UNION DISSOLUTION DURING YOUNG ADULTHOOD:
EVEN MORE ‘PREMARITAL DIVORCE’?

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Abstract

The union formation and dissolution patterns of young adult women in the U.S. have changed dramatically over the last twenty-five years. As a result, this life stage is demographically dense as women experience a bulk of relationship experiences, including coresidential unions and dissolution. Using the National Survey of Family Growth 1995, 2002, and continuous surveys 2006-2010 and 2011-2015, the author examines young adult union dissolution across three birth cohorts spanning the years of 1950 through 1989. It appears that women born between 1980 and 1989 experience far more union dissolutions during young adulthood than women born between 1950 and 1979. However, the shift in cohabitation behavior appears to explain this instability. This research illustrates that not only are Millennial women facing more relationship dissolutions during young adulthood, but that cohabitation plays a destabilizing role, potentially leading to even more ‘premarital divorce’ during young adulthood than before.

Cohabitation, dissolution, life course, social trends/social change, cohort
The patterns of young adult women’s union formation and dissolution in the United States have shifted dramatically over the past twenty-five years, making young adulthood a unique and dense (Rindfuss 1991) period in the life course. The median age at first marriage was approximately 24 in 1985, yet today it nears thirty (Anderson and Payne 2016; Vespa 2014). However, while young American women may be delaying marriage more than ever, they are not delaying co-residential unions, and are instead cohabiting in their early twenties (Manning, Brown, and Payne 2014). While cohabiting unions in the U.S. last longer than those formed in the 1980s, they remain relatively temporary, especially compared to other industrialized nations (Kasearu and Kutsar 2011). In the U.S., young adult women are more likely to experience the dissolution of these cohabiting unions than they are to marry their cohabiting partner (Lamidi, Manning, and Brown 2015). Rather than marrying following the dissolution, these cohabiting experiences are more likely to be followed by another cohabiting union: In the 1980s, about 7% of cohabitors had cohabited with more than one partner (serially cohabited), yet by 2002 this number had more than doubled to nearly 25% of cohabitors (Bumpass and Lu 2000; Lichter, Turner, and Sassler 2010). These higher-order cohabiting unions, too, are prone to dissolution (Lichter and Qian 2008). So, while the share of young adult women in the U.S. who have ever separated or divorced has declined by nearly 20% among young women between 1980 and 2012, the dissolution risk associated with cohabiting unions may result in a larger share of young adult women ever dissolving a union, despite the decline in separation or divorce (Brown, Lin, and Payne 2014; Clarke 1995; Guzzo 2014; Lamidi, et al. 2015a).

The time between first cohabitation and first marriage represents an opportunity for women to experience multiple co-residential partnerships, and while young women are less
likely to experience a divorce than earlier generations of women (i.e., those who experienced young adulthood in the 1980s), they are still experiencing the termination of coresidential romantic relationships. The dissolution of cohabiting unions has been termed “premarital divorce” (Bumpass 1990), and may result in high levels of relationship dissolution in young adulthood as serial cohabitation becomes more common. These young adult experiences may have implications for subsequent transitions into marriage and future relationship functioning and quality, especially as increasing shares of cohabiting unions include shared and stepchildren (Guzzo 2017).

Using Cycle 5 (1995), Cycle 6 (2002), and continuous 2006-2015 National Survey of Family Growth (NSFG), this study documents birth cohort trends in union dissolution among Millennials (born 1980-1989), Baby Boomers (born 1905-1964), and Generation X (born 1965-1979). This study determines not only the levels of instability but also the type of relationship instability experienced in young adulthood (cohabiting or marital). I contribute to research on union instability during young adulthood by determining whether recent birth cohorts of young adult women are more likely to experience multiple union dissolutions compared to women from prior birth cohorts spanning 1950 to 1979. Additionally, I consider whether cohabitation experience explains any differences in union dissolution between women born between 1981 and 1989, and earlier cohorts of women born between 1950-1964 and 1965-1980, net of sociodemographic characteristics, family background, or relationship history.

BACKGROUND

Young Adulthood in the United States

Behavioral shifts in the U.S. such as the delay in marriage and childbearing have contributed to an important developmental stage between the late teens and early twenties.
Young adulthood is characterized by identity development and exploration, and the experiences gained during this life stage have a lasting impact on romantic arrangements. It is a period of time in which individuals determine their ideal partner as they mature and their romantic relationships become more salient (Arnett 2000). Young adults pursue romantic relationships that are more serious and longer lasting than those during adolescence, but are not particularly committing to marriage (Arnett 2000). Indeed, Arnett (2006) brands American young adulthood an “age of instability” (p. 9), which suggests that their exploratory romantic relationships may be subject to a higher risk of dissolution than relationships formed later in the life course.

Additionally, young adulthood is not homogenous over time, and this life stage is responsive to the period during which it is lived (Settersten and Ray 2010). This heterogeneity, paired with the growing uncertainty during this life stage (Settersten 2012) implies that the experiences of relationship dissolution during young adulthood for Millennial women are likely different from earlier generations of the Baby Boomers and Generation X.

Elder defines the life course perspective as “the notion that changing lives alter developmental trajectories” (Elder 1998: 1). This perspective allows us to consider the heterogeneity of life stages by considering that individual lives are a part of something much bigger, existing within structural, historical, and social boundaries. The life course perspective outlines two tenants of historical time and place and life stage timing, which guide this research. Historical time and place asserts that individual’s lives are shaped by the time in which they exist, and the events going on around them (Elder 1998). Historical time and place suggests the possibility that birth cohorts will have different patterns of union dissolution. Life stage timing contends that when events or transitions happen is important, and I examine union dissolution during young adulthood specifically in order to form a greater understanding of one
strand of the ‘demographic density’ (Rindfuss 1991) of this life stage and the possibility of later life implications.

Changes in U.S. Marriage and Divorce

Previous research indicates an overall retreat from marriage characterized not only by declining rates of marriage, but a delay in the timing of first marriage (Cherlin 2004; Kennedy and Ruggles 2014; Lamidi 2015a; Manning et al. 2014). The share of all women marrying has declined generally since the 1980s from 73% to 60%, and this decline is most concentrated among young adult women (Lamidi 2015a). Among women ages 18-24, the share of women ever married was halved between 1989 and 2014 (29% and 14%, respectively). In addition, women also experienced a historical increase in the age at first marriage, with half of women expected to marry by age 29 (Anderson and Payne 2014). These trends are one aspect of the change in marriage often attributed to extended education, expanding women’s labor force participation, and rising incidence of premarital cohabitation (Lundberg and Pollak 2013). Paired with the uptick in the share of women who remain unmarried at all ages, these trends suggest that young adulthood is no longer characterized by entrance into a first marriage, and may rather be a time of romantic alternatives.

Additionally, this retreat from marriage in young adulthood may correspond to changes in divorce in young adulthood. In the 1980s, almost half of all divorces were concentrated between the ages of 20-24, yet the divorce rate for young adult women declined by over two-fifths between 1990 and 2012 (Brown et al. 2014; Clark 1995). This shift in divorce out of young adulthood may be attributed to the rising age at first marriage. Recent research indicates that the rising age at first marriage may be significantly related to the decline in divorce over time (Rotz 2015). Divorce among young adult women, then, may be on the decline as young women delay
marriage.

_U.S. Trends in Cohabitation_

Cohabitation is arguably a common experience among women during young adulthood in the United States. Overall, estimated three-quarters of young adults have ever cohabited, and most marriages are preceded by cohabitation (Manning and Stykes 2015). The share of cohabiting unions increased by over 50% between the late 1980s and 2013 (Manning and Stykes 2015). In some sense, cohabitation may have replaced marriage during young adulthood. However, even though cohabitation is more common, cohabiting unions are more likely to end in dissolution today than twenty-five years ago (Lamidi et al. 2015). While contemporary cohabitations in young adulthood last far longer than those formed in the 1980s (29 months compared to 18 months), these unions remain unstable and short-lived compared to cohabiting unions in other contexts (Bumpass and Lu 2000; Lamidi et al. 2015; Guzzo 2014; Kasearu and Kutsar 2011).

An implication of this increased risk of dissolution of cohabiting unions is an opportunity for young adults to re-partner following a breakup. Young adulthood is characterized by romantic exploration, but not necessarily settling down, which may create an environment in which young women re-partner (Arnett 2000). Overall, the proportion of serial cohabiters has increased by 80% between the 1980s and 2010s, and research indicates that the share of women serially cohabiting has not leveled off or declined, but continues to grow among younger cohorts of women (Bumpass and Lu 2000; Cohen and Manning 2010; Lichter, Turner, and Sassler 2010; Vespa 2014). These serial cohabitations may face even higher risk of union dissolution (Lichter and Qian 2008), and possibly result in more union dissolutions, than previous cohorts of women.
Relationships in young adulthood, therefore, may be increasingly complex even preceding marriage. Increasing relationship instability indicates more opportunities for young adults to accumulate unique relationship experiences, such as having a child before dissolving a cohabiting union or experiencing multiple residential unions, before their first marriage (Payne 2011; Lichter et al. 2010). These relationship experiences are anticipated to be consequential as women move in and out of relationships, with a new partner or old, and these experiences accumulate. Relationship experiences may contribute to negative patterns of relationship functioning, acting as relationship “baggage”. Relationship baggage may lead to instability in subsequent relationships as it interferes with building and maintaining intimate ties (Young, Furman, and Laursen 2011). However, relationship experiences may contribute to relationship “competence” as young adults learn the ins and outs of committed relationships and bring knowledge of positive relationship functioning into subsequent relationships, and it is related to increased relationship satisfaction (Young et al. 2011).

**Correlates of Union Instability**

Apart from the influence of historical time and shifts in union formation, there are many additional correlates of union instability. To account for potential selection into trajectories of instability, I include demographic and socioeconomic indicators, family background characteristics, and relationship history. Trends in union instability may follow a pattern of “diverging destinies” (McLanahan 2004), as prior research demonstrates not just racial and ethnic differences in union stability but also an education gradient. Black women have consistently higher divorce rates than White and Hispanic women as well as a higher likelihood of dissolving a first cohabitation by five years compared to White women (Lamidi et al. 2015; Raley, Sweeney and Wondra 2015). In terms of education, research indicates that women with
a college degree have more stable unions than women without (Lundberg, Pollak, and Stearns 2016; Lyngstad and Jalovaara 2010; Musick and Michelmore 2015). I include measures of race and ethnicity and education to assess these sociodemographic selection effects.

Prior studies indicate that women’s childhood backgrounds play a crucial role in the stability of their relationships. Children who have experienced their parents’ divorce or lived apart from a two-parent family have a heightened risk of marital instability (Amato 1996; Lyngstad and Jalovaara 2010; Teachman 2002). This is considered the “intergenerational transmission” of union instability (McLanahan 2004). Conversely, a family background characterized by socioeconomic advantage is associated with a decreased risk of divorce (Lyngstad and Jalovaara, 2010). To assess the influence of childhood background characteristics, I control for whether the respondent was raised by two biological parents. Additionally, I include their mother’s education as a proxy for childhood socioeconomic status.

Union stability may be related to characteristics of union formation itself. The age at which women form their unions is an indicator of stability: an early age at first marriage or cohabitation is related to an increased likelihood of dissolution (Amato 1996; Lamidi et al. 2015). Women’s childbearing patterns relative to their unions are also indicative of stability, and women who bear children prior to marriage are more likely to divorce (Amato 2010). Women who have a birth before cohabiting for the first time are also at-risk of dissolving their union (Guzzo 2016; Lamidi et al. 2015). To account for these union influences, I include controls for the age at which women formed their first union and whether they had a single birth (a birth outside of a cohabitation or marriage) before their first union.

THE CURRENT STUDY

Drawing on the life course perspective to examine union dissolution during young
adulthood across birth cohorts spanning from 1950 to 1989 contributes to our understanding of
the “demographic density” of young adulthood (Rindfuss 1991). Given recent shifts of young
adult romantic relationships away from marriage and toward cohabitation, it is important to
continue to assess the instability experienced during this life stage. I explore whether union
instability has increased between three birth cohorts of women: Millennials (born between 1980
and 1989), Generation X (born between 1965 and 1979), and Baby Boomers (born between
1950 and 1964). I expect that women born between 1980 and 1989 (Millennials) experience a
greater number of union dissolutions during young adulthood, compared to women born
between 1965 and 1980 (Generation X) and women born between 1950 and 1964 (Baby
Boomers). This may be in part because of the increased likelihood of cohabitation. If women
born between 1980 and 1989 experience more instability during young adulthood, but this is
accounted for by cohabitation, this suggests that cohabitation dissolutions have offset any
declines in marital dissolution during this life stage and cohabitation, albeit a common part of
young adulthood, may destabilize women’s romantic experiences during young adulthood.
However, if net of cohabitation and key correlates associated with union dissolution, women
born between 1980 and 1989 experience more instability compared to earlier birth cohorts, this
suggests that union instability during young adulthood requires a more complex consideration.

DATA AND METHODS

The National Survey of Family Growth (NSFG), designed by the National Center for
Health Statistics (NCHS), is a nationally representative survey, which captures detailed
retrospective information about women’s relationship formation and dissolution, including
marriage and cohabitation. These retrospective reports include start and end dates for four
marriages and premarital cohabitations, four non-marital cohabitations, and if applicable the

Cycle 5 (1995) of the NSFG completed 10,847 interviews with women; Cycle 6 (2002) interviewed 12,571 women; the 2006-2010 continuous NSFG included interviews with 12,279 women; finally, the 2011-2015 NSFG completed interviews with 13,342 women. All surveys include an oversample of Black and Hispanic women. Due to the lack of male respondents in Cycle 5, and the discordant cohabitation history questions between male and female respondents in the continuous surveys of the NSFG, only female respondents were included in the analytic sample.

Analytic Sample

I began with 42,069 cases from the five interviews between 1995 and 2015. I constructed generational birth cohorts using the respondent’s century-month birthdate and removed 355 women who were not born between years 1950-1995 (N = 41,714). Young adulthood is often defined as between the ages of 18-25 or 18-29 (Arnett 2000; Fry 2016). To maximize the utility of the NSFG data and include all three generations of women, I defined young adulthood as between the ages of 18-25. In order for women to have complete retrospective union experiences during this life stage, women needed to be at least age 26 at the time of the interview. This age limitation excluded 14,914 respondents, resulting in a sample size of 26,800. I excluded 8,619 women who did not form a coresidential union (marriage or cohabitation) between ages 18 and 25, as women must have experienced either a marriage or a cohabiting union in order to be at risk of a union dissolution. This specification resulted in a
sample size of 18,181 women who ever married or cohabited between ages 18 and 25. Of these women, 8,296 were Baby Boomers, 13,960 were Generation X, and 4,544 were Millennials.

**Dependent Variables**

The outcome I examined was the level of union instability during young adulthood. I summed the number of union dissolutions—both marital and cohabiting—experienced by a woman during young adulthood. The number of union dissolutions ranged from 0-7. Few women experienced three or more union dissolutions, so the dependent variable was coded as: *none* (0), *one union dissolution* (1), or *two or more union dissolutions* (2).

**Independent Variables**

*Birth cohorts* were constructed from women’s birth dates. The first birth cohort included women with a birth date between 1946 and 1964 (Baby Boomers), the second cohort included women born between 1965 and 1979 (Generation X), and the final birth cohort included women born between 1980 and 1995 (Millennials). The age distribution of the NSFG and the life stage of interest (young adulthood) resulted in truncated birth cohorts for the earliest and latest birth cohorts: birth years spanned from 1950-1964 for Baby Boomers and 1980-1989 for Millennials. The reference group was 1980-1989 (Millennials).

The additional focal variable was *cohabitation*, indicated by a dichotomous variable indicating whether women had *ever cohabited* (1) or *never cohabited* (0). Never cohabited served as the reference category.

Two indicators of sociodemographics were included in this study. *Race and ethnicity* were based on a direct question of whether the respondent identified as Hispanic, Latina, or of Spanish origin. Those who answered affirmatively were coded as Hispanic. Those who did not identify as Hispanic and identified their race were coded as non-Hispanic White, non-Hispanic
Black, or non-Hispanic Other. The reference group for race and ethnicity was non-Hispanic White women. Respondent’s highest level of completed education at the time of the interview was coded into four categories: (a) less than high school, (b) high school diploma or GED, (c) some college, associate’s degree, (d) bachelor’s degree or higher. This variable was coded as a categorical variable with a high school diploma or GED as the reference category. The NSFG provides information regarding family structure by asking whether the respondent lived with two biological or adoptive parents from birth to age 18, and this variable was coded 1 for a two-parent family structure and 0 otherwise. The reference category was any family other than a two-parent family. Mother’s education was indicated by four categories: (a) less than high school, (b) high school diploma or GED, (c) some college, associate’s degree, (d) bachelor’s degree or higher. A high school diploma or GED was the reference category.

The characteristics of the union included age at first union and whether a woman had an unpartnered first birth. The respondent’s age at first union is a continuous variable constructed from their age at first cohabitation or their age at first marriage. Whether the respondent had an unpartnered first birth prior to their first union was indicated by the timing of live births relative to the date of entering their first union (marriage or cohabitation). No unpartnered first birth was the reference category.

Analytical Approach

Descriptive statistics by birth cohort detail the distribution of the sociodemographic, family background, and relationship history characteristics of women who ever formed a union during young adulthood (i.e. women at risk of experiencing union dissolution). These are followed by a description of union dissolution among young adult women by birth cohort and marriage or cohabitation experience.
Following the descriptive statistics, I employ multinomial logistic regression to examine the likelihood of experiencing one or two or more union dissolutions, relative to none, during young adulthood. The four models are nested: Model 1 includes only the indicator for birth cohort, assessing whether Millennials have a higher likelihood of union instability, indicated by one or more union dissolutions, than Baby Boomers or Generation X. Model 2 adds cohabitation experience to Model 1 in order to determine whether cohabitation accounts for union instability differences during young adulthood. Model 3 includes sociodemographic and family background indicators and Model 4 includes women’s relationship history to examine whether compositional differences explain the association between instability and birth cohort, and instability and cohabitation. Analyses were weighted to account for the complex sampling design of the NSFG.

RESULTS

Descriptive Statistics

Results from Table 1 indicate that, among all women, less than one third of Baby Boomers (29%) and Generation X (27%) had dissolved a union during young adulthood. In contrast, 33% of Millennials had experienced the dissolution of a union. The number of dissolutions experienced also increased over time: among women who were ever in a union during young adulthood, twice as many Millennial women dissolved two or more unions during young adulthood compared to Baby Boomer women (9% and 4%, respectively).

The next set of results specifically distinguishes between marriage and cohabitation experience. Among women who were ever married during young adulthood, the share that had experienced a divorce remained relatively unchanged at 19% across birth cohorts. The cohort trend in dissolution among cohabiters is much more apparent: the share of cohabiters
ever experiencing dissolution increased from 32% among Baby Boomers to 41% among Millennials. The results from Table 1 indicate that Millennial women born between 1980 and 1989 appear not just more likely to experience union dissolution during young adulthood than their counterparts born between 1950 and 1979, but they experience a greater number of union dissolutions. This instability, however, appears to be driven more by cohabitation than by marriage, as the share of women experiencing a divorce during young adulthood has plateaued but the share of women experiencing a cohabitation dissolution has notably increased.

Table 2 presents the characteristics of women who formed a union during young adulthood. The share of women who ever cohabited across generations increased greatly from 44% to 78% between Baby Boomers, born between 1950 and 1965 and Millennials, born between 1980 and 1989. What is most striking, however, is the 13% increase in the share of women who dissolved a union during young adulthood, from 27% to 40%. Additionally, the type of union dissolutions experienced across birth cohorts shifted, such that a vast majority of union dissolutions during young adulthood for Generation X and Millennial women were cohabiting. Only 8% of Millennials, compared to 13% of Baby Boomers, experienced only marital dissolution.

The statistics presented in Table 2 also demonstrate a shift in the composition of young adult women who experienced coresidential unions across birth cohorts. The sample is predominantly White, but there is an increase in the proportion of non-White women over time, from 23% of women born between 1950-1964 to 39% of women born between 1980 and 1989. Women experienced a shift toward higher education as the share of women with at least some
college education increased between birth cohorts. The proportion of women who grew up with two parents declined by 33%. The trend in mother’s education reflects higher educational attainment, with more mothers of Millennials born between 1980 and 1989 achieving some college education or higher than mothers of Baby Boomers and Generation X. Women formed their first union at approximately the same ages over birth cohorts, hovering around 23 years old. The share of women who had experienced an unpartnered first birth before their first union rose from 21% among Baby Boomers to 26% and 25% for Generation X and Millennials, respectively.

It appears that the relationship experiences during young adulthood have shifted across birth cohorts, but sociodemographic and family background characteristics have varied as well. Next, I turn to the multivariate analyses to account for all of these characteristics.

[Table 2 About Here]

**Multivariate Analysis**

Table 3 presents the multinomial models predicting union dissolution between the ages of 18 and 25. Again, models are nested to illustrate the role of cohabitation experience and additional correlates of union dissolution. These models present the relative risk ratios (RRR) of dissolving one or two or more unions, relative to none, during young adulthood. The baseline Model 1 includes just the indicator of birth cohort, and supports the hypothesis that, compared to Millennials born between 1980 and 1989, Baby Boomer and Generation X women are less likely to experience one or more union dissolution during young adulthood. Relative to Millennials, Baby Boomer women were 36% less likely to dissolve one union and 62% less likely to dissolve more than one union, compared to Millennials. Generation X women were 24% less likely to dissolve one union and 37% less likely to dissolve more than
Model 2 includes cohabitation experience to test whether cohabitation accounts for birth cohort differences in union dissolution. The results are clear. Cohabitation experience greatly increases the likelihood of any union dissolution: cohabiting during young adulthood significantly increases the risk of dissolving one union, relative to none, (RRR = 4.52) and the risk of dissolving two or more, relative to none (48.8). With the inclusion of cohabitation, Baby Boomer and Generation X women are no longer significantly less likely to dissolve one or more unions during young adulthood.

Model 3 includes sociodemographic and family background characteristics in order to determine whether these characteristics explain the association between cohabitation and dissolution outcomes. The risk of dissolution relative to no dissolution for birth cohorts and ever cohabitating remained largely the same. These sociodemographic and family background characteristics, however, were associated with union instability. Relative to White women, Hispanic women were less likely to dissolve one union, relative to none, during young adulthood. The risk of having two or more dissolutions, however, was significantly lower among all racial/ethnic minorities relative to White women. While having a Bachelor’s degree or higher was associated with a lower risk of one dissolution (RRR = 0.61), relative to none, having at least some college education reduced the risk of experiencing two or more union dissolutions, relative to none, during young adulthood. The risk of dissolution was significantly lower for women who were raised by two parents compared to those who were not.

Model 4, the final model, includes indicators of women’s relationship history. The association cohabitation experience and dissolution is robust to the inclusion of these
characteristics, and cohabiting during young adulthood remains not just significant, but great in magnitude (RRR = 4.10 and 45.4, respectively). The association between sociodemographic characteristics and union dissolution largely mirror those in Model 3, with the exception of women’s and mother’s education. Supplemental analyses (not shown) indicate that having some college education significantly reduces women’s risk of experiencing more than one union dissolution, relative to none, with the inclusion of age at first union. Additionally, with the inclusion of age at first union, women with mothers who received less than a high school education become less likely to experience one or more than one union dissolution, relative to none, during young adulthood (RRR = 0.85 and 0.84, respectively). Women with mothers who earned a Bachelor’s degree or higher have significantly higher odds of ending more than one union during young adulthood with the inclusion of the unpartnered first birth indicator. Finally, age at first union and having an unpartnered first birth were associated with union dissolution on their own accords. As the age at a woman’s first union increased, her risk of experiencing more than one union dissolution during young adulthood was reduced by 8%. Having an unpartnered first birth increased the risk of any instability by 35% and 25%, respectively.

The results in Table 3 support our hypotheses that Millennials experience more relationship instability during young adulthood than earlier birth cohorts of women, but that cohabitation experience accounts for this instability. To determine whether sociodemographic, family background, and relationship factors attenuated the relationship between birth cohort and union dissolution, supplemental analyses measured Model 4 without cohabitation experience (not shown). Without cohabitation experience, Baby Boomer women born between 1950 and 1964 and Generation X women born between 1965 and 1979 experience
significantly lower odds of any instability during young adulthood. The large odds ratios in Model 4 suggest that few women who experienced two or more union dissolutions did not cohabit. In fact, of Baby Boomer women with two or more dissolutions, 98% had cohabited. Of Generation X women, 97% had cohabited. Of Millennial women who experienced two or more union dissolutions, 100% of women in this study had cohabited. This illustrates the increase in cohabitation across generations, but also supports the hypothesis that cohabitation experience largely drives the union instability experienced during young adulthood.

[Table 3 About Here]

DISCUSSION

The goal of this study is to extend research on young adult union instability among a recent cohort of women. It appears that ‘premarital divorces’ are increasingly common for American women. Experiences of divorce and cohabitation dissolution are often considered as separate phenomenon, yet this study illustrates that it is important to tell a story that considers all union dissolution, as relationship experiences have been rearranged to include more cohabitation and less marriage during young adulthood. Not only are more Millennial women forming any union during young adulthood than earlier generations, these are almost exclusively cohabiting unions, and the union instability experienced during young adulthood has increased.

I find that Millennials are cohabiting more, divorcing less, yet experiencing more union instability during young adulthood than earlier cohorts of women. Specifically, women born between 1980 and 1989 experience the greatest risk of experiencing two or more union dissolutions during young adulthood compared to Baby Boomers and Generation X. Results suggest, however, that birth cohort differences between Millennials and preceding generations
are explained by cohabitation experience. Divorce during young adulthood has plateaued among these women, but cohabitation dissolution has increased, and appears to primarily drive the instability during young adulthood. This demonstrates that accounting for cohabitation is important in explaining union dissolution differentials between birth cohorts of women.

The sociodemographic composition of birth cohorts has shifted, and these changing compositional factors could temper the association between cohabitation and union dissolution. However, controlling for sociodemographic characteristics, family background, and relationship history does not account for the role of cohabitation. Cohabitors continue to have the highest risk of union instability during young adulthood, net of selection factors.

Young adulthood has become a period of development that garners explicit attention. It is a demographically unique and demographically ‘dense’ (Rindfuss 1991) stage in individuals’ lives in which they attempt to lay a foundation for future relationships and family formations much more fervently than in adolescence. It appears that relationship trajectories have become far more complex for women born after 1980, Millennials, than they were for Baby Boomers or Generation X. The paths through young adulthood have become less clear and more diverse, and while this relaxation of roles and pathways may seem a benefit to young adults attempting to find their way, it ultimately may induce uncertainty and vulnerability (Settersten 2012). The increasing instability of coresidential relationships during young adulthood, then, may be related to this uncertainty and transitory nature characterizing this life stage. Facing questions about which pathway to follow during this life stage, women may be choosing to end their relationships in the presence of uncertainty instead of remaining in an intact relationship or transitioning to marriage.

Relationship experiences during young adulthood, especially experiencing dissolution,
can have long-term implications. They may contribute to either relationship competence or relationship baggage that is carried into new relationships and contributes to patterns and habits of relationship functioning (Young et al. 2011). Prior evidence indicates that Millennials may face increased financial and psychological instability in the aftermath of these multiple dissolutions (Avellar and Smock 2005; Kamp Dush 2013; Rhoades et al., 2011). They may become more likely to form stepfamilies as a result of ending and forming new cohabiting unions and bringing their children into new relationships, which can have implications for children’s well-being as well as adults (Guzzo 2016).

While these results will move our assessment of relationship instability forward, there are a few shortcomings. First, the NSFG does not contain couple-level data, or comparable questions between male and female questionnaires, so I am only able to analyze one side of the experience that takes two people, and I am unable to compare men and women’s experiences. A focus on men’s sociodemographic and risk profile in relation to the odds of overall dissolution, as well as charting their patterns over time, is warranted in future research. Second, the NSFG is cross-sectional and relies on retrospective reports of cohabitation. There is always the possibility of downward bias regarding cohabiting unions as time passes (Hayford and Morgan 2008). Third, cohabitations are quite heterogeneous and the meaning of cohabitation may have shifted over time, which means that the implications of these dissolutions or exact start and end dates may vary across birth cohorts.

Finally, women in this study may have experienced even more union formations and dissolutions across their life course. The focus on young adults means that few marriages are included for recent cohorts. Many current Millennials have yet to reach, or have just reached, the formative years of young adulthood. Young women born between 1989 and 2000 the
1990s, the remainder of this generation, are anywhere between age sixteen and twenty-six. If
current patterns revealed in this research continue, the younger Millennials and next generation
of women may face unprecedented relationship instability. Each generation develops unique
life trajectories in response to their place in history, and I find evidence that indicates a
pathway to adulthood more akin to a spiral staircase than an escalator—in other words,
Millennials’ relationship formation experiences in young adulthood are characterized by non-
marital relationships and more union dissolution compared to older generations. Theoretical
and empirical studies need to evolve to include this more complicated sense of young
adulthood, union formation, and instability.
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<td>0</td>
<td>72.6</td>
<td>67.8</td>
<td>60.5</td>
</tr>
<tr>
<td>1</td>
<td>23.4</td>
<td>25.9</td>
<td>30.5</td>
</tr>
<tr>
<td>2+</td>
<td>4.1</td>
<td>6.3</td>
<td>9.0</td>
</tr>
<tr>
<td>&lt;br&gt;Among ever married (N=10,689)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ever divorced</td>
<td>18.7</td>
<td>18.4</td>
<td>18.9</td>
</tr>
<tr>
<td>&lt;br&gt;Among ever cohabited (N=9,698)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ever dissolved a cohabitation</td>
<td>32.3</td>
<td>34.1</td>
<td>40.8</td>
</tr>
<tr>
<td>N</td>
<td>8,296</td>
<td>13,960</td>
<td>4,544</td>
</tr>
</tbody>
</table>

Note: All values are weighted.

### TABLE 2. Descriptive statistics, women who ever formed a union between ages 18-25 (N = 15,517)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>M</td>
<td>%</td>
</tr>
<tr>
<td>Ever cohabited</td>
<td>43.7</td>
<td>65.8</td>
<td>78.4</td>
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<tr>
<td>Ever dissolved a union</td>
<td>27.4</td>
<td>32.1</td>
<td>39.5</td>
</tr>
<tr>
<td>Type of dissolutions</td>
<td></td>
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</tr>
<tr>
<td>No dissolution</td>
<td>72.6</td>
<td>67.8</td>
<td>60.5</td>
</tr>
<tr>
<td>Only cohabiting</td>
<td>11.8</td>
<td>19.4</td>
<td>28.6</td>
</tr>
<tr>
<td>Only marital</td>
<td>13.3</td>
<td>9.8</td>
<td>7.5</td>
</tr>
<tr>
<td>Both cohabiting and marital</td>
<td>2.3</td>
<td>3.0</td>
<td>3.4</td>
</tr>
<tr>
<td>Race/ethnicity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Hispanic White</td>
<td>76.9</td>
<td>66.1</td>
<td>60.8</td>
</tr>
<tr>
<td>Non-Hispanic Black</td>
<td>10.2</td>
<td>11.8</td>
<td>13.2</td>
</tr>
<tr>
<td>Hispanic</td>
<td>9.3</td>
<td>15.8</td>
<td>18.6</td>
</tr>
<tr>
<td>Non-Hispanic Other</td>
<td>3.5</td>
<td>6.3</td>
<td>7.4</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>7.3</td>
<td>8.9</td>
<td>7.6</td>
</tr>
<tr>
<td>High school diploma or GED</td>
<td>39.0</td>
<td>29.6</td>
<td>27.3</td>
</tr>
<tr>
<td>Some college</td>
<td>29.8</td>
<td>30.4</td>
<td>32.9</td>
</tr>
<tr>
<td>Bachelor’s degree or higher</td>
<td>23.9</td>
<td>31.1</td>
<td>32.3</td>
</tr>
<tr>
<td>Family background</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raised with two biological/adoptive parents</td>
<td>90.6</td>
<td>66.6</td>
<td>58.2</td>
</tr>
<tr>
<td>Mother’s education</td>
<td></td>
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<td></td>
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<tr>
<td>Less than high school</td>
<td>29.6</td>
<td>25.0</td>
<td>20.5</td>
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<tr>
<td>High school diploma or GED</td>
<td>45.2</td>
<td>38.0</td>
<td>32.4</td>
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<td>Some college</td>
<td>14.3</td>
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<td>26.8</td>
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<tr>
<td>Bachelor’s degree or higher</td>
<td>11.1</td>
<td>16.8</td>
<td>20.3</td>
</tr>
<tr>
<td>Relationship history</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age at first union (mean)</td>
<td>23.3</td>
<td>23.4</td>
<td>22.6</td>
</tr>
<tr>
<td>Unpartnered first birth</td>
<td>20.7</td>
<td>25.6</td>
<td>25.1</td>
</tr>
</tbody>
</table>

**N** 5,164 8,074 2,279

Note: All values are weighted.
Table 3. *Relative risk ratios (RRR) from multinomial logistic regression models predicting dissolution between ages 18-25 (N = 15,517)*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth cohort (ref. = 1980-1989 [Millennials])</td>
<td></td>
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<td></td>
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<tr>
<td>1950-1964 (Baby Boomers)</td>
<td>0.64***</td>
<td>0.38***</td>
<td>1.02</td>
<td>1.04</td>
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<tr>
<td>1965-1979 (Generation X)</td>
<td>0.76***</td>
<td>0.63***</td>
<td>0.88</td>
<td>0.87</td>
</tr>
<tr>
<td>Ever cohabited (ref. = never cohabited)</td>
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<tr>
<td>Sociodemographics</td>
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<td></td>
</tr>
<tr>
<td>Race/ethnicity (ref. = non-Hispanic White)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td>1.08</td>
<td>0.57***</td>
<td>0.96</td>
<td>0.50***</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0.73***</td>
<td>0.34***</td>
<td>0.70</td>
<td>0.33***</td>
</tr>
<tr>
<td>Other</td>
<td>0.92</td>
<td>0.63*</td>
<td>0.89</td>
<td>0.59</td>
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<tr>
<td>Education (ref. = high school diploma)</td>
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<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>0.91</td>
<td>0.76</td>
<td>0.87</td>
<td>0.71</td>
</tr>
<tr>
<td>Some college</td>
<td>0.94</td>
<td>0.68***</td>
<td>0.98</td>
<td>0.75*</td>
</tr>
<tr>
<td>Bachelor’s degree or higher</td>
<td>0.61***</td>
<td>0.28***</td>
<td>0.68***</td>
<td>0.37***</td>
</tr>
<tr>
<td>Family background</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raised by two parents (ref. = no)</td>
<td>0.76***</td>
<td>0.65***</td>
<td>0.79***</td>
<td>0.69***</td>
</tr>
<tr>
<td>Mother’s education (ref. = high school diploma)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>0.87</td>
<td>0.88</td>
<td>0.85*</td>
<td>0.84***</td>
</tr>
<tr>
<td>Some college</td>
<td>0.97</td>
<td>1.19</td>
<td>0.97</td>
<td>1.19</td>
</tr>
<tr>
<td>Bachelor’s degree or higher</td>
<td>1.13</td>
<td>1.27</td>
<td>1.14</td>
<td>1.32*</td>
</tr>
<tr>
<td>Relationship history</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Age at first union</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unpartnered first birth (ref. = no)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Note: p < 0.05 ** p < 0.01 *** p < 0.001 Source: 1995, 2002, 2006-2010, and 2011-2015 National Survey of Family Growth