make it impossible to further refine the couple level race/ethnicity measure. It was impossible to examine interracial couples with a Hispanic respondents or partner. Also, interracial White and Black couples were particularly difficult to examine due to their small number, which may be responsible for this categories insignificant findings. Second, prior research suggests that different Hispanic

sub-groups have different family formation patterns; however, survey and sample size constraints of the NSFG make it impossible to further refine the Hispanic category into specific Hispanic groups: Mexican, Cuban, or Puerto-Rican. Third, several independent demographic measures of partner's race/ethnicity were unavailable in the NSFG. More importantly, partner's marital expectations were not provided, thus I could not examine the couples' consensus on their marital expectations or gender differences within a couple.

Popular belief indicates that women enter cohabitation in the hopes of marriage, while men tend to shy away from such a marital commitment. However, the results of this study suggest that male cohabitators have slightly higher marital expectations than their female counterparts. Indeed, Black male cohabitators have the lowest odds of actually entering marriage, but the highest marital expectations of any race/ethnicity. These results do suggest a disconnect between Black men's thoughts concerning their own marriage decisions and their actual marriage behaviors, which should be addressed in future research.

Table 1. Distribution of Variables for Cohabiting Women and Men

	Women		Men	
	%/Mean	SE	%/Mean	SE
Marital Expectations				
Low marital expectations	17.6		11.8	
Moderate marital expectations	37.2		39.5	
High marital expectations	45.2		48.8	
Race/Ethnicity and Nativity Status				
White	63.9		59.7	
Black	15.5		13.7	
Native-Born Hispanic	9.0		10.5	
Foreign-Born Hispanic	11.6		16.0	
Couple's Race/Ethnicity and Nativity Status				
White respondent with White partner	52.3		52.4	
Black respondent with Black partner	13.6		8.6	
White/Black respondent with Black/White partner	3.6		4.6	
Native-born Hispanic respondent with any race/ethnicity partner	9.0		10.5	
Foreign-born Hispanic respondent with any race/ethnicity partner	11.6		16.0	
Other couple combination	9.9		7.9	
Socioeconomic Characteristics				
<i>Education</i>				
< 12 years	28.1		24.8	
12 years	28.6		29.5	
13 to 15 years	28.6		26.0	
16 or more years	14.7		19.7	
<i>Income (mean)</i>	8.3	0.19	8.8	0.20
Fertility Experience				
<i>Pregnant</i>				
Yes	6.3		5.3	
No	93.7		94.7	
<i>Births</i>				
No children	26.4		40.3	
Only during cohabitation	22.2		21.1	
Only before cohabitation	16.4		21.8	
Both before and during	34.9		16.7	
Union History				
<i>Ever Married</i>				
Yes	31.7		16.5	
No	68.3		83.5	
<i>Prior Cohabitation</i>				
Yes	26.4		49.2	
No	73.6		50.8	
Respondent's Characteristics				
<i>Duration of cohabitation (mean months)</i>	42.5	1.81	44.0	3.02
<i>Age at start of cohabitation (mean years)</i>	25.7	0.36	26.6	0.51
<i>Family Type</i>				
Two parent household	53.5		61.9	
Non-two parent household	46.5		38.1	
<i>Religious Service Attendance</i>				
Attends religious services less than once a month or more	61.2		51.4	
Never attends religious services	38.8		48.6	
Partner's Characteristics				
<i>Race/Ethnicity and Nativity Status</i>				
White	—		59.8	
Black	—		9.63	
Native-Born Hispanic	—		9.97	
Foreign-Born Hispanic	—		16.8	
Other	—		3.84	
<i>Education</i>				
< 12 years	21.5		19.1	
12 years	37.7		38.0	
13 to 15 years	26.8		25.0	
16 or more years	14.0		18.0	
<i>Ever Married</i>				
Yes	34.2		27.5	
No	65.8		72.5	
<i>Age at start of cohabitation (mean years)</i>	28.5	0.47	25.2	0.44
N	712		354	

SOURCE: National Survey of Family Growth, 2002

NOTE: Weighted percentages and means

Table 2. Multivariate Multinomial Logistic Regression of Expectations for Marriage Among Currently Cohabiting Women (N=712)

	Zero-Order			Model 1			Model 2		
	Low Expectations Odds Ratio	SE	Compared to High Expectations to Marry Moderate Expectations Odds Ratio	SE	Low Expectations Odds Ratio	SE	Compared to High Expectations to Marry Moderate Expectations Odds Ratio	SE	
Couple's Race/Ethnicity and Nativity Status									
Black respondent with Black partner	2.458	**	1.556	0.566	2.349	**	0.996	1.738	0.694
White/Black respondent with Black/White partner	2.211		1.651	1.583	1.614		1.185	3.257	* 1.985
Native-born Hispanic respondent with any race/ethnicity partner	1.102		0.526	0.593	0.871		0.467	1.810	* 0.639
Foreign-born Hispanic respondent with any race/ethnicity partner	5.526	***	1.727	2.656	4.680	***	2.074	2.798	*** 1.001
Other couple combination (White respondent with White partner)	1.924		0.904	2.000	2.226	*	1.002	2.180	** 0.696
Socioeconomic Status									
<i>Education</i>									
< 12 years (12 years)	1.305		0.421	0.973	0.903		0.298	0.681	0.184
13 to 15 years	0.607		0.202	0.732	0.781		0.284	0.748	0.219
16 or more years	0.281	***	0.118	0.753	0.629		0.304	0.887	0.358
<i>Income</i>	0.899	***	0.030	0.956	0.913	**	0.032	0.973	0.027
Fertility Experience									
<i>Pregnancy</i>	0.513		0.232	0.516	0.452		0.226	0.446	0.219
Yes (No)									
<i>Births</i>									
Only during cohabitation	3.237	***	1.287	0.910	1.490		0.780	0.586	0.224
Only before cohabitation	6.843	***	3.028	1.285	4.714	***	2.403	0.963	0.351
Both before and during (No children)	4.453	***	1.818	1.108	2.268	*	1.071	0.834	0.294
Union History									
<i>Ever Married</i>	1.096		0.368	0.752	0.624		0.241	0.869	0.284
Yes (No)									
<i>Prior Cohabitation</i>	1.293		0.458	1.427	1.294		0.486	1.557	0.424
Yes (No)									
Respondent's Characteristics									
<i>Duration of cohabitation</i>	1.007	***	0.003	1.002	1.008	***	0.003	1.001	0.002
Age at start of cohabitation	1.485		0.353	1.083	1.025		0.033	0.984	0.029
<i>Family Type</i>	1.404		0.404	1.187	1.540		0.400	1.105	0.204
Two parent household (Non-two parent household)									
<i>Religious Service Attendance</i>	1.019		0.023	0.992	0.410	**	0.145	0.755	0.150
Attends religious services less than once a month or more (Never attends religious services)									
Partner's Characteristics									
<i>Education</i>									
< 12 years (12 years)	1.261		0.458	1.913	0.805	**	0.302	1.706	* 0.500
13 to 15 years	0.455	**	0.176	0.786	0.608		0.254	0.767	0.195
16 or more years	0.457	**	0.175	0.867	0.779		0.368	0.799	0.322
<i>Ever Married</i>	1.373		0.389	0.850	1.301		0.513	0.798	0.251
Yes (No)									
Age at start of cohabitation	1.021		0.016	1.003	1.014		0.023	1.027	0.022

SOURCE: National Survey of Family Growth, 2002

*p<.10. **p<.05. ***p<.01.

Table 3. Multivariate Multinomial Logistic Regression of Expectations for Marriage Among Currently Cohabiting Men (N=354)

	Zero-Order			Model 1			Model 2		
	Low Expectations Odds Ratio	SE	Compared to High Expectations to Marry Moderate Expectations Odds Ratio	Low Expectations Odds Ratio	SE	Compared to High Expectations to Marry Moderate Expectations Odds Ratio	Low Expectations Odds Ratio	SE	Compared to High Expectations to Marry Moderate Expectations Odds Ratio
Couple's Race/Ethnicity and Nativity Status									
Black respondent with Black partner	1.489	0.796	0.688	0.267	0.688	0.267	0.864	0.236	0.457
White/Black respondent with Black/White partner	1.400	0.891	0.640	0.404	0.980	0.780	0.477	0.477	0.637
Native-born Hispanic respondent with any race/ethnicity partner	0.305	** 0.180	1.964	*	0.747	*	0.196	1.548	0.656
Foreign-born Hispanic respondent with any race/ethnicity partner	1.362	0.735	1.473	0.576	1.308	0.856	0.951	0.517	0.981
Other couple combination (White respondent with White partner)	0.316	0.267	0.509	0.292	0.479	0.460	0.639	0.366	0.639
Socioeconomic Status									
<i>Education</i>									
< 12 years	1.385	0.882	2.218	**	0.818	1.559	0.847	2.347	**
13 to 15 years	0.639	0.301	0.931	0.394	0.544	0.331	0.906	0.396	0.906
16 or more years	0.621	0.321	0.483	0.235	1.106	0.702	0.842	0.519	0.842
<i>Income</i>									
Income	0.873	** 0.059	0.905	**	0.038	0.866	* 0.069	0.933	0.051
Fertility History									
<i>Pregnancy</i>									
Yes	—	—	—	—	—	—	—	—	—
(No)	—	—	—	—	—	—	—	—	—
<i>Births</i>									
Only during cohabitation	2.327	** 0.877	1.184	0.464	1.426	0.921	0.677	0.347	0.677
Only before cohabitation	5.567	*** 2.782	2.050	0.897	7.024	*** 4.980	3.090	1.607	3.090
Both before and during (No children)	1.656	0.925	1.490	0.539	1.021	0.755	1.025	0.499	1.025
Union History									
<i>Ever Married</i>									
Yes	1.283	0.623	0.693	0.297	0.634	0.413	0.665	0.320	0.665
(No)	—	—	—	—	—	—	—	—	—
<i>Prior Cohabitation</i>									
Yes	1.183	0.422	1.004	0.330	0.704	0.322	0.846	0.299	0.846
(No)	—	—	—	—	—	—	—	—	—
Respondent's Characteristics									
<i>Duration of cohabitation</i>									
Age at start of cohabitation	1.006	0.004	1.002	0.003	1.010	** 0.005	1.003	0.003	1.003
<i>Family Type</i>									
Two parent household (Non-two parent household)	1.034	0.027	0.977	0.025	0.937	0.047	0.986	0.036	0.986
<i>Religious Service Attendance</i>									
Attends religious services less than once a month or more (Never attends religious services)	1.310	0.576	1.116	0.320	1.171	0.508	1.185	0.360	1.185
Partner's Characteristics									
<i>Education</i>									
< 12 years	0.424	** 0.161	0.950	0.274	0.326	*** 0.133	0.882	0.274	0.882
13 to 15 years	0.640	0.392	0.641	0.294	0.690	0.424	0.566	0.257	0.566
16 or more years	0.905	0.458	0.585	0.267	1.715	1.155	0.863	0.465	0.863
Ever Married (No)	0.479	0.286	0.252	*** 0.113	0.938	0.553	0.389	* 0.211	0.389
Age at start of cohabitation	1.446	0.573	0.795	0.307	0.231	** 0.129	0.413	** 0.171	0.413
Age at start of cohabitation	1.075	*** 0.022	0.988	0.027	1.140	*** 0.046	1.009	0.036	1.009

SOURCE: National Survey of Family Growth, 2002

*p<.10. **p<.05. ***p<.01.

Figure 1. Predicted Probabilities of Female Cohabitors' Marital Expectations

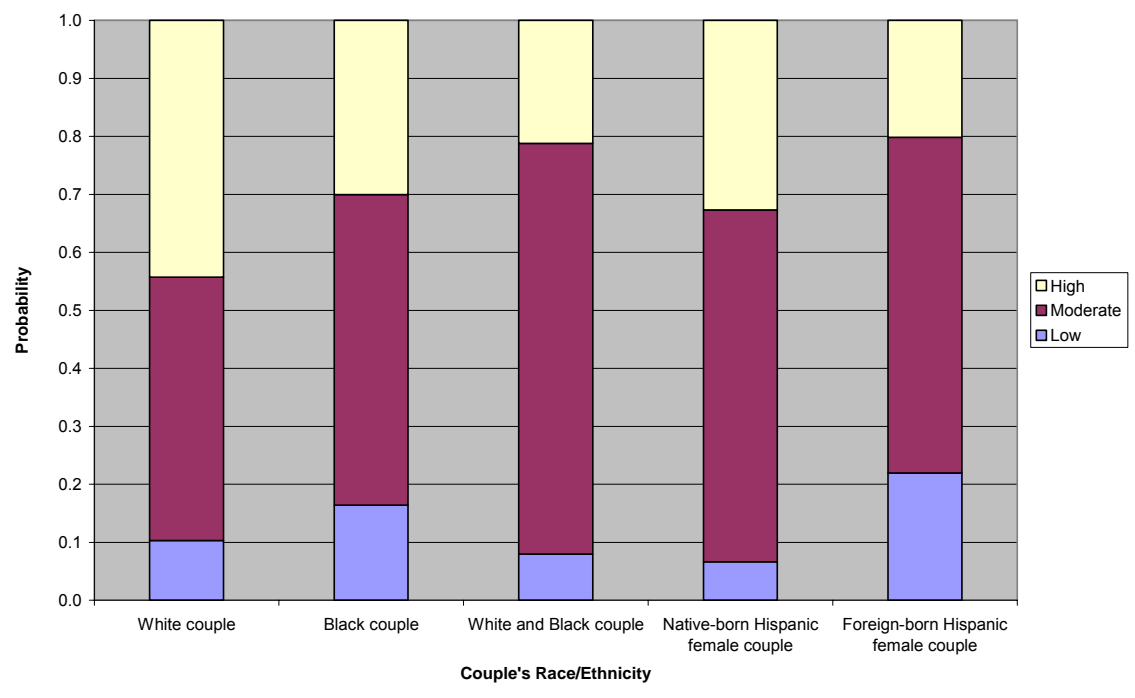
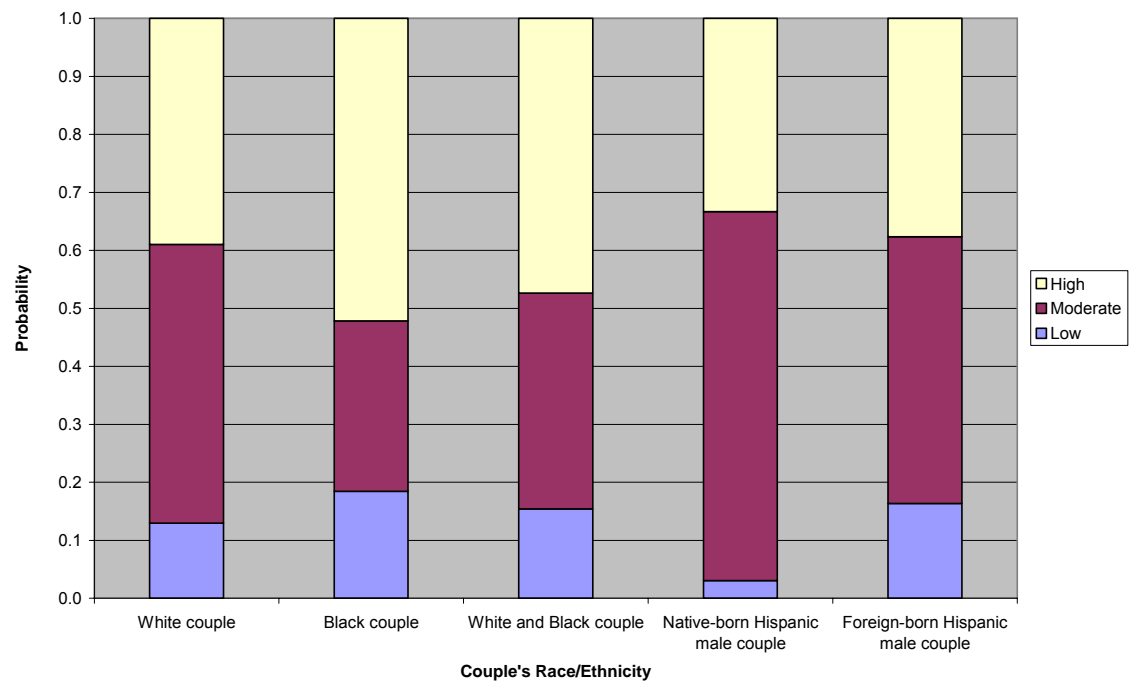


Figure 2. Predicted Probabilities of Male Cohabitors' Marital Expectations



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