Running Title: Change over time in educational differentials in marriage formation among cohabitors

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Introduction and Background

The rise of cohabitation in the courtship process has made it a modal pathway to marriage. Recent estimates from the National Survey of Family Growth (NSFG) indicate that the share of women who have ever cohabited increased from 45 to 54 between 1995 and 2002 and it accounts for over two-thirds of all first unions (Kennedy and Bumpass 2008). About two-fifths (41%) of women who first married in the early 1980s cohabited prior to entering marriage versus two-thirds (66%) of first marriages today are preceded by cohabitation (Kennedy and Bumpass, 2011; Manning, 2010). Given the increase in cohabitation in the Unites States over the past several decades, considerable research has focused on whether and how quickly they transition to marriage.

Although cohabitation has increasingly become a normative union experience for young people in the U.S. and the median duration of cohabitation seems to have become longer (Copen, Daniels and Mosher 2013), it remains short-lived. More than half of U.S. cohabiting couples (56%) will either marry or separate within the first two years following union formation (Kennedy and Bumpass 2008). Moreover, recent studies suggest serial cohabitation has been on the rise (Cohen and Manning 2010; Lichter, Turner, and Sassler 2009; Lichter and Qian 2008). As the rise of serial cohabitation indicates that there is a growing share of the U.S. population who experience several broken cohabiting relationships before their first marriage, this also speaks to the underlying unstable and transient nature of these unions, at least for some people.

These overall patterns of change may mask important socioeconomic differentials. Educational attainment has been a good predictor of the the likelihood that a cohabiting relationship would progress to marriage (Oppenheimer 2003), and educational differentials in family life have been growing over time (McLanahan 2004). Thus, t is likely that declines in the probability that cohabitating unions transition to marriage is especially sharp among the least educated.

In this study, using data from the NSFG 1995 and 2006-2010 female respondents' data sets, we examine the educational differences in marriage formation among cohabitors and how

these differences change over time. Because the quality of retrospective reporting of cohabitation histories declines over time (Hayford and Morgan 2008), we focus on first premarital cohabiting unions that were initiated no more than 5 years prior to the interview. We provide information on the timing and type of outcomes of first premarital cohabiting relationships that were initiated in two discrete periods of time, between 1990 and 1995 and between 2001 and 2010.

Data and Methods

Data for the analysis is from the National Study of Family Growth 1995 (NSFG Cycle 5) and 2006-2010 (NSFG 2006-2010). Interviewing for the National Survey of Family Growth (NSFG) Cycle 5 was conducted in January through October of 1995. In-person interviews were conducted with a nationally representative sample of 10,847 women 15-44 years of age, of all marital statuses. Interviewing for the release of the 2006-2010 NSFG was conducted from June 2006 through June 2010. In-person interviews were conducted with a nationally representative sample of 12,279 women 15-44 years of age and a nationally representative sample of 10,403 men 15-44 years of age, of all marital status.

Although the NSFG 2006-2010 collected information from both men and women, since the NSFG 1995 only provides information on women, in this study we only use female respondents' information from both surveys and limit our samples to those first premarital cohabitations that were initiated no more than five years prior to the interviews, which allows us to observe relationship outcomes of first premarital cohabitations that were initiated in two periods of time: years between 1990 and 1995 and between 2001 and 2010.

[Table 1 inserted about here]

Table 1 displays descriptive information for the two samples of cohabiting relationships, from the NSFG 1995 and NSFG 2006-2010. Since this study only focuses on first premarital cohabiting unions that were initiated no more than five years before the survey, cohabitations under study include those unions that were initiated between 1990-1995 (from the NSFG 1995) and those between 2001-2010 (from the NSFG 2006-2010). The distributions of ages at interviews and ages at initiating first premarital cohabitations for respondents are similar between these two samples.

Measures

Several indicators from these two data sets allow us to study the process of cohabitors' marriage and dissolution process. These indicators are *date of initiating first premarital*

cohabitation, date of first marriage, relationship outcome of first premarital cohabitation, and the duration variable (i.e., the length of cohabiting unions between the date when first premarital cohabiting unions were initiated and the date when relationships dissolved, date of marriages, or the interview date for continuing cohabitations).

Methods

We use multiple decrement life table techniques to examine the pathways out of women's cohabiting unions initiated during the 5-year periods prior to interviews of each NSFG wave.

Select preliminary results

Marriage process among cohabitors and change over time

[Table 2 inserted about here]

Table 2 shows the cumulative proportion premarital cohabitations transiting to marriage by duration for the 1990-95 period (Panel A) and the 2001-2010 period (Panel B). During the period 1990-1995, 35% of cohabiting unions that were initiated by less-than high schooleducated women ended up marrying their cohabiting partners within three years. The proportion marrying increases with education level 52% for women with at least a college degree

During the period 2001-2010 (Panel B), the percent marrying is substantially lower for all education groups except for the college educated whose percent marrying within three years actually increased. Among first-time cohabiting women with only a high school degree 21 percent had married within 3 years, compared to 54 percent among women with a college degree. Figure 1 shows that the decrease in marriage among non-college educated women, using women with high school degrees as example here, has driven the increased educational disparity in marriage among cohabitors in the period 2001-2010.

Dissolution process among cohabitors and change over time

Panel A of Table 3 shows the cumulative proportion of cohabiting couples who break up prior to marriage during the 1990-95 period. The levels of cohabitation dissolution are similar across the three lower education groups, with about 40 percent ending their relationship within three years.

Panel B of Table 3 shows that, for the 2001-2010 period, the proportion of cohabiting unions dissolving within three years increased. For example, 46% of cohabiting unions that were initiated by less-than high school-educated women dissolved within 3 years. The corresponding

rate for women with a college degree is only 27%. Figure 2 clearly displays that the increase in dissolution among non-college educated women, using women with high school degrees as example here, and the decline in dissolution among college-educated women increase the educational disparity in relationship stability in the period 2001-2010.

Conclusion

The educational differences in both marriage and dissolution processes for cohabitors have become greater in the more recent period (2001-2010). This increased educational disparity among cohabitors is not only driven by a downward trend of marriage and an upward trend of dissolution among cohabitors with no college degrees but also driven by growing proportions of college-educated cohabitors marrying. To further extend our understanding of this increased educational disparity in relationship stability and marriage formation among cohabitors, the next step for us is to investigate how change in racial and ethnical differences in marriage formation among cohabitors, change in age at initiating cohabiting unions across educational groups, and change in childbearing status at the initiation of cohabiting unions are linked with the this increased diverging relationship experience among cohabitors of different educational groups.

Table 1 Descriptive information on analytical samples by data sources

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	NSFG 1995	NSFG 2006-10
Birth years of respondents in the sample	1951-1979	1962 - 1994
Ages at interview		
Range	15 - 43	15 - 44
Median	23	23
Mean	24	24
Ages at initiating first premarital cohabitation		
Range	12 - 42	12 - 42
Median	21	21
Mean	22	22
Year when first premarital cohabitation initiated	1990 - 1995	2001 - 2010
Total sample size (only women)	929	1,627
Less than high school	171	375
High school	336	467
Some college	244	460
College or more	178	325

Note—Samples from NSFG 1995 and NSFG 2006-10, respectively, are comprised of respondents whose 1st premarital cohabitations were initiated no more than 5 years before the interview date.

Table 2 Within 3 years following the union formation, cumulative % never-married first-time cohabitors progress to marriage from cohabitation, women only

	Panel A	Panel B
	Cohabitations 1990-1995 ¹	Cohabitations 2001-2010 ²
< High school	35	20
High school	47	21
Some college	46	27
College or more	52	54

Weighted results, based on life-table estimates

Data source: NSFG 1995 Female Respondents Data
Data source: NSFG 2006-2010 Female Respondents Data

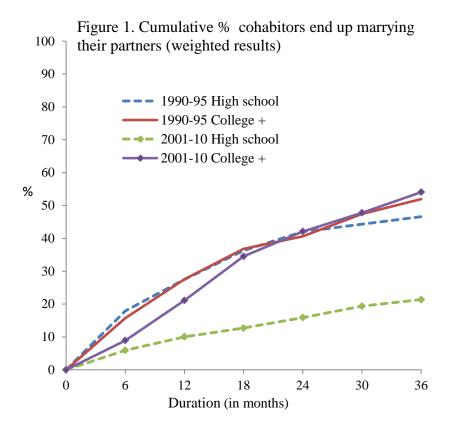
Table 3. Within 3 years following the union formation, cumulative % never-married first-time cohabitors exit from cohabitation, women only

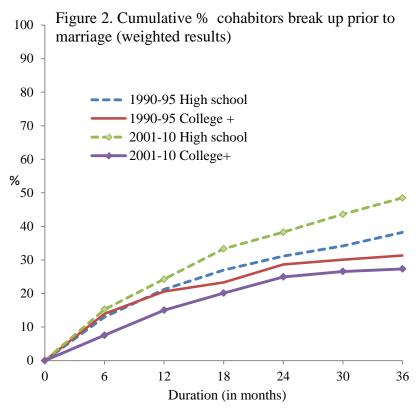
	Panel A	Panel B
	Cohabitations 1990-1995 ¹	Cohabitations 2001-2010 ²
< High school	42	46
High school	38	49
Some college	40	49
College or more	31	27

Weighted results, based on life-table estimates

1. Data source: NSFG 1995 Female Respondents Data

2. Data source: NSFG 2006-2010 Female Respondents Data





References

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