Cohort Changes in Pre-Marital Behavior

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Abstract

In just a few decades, cohabitation prior to marriage has gone from being a selective practice to normative behavior for young Americans. This paper uses data from the NSFH Waves 1 and 3 to examine changes in marriage patterns between the late 1980's and 2001. Smaller shares of young adults were married at Wave 3, but substantially more had first lived with their spouse. While gender and race differentials in the propensity to marry without cohabiting have declined, family structure, educational attainment, religious affiliation, and the timing of young adult transitions all continue to differentiate the premarital experiences of married respondents. In particular, we find evidence of increased disparity in marrying without cohabitation over time, particularly among respondents who grew up in intact families and the college educated. Our results suggest growing social class disparities in the propensity to wed without first cohabiting, which may contribute down the road to differential rates of marital stability.

Who Doesn't Cohabit?

Cohort Changes in Pre-Marital Behavior

In just a few decades, living with one's partner prior to marriage – cohabitation – has gone from being the practice of a select group of individuals to normative behavior for young Americans. As of the mid-1990s, more than half of all married couples chose to live together before their wedding dates (Bumpass and Lu 2000). Furthermore, recent estimates indicate that 59% of young women have cohabited prior to marriage or reaching the age of 24 (Schoen, Landale, and Daniels 2007). Nonetheless, young adults' premarital behaviors have changed faster than the focus of research on union formation. Many studies continue to examine which young adults cohabit, rather than examining what characterizes the more select group in the early twenty-first century. Changes in young adult behavior suggest the need to reassess existing research strategies, especially in light of evidence suggesting greater marital stability among unions not preceded by cohabitation.

The proportion of young adults who endorse living together before marriage increased dramatically during the late 1980s and 1990s (Thornton and Young-DeMarco 2001). Many young adults believe that living with a partner enables them to determine if they should marry that person, and various studies have reported that the majority of cohabitors express plans to wed their current partner (Brown 2000; Manning and Smock 2002). Yet cohabitation is associated with higher levels of divorce, which suggests it is not "winnowing out" the least stable relationships and that poor quality matches still result in marriage (Stanley, Rhoades, and Markman 2006). Notwithstanding this commonly touted association, a growing body of research has begun to assert the need to better understand the association between premarital cohabitation and divorce (Lichter and Qian, 2007; Schoen and Owens, 1993; Teachman

2003). Shifts in the composition of those who live with a partner prior to marriage – or who don't - may alter the long-term effects of cohabitation on marital stability. If premarital cohabitation has implications for marital stability, it is important to know more about not only which individuals live with partners prior to marriage, but what characterizes young adults who do not, and how this has changed over time.

Although Americans in general have become more tolerant of new family forms over the past few decades, a sizable minority of Americans continues to express very conservative views regarding marriage (and divorce) and family formation patterns (Glass & Nath, 2006; Miller and Sassler 2007; Thornton & Young-DeMarco, 2001). Furthermore, global attitudes may not accurately reflect individual behaviors. In this paper, we use data from Waves 1 and 3 of the National Survey of Families and Households to examine two cohorts of young adults. We explore how factors predicting the likelihood of marrying directly – without first living with one's future spouse - have changed between the late 1980's and the early years of the 21st century. Our results suggest growing class disparities in the likelihood of marriage without cohabitation, and highlight the need to better assess the multigenerational effect of family social class and family instability.

Living Arrangements, Economic Status, and Changes in Views of Marriage

What accounts for changes in the proportions of young adults who view cohabitation as an acceptable and even necessary precursor to marriage? Family demographers present several explanations for alterations in the residential locations of young adults. Marital delay has resulted in a greater share of single young adults who require a place to live. While the majority of young adults in their early twenties reside with parents,[1] most express desires to reside independent of their parents prior to marriage (Goldscheider and Goldscheider 1999).

Social and cultural changes have altered expectations that unmarried children should live with parents, and young adults who do so are often portrayed negatively, pejoratively referred to as "Boomerang" kids or young adults who have "failed to launch" (Ambrose 2004; Grossman 2005; Sassler, Ciambrone, & Benway, Forthcoming). Because parental attitudes exert strong effects on young adult behaviors (Thornton, Axinn, and Xie 2007), changes in the proportions residing with parents or the age at leaving home may reduce parental influence and control, and elevate the likelihood of forming cohabiting unions.

Yet other alternatives to residing with parents, such as sharing housing costs with roommates, are often considered undesirable as well (Sassler 2004). Because pre-marital sexual involvement is now normative (Finer 2007), and many romantically involved young adults spend considerable amounts of time with significant others (Vaquera and Kao 2005), disincentives to cohabiting may seem few, and advantages many.

Another explanation for marital delay, and the growth in cohabitation, is an economic one. The increased difficulty of earning a "family wage," particularly for men with less than a college degree, has reduced men's willingness to form marital unions, and also decreased their attractiveness as marriage partners (Edin 2000; Oppenheimer 2003; Smock, Manning, and Porter 2005), though it has less of a deterrent effect on the likelihood of forming cohabiting unions (Sassler and Goldscheider 2004). In contrast, women who are more career-oriented may see advantages in cohabitation over marriage, as it allows them to invest in employment rather than fulfill the roles expected as a wife (Clarkberg 1999; Wydick 2007). Finally, many couples today express strong preferences for what they refer to as "real weddings," fantasy lavish celebrations rather than modest weddings or courthouse legal

ceremonies (Smock, Manning, and Porter 2005), which require considerable savings and extended planning periods.

Changes in the meaning of marriage, as well as concerns with the possibility of divorce, have also contributed to marital delay and the subsequent increase in cohabitation. Whereas the companionate model characterized marriages in the mid-20th century, marriage has since become more individualized, with greater emphasis placed on personal satisfaction and fulfillment (Cherlin 2004). High levels of marital dissolution and the prevalence of single parent families have also raised the specter of divorce for all young adults. As a result, many single adults believe cohabitation provides the opportunity for them to invest in themselves while simultaneously being in an intimate relationship; furthermore, living together is often perceived as a way of ensuring one is with the "right" partner, and that the relationship will not end in divorce (Edin and Kefalas 2005; Manning, Longmore, and Giordano 2007; Smock et al. 2005; Reed 2006). Yet young adults have become increasingly accepting of cohabitation even when there are no plans to marry (Miller and Sassler 2007). In fact, recent research on young adults in the concluding years of the 20th century and the dawn of the 21st reports that the majority of cohabiting unions do *not* result in marriage (Schoen, Landale, and Daniels 2007). As cohabitation becomes more normative, its function appears to be changing.

Population Continuity and Change: Factors Shaping Cohabitation

Early studies of those who cohabited found living together outside of marriage to be more prevalent among high school dropouts, those whose families had been on public assistance, who engaged in problematic behaviors such as drug abuse or early sexual activity, had unstable marital and work histories, and (among men) lower status occupations (Clayton and Voss 1977; Glick and Spanier 1980; Spanier 1983; Tanfer 1987; Yamaguchi and Kandel

1985). More recent studies continue to find that cohabitors are negatively selected (Bumpass et al., 1991; Clarkberg 1999; Moffitt et al. 1998; Sassler and McNally 2003).

What is known about those who do *not* cohabit prior to marriage is generally based on inference, given direct marriage's once normative position. Nonetheless, a growing body of research presents cohabitation and marriage as competing risks (Guzzo 2006; Raley, Crissey, and Muller 2007; Sassler and Goldscheider 2004; Thornton et al. 2007). These studies find that those who marry without first living with partners are more likely to be white, have grown up in intact families, and to come from families that are of higher social class and more religious; the young adults themselves are also better off financially and educationally, and also adhere to more traditional attitudes and are more likely to be religiously involved (Sassler and Goldscheider 2004; Thornton et al. 2007).

Nonetheless, growing diversity within cohabitors suggests the heightened importance of clarifying why individuals who cohabit with their spouse prior to marriage may differ from those who wed directly. Brown and Booth (1996) found that cohabitors with plans to marry more closely resembled those who married directly than cohabitors with no marriage plans in terms of relationship quality. Numerous studies contrasting couples who first lived together with those who married directly, however, generally report that the former group has lower levels of relationship commitment and greater likelihood of union disruption (Hohmann-Marriott 2006; Phillips & Sweeney 2005; Rhoades, Stanley, and Markman 2006). Not all cohabiting unions result in marriage, and the share doing so has declined over the past few decades (Bumpass and Sweet 1989; Lichter, Qian, and Mellott 2006; Schoen, Landale, and Daniels 2007). As a result, the likelihood of experiencing multiple cohabiting relationships appears to be on the rise (Lichter and Qian 2007). The long term effects of premarital

cohabitation may also be shifting, as it becomes more normative. For example, some recent research suggests that those who only cohabit with their partner may not differ, at least in terms of union stability, from those who marry directly (Lichter and Qian 2007; Teachman 2003). Changes over time in the meaning and outcomes of cohabitation require a better understanding of factors differentiating those who wed directly from individuals who engage in premarital cohabitation.

While cohabitation has sometimes been referred to as "the poor man's marriage," it has increased across all social strata (Bumpass and Lu 2000; Chandra 2005). By the early years of the 21st century, over half of college educated men under age 45 had ever cohabited, as had 46.3% of highly educated women (Chandra et al. 2005). Other discrepancies that formerly distinguished cohabitors have also narrowed, according to data from the 2002 National Survey of Family Growth. The gender gap has been eliminated, as about half of all men and women ages 15 to 44 had ever cohabited. Racial disparities have also diminished; by 2002 there is little racial variation in the shares that have cohabited (Chandra et al. 2005).

Whether there have also been shifts in the association between cohabitation and other attributes, such as family social class or structure or religious identification, has received less attention. Evangelical Christians are substantially less likely to approve of cohabitation than are Catholics, Mainline Protestants, or those who are other minority religions or who adhere to no particular religious faith (Miller and Sassler 2007; Thornton et al. 2007). Young adults who identify their religion as Catholic have in recent decades become more accepting of cohabitation when there are plans to wed (Miller and Sassler 2007). Other research suggests that those adhered to more conservative orientations, such as having less sexual experience, a

later age at leaving home, or earlier age at marriage may also be disinclined to cohabit prior to marriage (Raley, Crissey, and Muller 2007; Sassler and Dush 2007; Thornton et al. 2007).

Compositional change in the population, including growing shares of adults who pursue advanced education, as well as more young adults who experienced family disruption as a child, may also alter the shares of adults who cohabit prior to marriage, but in opposite directions. Young adults who grow up in either single-parent or step- families are more likely to enter cohabiting unions than marital ones (Sassler and Goldscheider 2004), perhaps because they leave home earlier and have fewer family resources to support independent living. But young adults are pursuing more schooling, and while education liberalizes attitudes (Loftus 2001), the most highly educated are less likely to cohabit (Sassler and Goldscheider 2004) and in recent years have begun to evidence more conservative familial behaviors than their less educated counterparts (Martin and Parashar 2006). Other familial shifts, such as the increase in maternal labor force participation, may also liberalize gender role attitudes, and therefore alter views towards pre-marital coresidence. The age at leaving home might also influence the likelihood of cohabiting prior to marriage, as early residential autonomy could make premarital cohabitation more fiscally necessary, while reducing parental control. Shifts in marriage timing might also increase premarital cohabitation, as those who are older upon marriage are less likely to be residing with parents and may view premarital cohabitation as a way to save money for the wedding.

Of course, the likelihood of having lived with a spouse prior to marriage is contingent on transitioning from a cohabiting to a marital union, and much research suggests that couples that do make that transition are selective. Cohabitors who marry tend to do so within a few years (Bumpass and Lu 2000; Lichter, Qian, and Mellott 2006; Sassler and McNally 2003).

Smock and Manning (1997) argue that men's economic attributes, particularly their earnings and education, are important predictors of which couples wed, though other studies relying on a range of data sources find no significant relationship between cohabiting men's educational attainment or earnings and marital transitions (Brown 2000; Oppenheimer 2003; Sassler and McNally 2003). Nonetheless, Smock, Manning, and Porter (2005) find that men's poor financial standing often was a reason for why cohabiting couples break up (see also Brines and Joyner 1999). It is likely, especially at Wave 3, that our married sample is a selective population, comprised of those with better economic prospects than those who are still cohabiting or whose cohabiting union dissolved.

The Current Study and a Summary of Hypotheses

Our goal is to better understand which marriages nowadays are not preceded by cohabitation. Research on other aspects of family formation – the timing of marriage, whether couples are single- or dual-earners, as well as preferences for the timing of childbearing – suggests a growing social class bifurcation in family experiences (McLanahan 2004). We assess whether pre-marital cohabitation is part of that package.

A review of the literature suggests the following hypotheses regarding behavioral change associated with premarital cohabitation. We expect the proportion of young adults whose lived with their partners prior to marrying to have increased across cohorts. Data from the 2002 NSFG suggests that there should be few gender or race distinctions by Wave 3, and that educational disparities in the proportions marrying directly should also have declined substantially. The literature leads us to expect religious distinctions in the prevalence of direct marriage will remain, especially for those who identify as Evangelicals, and perhaps to have increased given an emphasis on chastity before marriage. Other indicators of a more

conservative world orientation, such as early marriage, may also become more salient over time, as age at marriage becomes increasingly dispersed.

The relationship between some other factors, such as family structure and the timing of young adult transitions, and marriage without first cohabiting is less clear. There has been an increase in acceptance of cohabitation even among those who have grown up in intact families (Miller and Sassler 2007), which suggests a narrowing of differences across family structures. Those who leave home early may be increasingly likely to utilize cohabitation as an alternative to having roommates, which could leave to a stronger linkage between the timing of home leaving and direct marriage. There is little guide in the extant literature regarding changes in other factors shaping union decisions.

DATA AND METHODS

Data are from two waves of the National Survey of Families and Households (NSFH). Initially conducted in 1987-1988, the NSFH is a national probability sample of 13,008 individuals aged 19 and over, plus an over-sample of minorities, single parent families, recently married couples and cohabiting couples (Sweet, Bumpass & Call, 1988). The third wave of data collection was completed in 2001-2002, when extensive interviews with the focal child of the main respondents were conducted (Sweet & Bumpass, 2002). We utilize data from the first and third waves of data collection.

We limit our analyses to respondents who are between the ages of 18 and 34 at each survey wave. These groups represent two generations coming of age in widely different time periods. Respondents from Wave 1 were born between 1953 and 1969. Wave 3 respondents are the focal children of those Wave 1 respondents who were parents at the time of their interviews (supplemented with some new interviews in the 2nd wave of children not included

in the initial sample); they were born between 1967 and 1983. These samples are linked in that respondents at Wave 3 were the children of the main respondents from Wave 1, but they are not completely overlapping; many young adults in the first data collection had not yet begun bearing children at the time of their interview.[2] We correct for potential bias resulting from the inclusion of both parents and children (at different waves) by relying on clustered standard errors for our Wave 3 respondents.

Because we are interested in whether cohabitation preceded first marriage, our sample is constrained to respondents who were married (both currently and previously) at the time of the interview. Because of marital delay, a far larger proportion of 18 to 34 year olds had ever married at Wave 1 than Wave 3. Whereas 64.2% of Wave 1 respondents under age 35 were married, only 40.5% of Wave 3 respondents in that age group had ever tied the knot. In part due to their greater propensity to have ever married, Wave 1 respondents who had ever married were somewhat less likely to still be in their first marriage; only 75.5% of the ever married were still with their first spouse at Wave 1, compared with 84% in Wave 3. The sample size at Wave 3 is also considerably smaller than the main respondents from Wave 1. Our final analysis is based on 3,377 married respondents from Wave 1, and 708 from Wave 3.

Dependent Variable. We focus on whether married respondents had lived with their spouse prior to their first marriage. Information on marriage number and cohabitation behavior for each partner enables us to ascertain whether the first marriage was preceded by a spell of cohabitation. Our dependent variable examines those who married directly; married respondents who had first lived with their spouse serve as the omitted category.

Independent Variables. A number of other independent variables are included to account for variations in individual attributes and family background. Age is broken into 3

groups (18 to 24, 25 to 29, and 30 to 34), while the gender category examines women's propensity to marry directly. Race and ethnicity were categorized in Wave 1 on the basis of the respondents' self-report into three groups: Black, Hispanic, and Non-Hispanic White, which includes whites, Asians and small numbers of those identifying as a member of some other racial or ethnic group. Because Wave 3 focal children were never asked to self-report their race or ethnicity, we therefore relied upon the self-reported race of the respondent's focal parent. Non-Hispanic whites serve as the reference category at both waves.

We utilize two measures of family attributes when the respondent was a child. Childhood family structure was determined by individuals' living situations at age 16. Wave 1 respondents were categorized based upon whether they had lived with both biological or adoptive parents at age 16, with a biological parent in a remarried or single-parent family, or in any other type of family. At Wave 3, respondents reported if they lived with either biological/adoptive parents, one biological or adoptive parent (in a single parent or remarried household), or in another family situation at age 16. It was not possible to distinguish between individuals living with a single parent or in a stepfamily at Wave 3. Those from intact families serve as the reference groups for both samples.

Our second measure of respondents' family experiences, maternal occupational attainment, provides a rough proxy of maternal education, work orientation, as well as social class position. At Wave 1, respondents were asked what their mother's last paid job was before they turned 18, and probes were used to specify the job title and main duties. Maternal occupations for Wave 3 respondents are determined by Wave 1 respondents' reports. Those indicating their mother did not work outside the home serve as the reference group. We utilize occupation codes based on Stevens and Cho's (1985) Census Occupational

Classification Scheme for the total population to assess the occupational status of working mothers. Occupational categories include managerial and professional specialties; technical, sales, and administrative support occupations; service occupations; and a combined category that grouped farming, forestry, and fishing, precision production, craft, and repair occupations, and operators, fabricators, and laborers. A separate category was designated for respondents who did not know their mothers occupational status.[3] These broad occupational groups are good measures of the education, prestige, and remuneration of jobs mothers held.[4]

We next include various measures of respondent's achieved attributes. Educational attainment is disaggregated into four levels, based on respondent reports of schooling: less than high school, high school or GED, some college, or a bachelor's degree or more. Respondents' religion was disaggregated into the main groups utilized in research on nationally representative samples. We distinguish between Mainline Protestants, Evangelical Protestants, and Catholics. The small number identifying as Jewish are grouped with respondents asserting they have no religion, as well as those from various small groups (e.g., Muslims, various Confucian religions). Because religion at birth was available only for Wave 1 respondents, and substantial shares report having changed their religion since birth, we utilize the contemporaneous measure, acknowledging the likelihood that current affiliation may drive behaviors. Our last achieved measure, military service experience, indicates whether the respondent had ever been on active duty in the armed forces.

Finally, we include three indicators of young adult transitions that could moderate whether marriage is preceded by a spell of cohabitation. The first is a measure noting whether respondents had ever lived with a partner other than their spouse. We also examine the age at which the young adult first left the parental home for a period of four or more months. Those

who left home at age 16 or younger are designated as early leavers, with those departing the parental nest for the first time at age 20 or later classified as late leavers; the remaining options are designated with individual years for age 17, 18 (the reference category), and 19. The final measure assesses age at marriage, based on the distribution at Wave 1. The first quartile had wed by age 19, and are designated early marriage; the final quarter, those we wed at age 24 or older, are categorized as late marriage. Respondents who entered their marriage between the ages of 20 and 23 serve as the reference group. Means and standard deviations for the variables used in the analysis are presented in Table 1.

[Table 1 about Here]

The descriptive results suggest that the populations of the two waves that are married are somewhat different in attributes that could affect the likelihood of premarital cohabitation. There are no significant differences between waves in the age or sex distribution of the sample. However, the proportion of the married sample that is white increased significantly, while a smaller share of Wave 3 respondents are Hispanic. While this may in part be due to racial differences in sample attrition for the NSFH (Sassler and McNally 2003), it also reflects growing racial disparities in the propensity to marry.

Other respondent characteristics shift in significant ways across sample waves, with potentially large ramifications for premarital cohabitation. Both family structure and maternal employment look rather different at Wave 3 than at Wave 1. Whereas nearly 72 percent of the married respondents at Wave 1 had lived with both of their biological married parents as teens, only 56.8 percent of the married focal children from Wave 3 had, reflecting the high levels of divorce experienced by children coming of age in the 1980s and 1990s.[5] Maternal employment also increased dramatically across waves, though part of this shift is due to the

substantial proportion of young adults with no report of maternal occupation. Nonetheless, it does suggest a decrease in the extent to which mothers were at home, consistent with U.S. trends in maternal employment (Bianchi, Robinson, and Milkie 2006). Furthermore, the shares of mothers who were professional or managerial workers increased significantly.

Married respondents at Wave 3 had higher levels of educational attainment, were more likely to report no religious affiliation, and a larger share had experience with the armed forces (though this difference is not statistically significant) than their Wave 1 counterparts. The proportion of married respondents with less than a high school degree dropped precipitously from Wave 1, as did the share with only a high school degree. As a result, over half of married respondents at Wave 3 had at least some post-secondary schooling, with significant increases across cohorts in the proportions with some college education and a college degree; these descriptive results highlight the growing economic selectivity of the married population. Respondents' religious identification at the two time periods also shifted, with far more married respondents at Wave 3 asserting they have no religion or are a minority religion, while the proportion who self-identify as Catholic declines.

Young adults' relationship formation experiences also altered significantly across waves. The proportion that had cohabited with a partner other than their spouse nearly doubled between waves, so that 13 percent of married Wave 3 respondents report having lived with someone other than their spouse. Wave 3 respondents also experienced more delay in transitions than their Wave 1 counterparts. They were significantly less likely to leave home at early ages, and more likely to marry late.

Analytic Approach

We utilize logistic regression to examine the effect of the independent variables on the likelihood that young adults marry without first cohabiting with their spouse. To assess the impact of demographic traits and family background characteristics, achieved attributes, and timing of young adult transitions, we run three sequential models. We then pool models and include a dummy variable for Wave 3 respondents to assess which compositional changes account for changes in the likelihood of direct marriage. Finally, we include interaction terms to assess cohort change in the effect of the independent variables. Since logit coefficients are difficult to interpret, we present odds ratios (the anti-logs of the coefficients) in our main analysis. An odds ratio greater than 1.0 indicated an increase likelihood of marrying without first cohabiting, relative to the reference groups; odds ratios below 1.0 indicate a reduced likelihood of marrying without cohabiting.

Results

The proportion of married respondents who did **not** first live with their partner declined substantially between the late 1980s and the early years of the 21st century. In the late 1980s, two-thirds of married respondents under age 35 (67.7%) had not lived with their partner before their marriage. By Wave 3 (2001/2002), only 41 percent married without first cohabiting.

What characterizes those who wed without first living with their partners, and have these patterns changed over time? Results from Model 1 reveal that at Wave 1, demographic and family attributes exert important effects on the likelihood of direct marriage. Women are significantly more likely than their male counterparts to marry directly, while Hispanics have a 43% greater odds of marrying directly than do Whites. Childhood family structure exerts sizable effects on marriage propensities; those who grew up in intact (married parent) families

demonstrate substantially greater odds of marrying without first cohabiting than married young adults who spent part of their adolescence in other family forms. Young adults who lived for at least part of their adolescence with one biological parent are only 71 percent as likely to marry directly as those whose parents were married through their adolescence, while those who spent time in another family arrangement were only 54 percent as likely to marry directly. Maternal employment also reduces the likelihood of direct marriage; having a mother employed in white collar jobs reduced the odds of direct marriage by about 20 percent compared with young adults whose mother had not worked. By Wave 3, however, few of these demographic or family attributes attain statistical significance, substantiating descriptive NSFG findings highlighting gender and racial convergence in cohabitation rates. Only family structure continues to exert significant effects on the propensity to marry without cohabiting, with those growing up with parents who divorced or in alternative arrangements only about half as likely to marry directly.

Including measures of respondents' achieved attributes (Model 2) improves the fit of the model and also moderates the impact of demographic attributes, at least for the sample from Wave 1. The age effect becomes weakly significant and positive for those 30 to 34, while the gender coefficient is no longer significant. Additionally, the coefficient for Hispanic increases sizably, demonstrating the importance of accounting for schooling and religious concentration. Net of these controls, married Hispanics have 70 percent greater odds of marrying directly than their White counterparts, and an 89 percent greater odds of direct marriage than Black married respondents. Those from intact married-parent families remain far more likely to marry directly. Focusing on the effects of educational attainment reveals considerable disparities across schooling levels in the odds of direct marriage. High school

drop-outs and those with some college are far less likely to wed directly than those with a high school degree, though there is no significant difference between high school graduates and those with a college degree; additional tests (not shown) also find no significant difference between those with some college versus a college diploma. Sizable discrepancies across religious groups also emerge. Compared to Fundamentalist Protestants, young adults from other religious denominations demonstrate a much greater proclivity to cohabit prior to marriage. This is most evident for those claiming no religious affiliation or who practice a minority religion, who are only 36 percent as likely to marry directly; nonetheless, Catholic young adults are only 53 percent as likely to marry directly than those identifying as Fundamentalist Protestants, while the gap between Mainline and Evangelical Protestants is also sizeable. Military experience also reduces the likelihood of direct marriage, though this effect is only weakly significant.

Including measures of respondents' achieved characteristics also improves the model fit for Wave 3 respondents, but results in few substantive shifts in the effects of demographic or familial controls. Family structure experiences as a child continues to differentiate the likelihood of direct marriage. The differentiating effects of educational levels, however, are less apparent at Wave 3 than they were at Wave 1. For example, married respondents with less than a high school degree or some college do not differ significantly from high school graduates at Wave 3 in their likelihood of marrying directly. Only those with at least a college degree now differ from the reference group, and their odds of marrying directly are 2.3 times greater than for respondents with 12 years of school. Furthermore, college graduates are also 1.79 times more likely to marry directly than those with some college, highlighting growing differentiation across education levels. The impact of religious

identification operates in a similar fashion as it did for Wave 1 respondents, with all other groups substantially less likely to marry directly than Fundamentalist Protestants. Catholics and those identifying their religion as None are about 75 percent less likely to marry directly than their Fundamentalist Protestant counterparts, while Catholics are only about 59 percent as likely to marry directly. The effect of service in the armed forces is not significant at Wave 3, but the coefficient is now positive.

Incorporating measures that capture previous coresidential experiences as well as the timing of young adult transitions (Model 3) improves the model fit considerably, and sizably increases the amount of explained variance at both waves. It also alters the direction of some important predictors in interesting ways, particularly for Wave 1 respondents. For example, the age coefficients are now both significant, with the youngest respondents about a third less likely to marry directly, and older married respondents (age 30 or more at the interview) nearly a quarter more likely to marry directly than married respondents who were 25 to 29 at the time of their interview. Net of controls accounting for the age at leaving home and marriage, women are actually less likely to marry directly than are men. Hispanics remain substantially more likely to marry directly than Whites and Blacks, though the difference increases somewhat upon accounting for age at home leaving and marriage. The impact of family structure, in contrast, is slightly moderated. While this finding substantiates the literature suggesting that young adults from disrupted families leave home earlier, the effect is more evident for young adults who grew up in some other family structure. The impact of educational attainment also shifts dramatically upon accounting for timing of young adult transitions, with college graduates now significantly different from high school graduates, being 1.8 times more likely to marry directly. College graduates are also significantly more

likely than those with some college to marry directly, while there is no longer a statistically significant difference between those with some college and a high school degree. Young adults who obtain college degrees are perhaps more likely to remain in the home until they are 18, but they also marry later; accounting for marriage timing, however, serves to highlight the differences between college graduates and those with less schooling. Accounting for transition timing also moderates the effect of religious identification slightly.

At Wave 1, all the controls for young adult transitions are highly significant. Respondents who had previously lived with another partner are only about 40 percent as likely to marry directly as their counterparts who were not serial cohabitors. The age at leaving home exerts sizeable effets on the likelihood of premarital cohabitation, with those leaving at early ages (younger than 16 or 17) being far less likely to marry directly than those leaving home for the first time at age 18. Respondents who first left home at age 19 or 20 are far more likely to marry directly than those who left at age 18. Age at marriage also has the expected effect. Those who wed young are nearly 3 times more likely to marry directly than those who were in the middle half of the population, while late marries were less than half as likely to marry directly.

There are fewer relevant changes resulting from controlling for the timing of young adult transitions at Wave 3. The age coefficients change direction, but remain non-significant. Nor does gender serve to differentiate the likelihood of marrying directly. The impact of family structure does change in size, but mainly for those from alternative family arrangements, who now look quite similar to respondents who grew up with just one biological parent. Most notable are the sizable increases in the impact of educational attainment, particularly among those with some post-secondary schooling. Respondents with

some college education are now 1.59 times more likely to marry directly than are high school graduates, while among college graduates the odds are substantially higher (4.58). In fact, the gap between college graduates and those with some college schooling has widened, with degree completers about three times more likely to wed directly. Unlike the impact of educational attainment, while the impact of religious education does change the shift is quite moderate; nonetheless, accounting for the timing of young adult transitions does reduce the disparities between Fundamentalist Protestants and other religious denominations (or no denomination) to a small extent.

As for the effect of the young adult transitions themselves, prior cohabitation substantially reduces the odds of marrying without cohabitation. Although those leaving home early no longer differ significantly from those who first exit the parental home at age 18, those whose first protracted exit from the parental nest does not occur until age 20 or older are over twice as likely to marry directly. The impact of age at marriage remains largely the same as that observed at Wave 1, with early marriage nearly tripling the odds of direct wedlock, and late marriage more than halving that likelihood.

Young respondents who were married in the early years of the 21st century were more likely to have experienced family disruption, had more schooling, and more often claimed no religion than their counterparts at Wave 1. To what extent are declines in marriage without cohabitation compositional changes in the population? To assess that, we pool data from both waves, and run several sequential models to ascertain how much of the difference in the likelihood of direct marriage can be accounted for by changes in the composition of the married population across sample waves. The pooled model with one variable indicating Wave 3 respondents reveals that they are only 35 percent as likely as their Wave 1 married

counterparts to have wed without first living with their spouses (results not shown). Including additional controls for changes in the population composition of married respondents reveals that increases in pre-marital cohabitation are not predominantly the result of any one of these sets of variables. Changes in family structure alone also do not explain much of the decrease in the odds of marrying directly; if Wave 3 married respondents had been as likely to grow up in intact married-parent families as their Wave 1 counterparts, they would still be only 37 percent as likely to marry without cohabiting. Neither does accounting for educational shifts or changes in religious identification budge the odds of direct marriage sizably. These results suggest that compositional shifts alone are not enough o explain changes in direct marriage.

Although compositional changes do not account for much of the sizable decline in direct marriage, the impact of particular measures on premarital cohabitation do change across waves, as indicated by the underlined coefficients in Table 2. The impact of growing up with a single parent exerted a significantly greater and more negative effect on the likelihood of marrying directly at Wave 3 than at Wave 1. This effect emerges only upon accounting for the timing of young adults transitions (Model 3). The importance of particular schooling levels also differs significantly across survey waves, and this shift is apparent even prior to accounting for the timing of young adult transitions. This is in large part due to the increasing likelihood for direct marriage among those with both lower and higher levels of educational attainment, relative to high school graduates. The final factor to exert sizably different effects is that of being Catholic; whereas Catholics at Wave 1 were only 57 percent as likely as Evangelical Protestants to marry without first cohabiting, by Wave 3 there were less than a third as likely to wed directly, and this growing gap is statistically significant.

As hypothesized, some changes in factors facing contemporary young adults – high levels of family instability, the increasing acceptance of cohabitation – both with and without marriage – as well as marital delay and pressures to live apart from parents do reduce the likelihood that young adults will marry without first living with their spouse. The main factor that appears to be acting at counter purposes to these countervailing norms is the increase in educational attainment, as the college-educated are substantially less likely to cohabit prior to marriage than those with less education. Additional exploration reveals that part of the dramatic increase in the impact of a college degree results from the substantial growth in premarital cohabitation among respondents who had only a high school diploma. Even though the proportion of the married sample that had only a high school diploma decreased from 42 to 33 percent from Wave 1 to Wave 3, at Wave 1 only 30.6 percent of the married sample with a high school degree had cohabited first; the likelihood of cohabiting prior to marriage increased by 115 percent by Wave 3, with married high school respondents demonstrating the highest proportion that had cohabited premaritally of all education levels, at 66 percent. Differential rates of growth, as well as shifts in the composition of the married population, then, help explain some of these sizeable shifts.

Discussion and Conclusions

This paper examined changes in the likelihood of marrying without cohabiting among two cohorts of young adults. While a greater share of the young adult population was married in the mid- to late-1980s than in the early years of the 21st century, among the later cohort the majority had lived with their spouse before the wedding date. Our analysis seeks to better understand what distinguishes contemporary young adults who marry without first cohabiting from those who cohabit prior to marriage, as a means of shedding light on factors possibly

related to subsequent union stability. We utilize two cross-sectional data sets, and advance previous research on this topic by incorporating measures of young adult transitions.

Our results suggest that some group differences in the likelihood of marrying without first cohabiting have converged over time. Age, gender and race distinctions have largely disappeared by Wave 3, perhaps because marital delay is more evident for recent cohorts among younger respondents, women, and racial minorities. Nonetheless, other factors exert increasingly divergent impacts on young adults' routes into marriage. While the impact of experiencing parental union disruption on the odds of premarital cohabitation was already quite large in the last few decades of the 20th century, young adults who experienced family instability are even less likely to have married without first living with their spouse in the early years of the 21st century. The ripples of family instability have become larger as the population that has experienced parental union disruption has grown. We also find growing disparities between the likelihood of marrying directly across educational attainment groups and by religion. Although the likelihood of cohabiting prior to marriage has increased across all education levels, the rate of growth has been much more sizable for the high school educated than for those with some post-secondary education. As a result, the likelihood of direct marriage is far greater for those with a college degree than it is for all other levels of schooling. We also find growing divergence between Evangelical Protestants and all other affiliations, highlighting growing religious polarization.

What emerges from these results is the growing importance of social class issues in shaping young adults' routes into marriage. These factors are already important in conditioning who marries. Our research, however, highlights their importance in determining behaviors before the wedding. If premarital cohabitation retains its association with higher

levels of divorce, and those with clearer role models of marital commitment (via parents' intact marriages) and better economic prospects are more likely to wed without first living with their partner, then we should witness increasing divergence in marital outcomes between these two groups of married respondents over time. There is already some evidence that attitudes about marital permanence have become more conservative for the highly educated (Martin and Parashar 2006). Our study suggests that the greater likelihood of marriage without first cohabiting may partially explain that relationship. But our results also provide some hints as to why that relationship may emerge. Accounting for the timing of young adult transitions – when they first leave the parental home for an extended period of time, as well as their age when they wed – alters the impact of family structure as a child and educational attainment substantially. Young adults who grow up in alternative family situations leave the home at earlier ages, perhaps because the home environment is less welcoming or has fewer resources. But this early departure may occur before young adults are fiscally prepared to support themselves. Better information is required to understand why young adults enter into cohabiting unions.

Our study is not without limitations. Because we utilize cross-sectional rather than longitudinal data, it is not possible to tease out temporal effects – of school entrance or job departure, for example – that no doubt condition both the timing of marriage, but also the propensity to enter into cohabiting unions. We cannot include many important predictors of premarital behaviors, such as attitudes towards gender roles or cohabitation. Other possibly useful information, such as the duration of the romantic relationship prior to union formation, is also not available. The latter cohort in our analysis is considerably smaller than the earlier one, and limited by the nature of the focal child sample. Perhaps most important in our

analysis is the need to somehow account for selection into both cohabitation and marriage. Would respondents have married, for example, if they had not first formed a coresidential union? Whether the impact of cohabitation on marriage changed over time, given reductions in the proportion of cohabiting unions that transition to marriage, is yet another area that requires additional study.

Clearly, further attention to the routes taken into marriage, and which unions are formed without cohabitation is warranted if we are to better understand the factors shaping marital stability. Our results provide some hints as to why marriages preceded by cohabitation are more likely to dissolve, and possibly why they may be of lower quality. The extant research on relationship tempo finds that young adults form cohabiting relationships rapidly (Sassler 2004; Sassler and Dush 2007), often with little discussion of future plans. Our findings shed additional light on the social class dimension of premarital cohabitation and direct marriage. Much of the research on cohabitation and divorce discusses the association with commitment and marriage, but our results also suggest the strong association between social class and premarital cohabitation that may have more to do with an ability to afford independent living, a desire to invest in personal human capital, or religious beliefs. To conclude, our study highlights the need to better assess the multigenerational effect of family social class and family instability on the union behavior of young adults.

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Table 1. Means (Standard Deviations) for Independent Variables, at Wave 1 and 3							
	Wave 1			Wave 3			
INDEPENDENT VARIABLES	**Means**	**S.D.**		**Means**	**S.D.**		**Significant Difference**
Age (Mean)	28.398	3.956		28.534	3.492		
18-24	0.177	0.382		0.154	0.361		
25-29	0.354	0.478		0.380	0.486		
30-34	0.469	0.499		0.466	0.499		
Male	0.423	0.494		0.424	0.495		
Female	0.577	0.494		0.576	0.495		
Race/Ethnicity							
White, Asian, Native American, or other	0.812	0.391		0.873	0.334		**
Black	0.090	0.287		0.072	0.259		
Hispanic	0.097	0.297		0.055	0.228		**
FAMILY SOCIAL CLASS							
Childhood Family Structure							
Lived with both biological/adoptive parents at 16	0.719	0.449		0.568	0.496		**
Lived with one biological parent at 16	0.134	0.341		0.295	0.457		**
Lived in other family at 16	0.147	0.354		0.137	0.344		
Maternal Occupational Attainment							
At home	0.345	0.475		0.198	0.399		**
Professional/Managerial	0.125	0.331		0.210	0.408		**
Technical/Sales	0.249	0.432		0.270	0.444		
Service	0.137	0.344		0.116	0.319		
Other ( )	0.128	0.334		0.096	0.295		*
Don't know mother's occupation	0.016	0.127		0.110	0.313		**
RESPONDENT'S ACHIEVED ATTRIBUTES							
Respondent's Education							
Less than high school	0.137	0.344		0.068	0.252		**
High school	0.418	0.493		0.329	0.470		**
Some college	0.257	0.437		0.349	0.477		**
Bachelor's degree (or more)	0.188	0.391		0.254	0.435		**
Religion							
None/Jewish/Other	0.132	0.339		0.220	0.415		**
Catholic	0.281	0.449		0.185	0.389		**
Evangelical Protestant	0.305	0.461		0.287	0.453		
Mainline Protestant	0.281	0.450		0.308	0.462		
Armed Forces Experience	0.074	0.262		0.092	0.289		
Prior Union Experience							

Cohabited with another partner	0.072	0.259		0.130	0.337		**
Age First Left Home	18.715	2.534		18.825	2.349		
Early (age 16 or younger)	0.109	0.312		0.062	0.242		**
17	0.165	0.371		0.181	0.385		
18	0.302	0.459		0.304	0.460		
19	0.160	0.367		0.179	0.384		
Late (age 20 or older)	0.264	0.441		0.274	0.447		
Age at Marriage	21.758	3.615		22.701	3.509		
Early (LE 19)	0.289	0.453		0.199	0.454		**
Average (Between ages 20 and 23)	0.426	0.495		0.421	0.493		
Late (GE 24)	0.284	0.451		0.380	0.455		**
N	3,377			708			
Note: Weighted means, unweighted N for Wave 1 data; No weighting applied to Wave 3.							
** $p \leq .001$; * $p \leq .05$ (two-tailed test).							

Table 2. Odds ratios of Effects of Independent Variables on Marriage Without Cohabitation, by Cohort

INDEPENDENT VARIABLES	Model 1		Model 2		Model 3		Model 1		Model 2		Model 3	
DEMOGRPHIC CHARACTERISTICS												
Age ***(25 to 29 = Ref)***												
18-24	0.879		0.875		0.673	**	1.091		1.165		0.770	
30-34	1.122		1.151	+	1.240	*	0.983		1.035		1.219	
Female	1.186	*	1.112		0.828	*	1.231		1.271		1.029	
Race/Ethnicity ***(White, Asian, Other = Ref)***												
Black	1.134		0.899		0.913		0.921		0.608		0.633	
Hispanic	1.425	**	1.701	**	1.623	**	0.741		1.246		1.327	
FAMILY ATTRIBUTES												
Childhood Family Structure ***(Intact family at 16 = Ref)***												
Lived with one biological parent at 16	0.710	**	0.736	**	0.777	*	0.523	**	0.498	**	0.487	**
Lived in other family at 16	0.536	**	0.544	**	0.602	**	0.363	**	0.389	**	0.498	*
Maternal Occupational Attainment (*At Home = Ref)*												
Professional/Managerial	0.784	*	0.795		0.819		0.854		0.942		0.961	
Technical/Sales	0.815	*	0.807	*	0.883		0.862		0.925		0.841	
Service	0.921		0.856		0.839		0.792		0.892		0.693	
Other ( )	1.101		1.020		1.024		0.863		0.920		0.850	
Don't know	0.915		0.907		0.890		0.853		0.992		0.919	
RESPONDENT'S ACHIEVED ATTRIBUTES												
Respondent's Education ***(High school diploma = Ref)***												
Less than high school			0.681	**	0.655	**			1.462		1.394	
Some college			0.812	*	0.989				1.315		1.590	*
Bachelor's degree (or more)			0.956		1.831	**			2.335	**	4.577	**

Religion *(Evangelical Protestant = Ref)*												
None/Jewish/Other			0.361	**	0.426	**			0.251	**	0.277	**
Catholic			0.536	**	0.568	**			0.264	**	0.305	**
Mainline Protestant			0.621	**	0.670	**			0.587	*	0.597	*
Armed Forces Experience			0.753	+	0.977				1.131		1.186	
Prior Cohabitation Experience					0.409	**					0.413	**
TIMING OF YOUNG ADULT TRANSITIONS												
Age Left Home *(Age 18 = Ref)*												
Early (16 or younger)					0.643	**					0.691	
17 years old					0.799	+					1.077	
19 years old					1.493	**					1.332	
Late (20 years or older)					2.289	**					2.020	**
Age at Marriage												
Early (LE 19)					2.936	**					2.883	**
Late (GE 24)					0.427	**					0.402	**
Constant	2.090	**	3.979	**	3.238	**	0.973		1.201		0.833	
Log Likelihood	-2,120.0		-2,072.7		-1,899.3		-465.292		-438.101		-399.121	
Pseudo-R^2	0.018		0.040		0.120		0.030		0.086		0.168	
N												

** p ≤ .01, * p ≤ .05, + p ≤ .1

[a] Includes robust standard errors accounting for clustering within families.

Note: Underlined coefficients indicate significant difference across waves (p ≤ .05).

Endnotes

[1] In 2000, 57.1% of men 18 to 24 years lived with parents, as did 47.1% of women in that age range (U.S.C.B., 2004a).

[2] Only 4% of Wave 3 respondents in our sample have a parent that is represented among the Wave 1 respondents.

[3] When the main respondent at Wave 1 was not the focal child's mother, information on maternal occupational attainment was not obtained. Rather than exclude these cases, we set this category to "Don't Know." Additionally, information on maternal employment obtained for Wave 3 respondents is not completely parallel to data from Wave 1, as Wave 3 respondents could have been considerably younger when their mothers answered the question about their employment, and focal children were between the ages of 3 and 19. This may underestimate the impact of maternal occupations, as mothers may have been out of the work force for childbearing at the time of their interview or not have achieved their ultimate occupational attainment. Our estimates of the impact of maternal occupation at Wave 3, then, are conservative ones.

[4] We attempted to construct other measures of family social class, but they either were not measured well or were too closely related to other measures. An indicator of family welfare receipt can be constructed for Wave 1 data, but there is no parallel question for the Wave 3 respondents. We also constructed measures of maternal education, but at Wave 3 they were too highly correlated with respondents' own education.

[5] About 40 percent of American children who grew up in the 1970s and 1980s experienced the breakup of their parents' marriages (Bumpass, 1984). While divorce leveled off in the 1990s, the most recent data (from the late 1980s) indicated that over half of all divorces involved minor children (see London, 1989; Clarke, 1995).