Cohabiting and Marriage Formation during Young Men's Career Development Process

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Abstract

Using recently released cohabitation data for NLSY79 males, this study conducts multinomial discrete-time event history-analyses of how young men's career development process affects both the formation and dissolution of cohabiting unions. For a substantial proportion of young men, cohabitation seems to represent an adaptive strategy during a period of career immaturity, as measured by employment instability, while marriage was a far more likely outcome for both stably employed cohabitors and noncohabitors alike. Earnings positively affected the entry into either a cohabiting or marital union and exhibited a strong threshold effect. However, consistent with a selectivity argument, once cohabiting, earnings had little effect on the odds of marrying out of a cohabitation although higher earnings did discourage separations among whites. Men with better long-run socioeconomic prospects, i.e., the college educated, were far more likely to marry from either the noncohabiting or cohabiting state and this was particularly true for blacks.

Cohabiting and Marriage Formation During Young Men's Career Development Process

Two closely related trends in American family behavior during the past 30 years have been the sharp rise in delayed marriage accompanied by a substantial increase in nonmarital cohabitation. For example, between 1970 and 1998, the proportion of white males aged 25-29 who were ever married declined from 82% to 52%; for blacks in this age group the decrease was from 72% to 36% (U.S. Bureau of the Census 1994; 1998). In the case of cohabitation Bumpass and Lu (2000) found that, by 1995, almost half of women aged 35-39 had ever cohabited in the U.S. compared to 30 percent in as short a time ago as 1987. Moreover, increasing proportions of young people are now cohabiting with their partners before marriage--up to 52 percent of women for unions formed in 1990-94. Another important characteristic of cohabitations is that they are typically short-term in nature, rapidly leading either to marriage or separation. In sum, cohabiting seems to be closely intertwined with the marriage formation process of a high proportion of Americans.

Marriage formation has been the most extensively studied of these two partnering patterns while the analysis of cohabitation has lagged well behind, primarily because nonmarital cohabitation is such a recently emerging union type that few data sets have included much information about it. It is only with the first wave of the National Survey of Households and Families (NSFH), a large cross-sectional sample first interviewed in 1987-88, that reasonably good retrospective descriptive data became available to describe the extensive changes in cohabitation over time. Data sets that are well suited to undertaking multivariate causal analyses of the determinants and consequences of nonmarital cohabitation have been rarer still because they require good longitudinal or retrospective data. And because of small sample size, it has been particularly difficult to focus on what are likely to be very different types of cohabiting patterns–for example, the experience of somewhat older previously married cohabitors compared to that of young never married people.

The present study utilizes a recently released addition to the male sample of the National Longitudinal Survey of Youth, first interviewed in 1979 (NLSY79) that provides detailed partnering information dating back to the first interview (Gryn, Mott, & Burchett-Patel 2000).[1] This analysis first uses these data to carry out a multinomial discrete time multivariate analysis of young black and non-Hispanic white men's transition *to* a cohabitation or marriage and then goes on to undertake a similar type of analysis of their transitions *out* of these cohabitations. The research focuses on the relationship of young men's career development process to the formation and dissolution of cohabiting unions, building on an earlier analysis of career development and marriage timing which examined whether evidence of career "maturity" and economic viability affected marriage formation among young NLSY males(Oppenheimer, Kalmijn and Lim 1997).

CONTRASTING PERSPECTIVES ON COHABITATION

Because the rapid rise in nonmarital cohabitation has occurred during a period of increasingly delayed marriage, most theories about the determinants and consequences of nonmarital cohabitation are primarily extensions of theories about marital behavior. This is reflected in two main approaches to the problem. One is that it is a *substitute* for marriage which, it is argued, has become progressively less attractive to young people for a variety of reasons. The other is that marriage as an institution remains strong but cohabitation is increasingly becoming a *stage* in the mate selection process (Seltzer 2000).

The theoretical arguments emphasizing cohabitation as a substitute for marriage take a variety of forms (Clarkberg 1999; Oppenheimer 1994). Some of these emphasize ideational or ideological factors; others focus more on economic considerations. Under the first category, there is the argument that there has been an ideational shift towards secular individualism which has reduced the desirability of a more permanent commitment such as marriage (Lesthaeghe 1995; Thornton,

[1]As of this writing, comparable data on NLSY women have also been recently released.

Axinn and Hill 1992). Under this rubric also is the view that increasingly liberal gender-role attitudes are making traditionally defined marriages less attractive to women (Clarkberg, Stolzenberg, and Waite 1995). A more economically oriented position comes from Becker's (1981) theory of marriage which argues that women's rising employment has provided them with much greater economic independence, thereby seriously reducing the gains to marriage. Nonmarital cohabitation might, in this case, be viewed as a substitute for marriage.

While any or all of these factors may have made a contribution to the rise in cohabitation, they do not appear to be the major driving force behind these trends in the United States. For one thing, although a growing proportion of young people feel that cohabitation may be a satisfactory and socially acceptable arrangement for *others*, they themselves consider marriage more desirable (Hill and Yeung 1997; Thornton 1989). Second, the women's economic independence argument has not stood up well to empirical analyses. The proportions never marrying, at least for whites, has not been rising significantly; furthermore, more highly educated women, those in the best labor market position, are *more* rather than *less* likely to marry, once school enrollment is taken into consideration (Goldstein and Kenney 2001; Qian and Preston 1993). In addition, micro level regression analyses show that women's employment either has little effect on marriage formation or else a positive effect (Cherlin 1980; Goldscheider and Waite 1986; Lichter et al. 1992; Oppenheimer and Lew 1995; Oppenheimer, Blossfeld and Wackerow 1995; Teachman, Polonko and Leigh 1987). Finally, the fact that a majority of American marriages are now preceded by a cohabitation indicates that, so far at least, cohabitation has not generally become a substitute for marriage.

The second perspective on cohabitation as a "stage" in the transition to marriage reflects the argument that marriage is still largely viewed by Americans as desirable, a position which is supported by the attitudinal data cited above. However, descriptions of cohabitation as a "stage" have been so varied that, overall, there appears to be considerable heterogeneity within this

classification of the phenomenon (Brown and Booth 1996; Casper and Bianchi, 2001). These diverse types of cohabitation need to be more clearly conceptualized as they can be quite distinct analytically and have different behavioral implications. Some cohabitations signify an engagement and in this sense they are certainly a prelude to marriage. As such, a large proportion of the rise in cohabitation may simply represent the increasing tendency for young people to start cohabiting once they have become engaged. Evidence for the importance of engagements in the formation of cohabiting unions comes from both attitudinal and behavioral data. Using the first(1987-88) wave of the NSFH Sweet and Bumpass (1992) found that over 80% of respondents who had lived with their partners less than a year expected to marry them. The general empirical finding that a high proportion of marriages occur quite soon after the beginning of a cohabitation also supports the idea that a substantial proportion of cohabitations represent engagements (Bumpass and Lu 2000; Manning and Smock 1995). Moreover, NSFH data on the quality of couples' relationship indicate that it did not significantly differ for the married and those cohabitors planning to marry (Brown 2000; Brown and Booth 1996). Hence the high proportion of cohabitations which signify engagements do not appear to be qualitatively different from marriages that have already occurred but rather represent a stage in the courtship process (also see Skinner et al. 2002).

Cohabitation as a stage may also be indicative of a trial or exploratory union, usually in response to uncertainties about the desirability of any particular match. One set of uncertainties that might be included under this rubric concerns personal compatibility–whether partners' personalities are a good match, whether desired life-styles are mutually shared, whether differences in background will be a major impediment to the union, and so forth. However, another important source of uncertainty concerns the socioeconomic characteristics of one or both partners. It is this subset of issues that provides the primary focus of the present study. The richness of the NLSY79 socioeconomic data has already proved quite productive in research on *marriage* formation for

young men (Clarkberg 1999; Lichter, McLaughlin, and Landry 1992; Lloyd and South 1996; Oppenheimer, Kalmijn, and Lim 1997). Now that better cohabitation data have become available, the NLSY79 should also provide a major resource for analyzing the role of socioeconomic factors in cohabitation behavior as well.

RECENT RESEARCH ON COHABITATION AND ECONOMIC FACTORS

When cohabitation is a link between singlehood and a first marriage, a two-step process is involved. The first step is the transition from a single *non*cohabiting state to a cohabitation; the next step is the transition from that cohabitation to a first marriage. The analytical problem is then also a two-step process. Although research on what socioeconomic and career development factors might foster these two transitions is still in the early stages, there is a small but growing body of multivariate analyses investigating these questions. However, probably because of data limitations, so far almost all analyses of the role of economic factors in the formation and dissolution of cohabitations have had to concentrate on only one or the other of these steps. While these studies deal with the cohabitation experiences of both men and women, I will concentrate on their findings regarding *men's* socioeconomic characteristic, the focus of the present investigation.

The Transition to Cohabitation

Until the recent release of the NLSY79 cohabitation data, the major source of longitudinal data for regression analyses of the effect of young men's economic characteristics on whether they enter a cohabitation or marriage was the National Survey of the High School Class of 1972 (NLS-72). This large panel study interviewed the class of 1972 periodically from 1972 to1986 and obtained detailed time-varying economic, cohabitation, and marital data, thereby enabling a life-course type of analysis. Two studies examine the impact of men's socioeconomic characteristics on whether they form a cohabiting or marital first union (Clarkberg 1999; Willis and Michael 1994). Although the results are somewhat mixed, the general findings from both these analyses are that men's earnings

have a strong positive effect on the formation of a marital union and a somewhat weaker effect on the transition to cohabitation. Employment instability, as measured by the total number of jobs ever held, had a positive effect on the transition to cohabiting but no effect on the transition to marriage, supporting the idea that those with greater job instability were more likely to spend time in a "trial union" (Clarkberg 1999)[2] On the other hand, another measure of career instability, months worked at the current job, had no effect on either transition.

A major limitation of the NLS-72 data is that it is a socioeconomically biased sample because it does not include high school dropouts, a group that has been suffering increasingly severe and chronic labor market disadvantages (Juhn, Murphy, and Pierce 1993; Levy 1998). As such it is a group which might be particularly likely to cohabit–and on a long-term basis. This is one reason Clarkberg suggests that she did not find a relationship between educational attainment and union formation. In addition, however, this reduction in socioeconomic variance may also diminish the observed impact of work and earnings variables. The omission of high school dropouts will particularly affect the analysis of *black* union formation as a higher proportion of them are dropouts—for example,18% vs. 12% in 1993 for black and white NLSY79 males respectively.

Transitions Out of Cohabitation

Several multinomial studies stand out in the analysis of the effects's of men's socioeconomic characteristics on cohabitation outcomes. Most are based on the NSFH, either using retrospective data from the first wave–1987-88 (Manning and Smock 1995)--or focusing on cohabitation outcomes occurring between the first and second wave in 1992-94 (Brown 2000; Sanchez, Manning

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[2]Willis and Michael have similar findings; however they interpret the number-of-jobs variable as an indicator of personal characteristics rather than a labor-market position. Those with many jobs have less stable relationships in general, they suggest. However, this argument is not consistent with other economic analyses that indicate higher job mobility among young men may have a beneficial effect on their career development and hence is a rational career strategy (Johnson 1978; Topel and Ward 1992).

and Smock 1998; Smock and Manning 1997). Still another study uses the 1993 and 1994 waves of a Canadian cross-sectional panel study (Wu and Pollard 2000).

These regression analyses of transitions out of cohabitation have yielded mixed results. Studies using the NSFH have found that full-time employment, as opposed to not being employed, had a negative effect on separations but no effect on marriages (Brown 2000; Manning and Smock 1995; Smock and Manning 1997) and that earnings had a positive effect on marrying (Brown; Sanchez et al. 1998 Smock and Manning 1997). In contrast, the Canadian study found that higher male earnings had no effect on marriage formation but encouraged separations (Wu and Pollard 2000). While some of the differences between the NSFH and Canadian studies are undoubtedly due to differences in the populations studied and in variable definitions and methodological strategies, the type of samples used have some serious drawbacks for conducting a detailed analysis of the role of economic factors in cohabitation outcomes. Thus although the retrospective data on marriage and cohabitation appear to be good in the NSFH, detailed retrospective information on economic characteristics is quite limited. And, because there are only two waves for both types of studies, it is impossible to muster good economic data over any particular respondent's life course.

Broadly cross-sectional multi-purpose samples, such as these, are also not focused on those groups that are most likely to be involved in union transitions; hence the sample size for the analysis of cohabitation tends to be small and/or highly heterogeneous (Clarkberg 1999). This makes it impossible to carry out a detailed study of what are probably very different types of cohabiting processes–the behavior of young single people entering the marriage market for the first time and the behavior of somewhat older people who are separated or divorced or even widowed and whose socioeconomic and family circumstances, and hence their marriage market behavior, are likely to be quite different. For example, the age range for the Canadian sample varies from 15 to 85 years and older and also included post-marital cohabitors, as did most of the other studies cited. Issues

such as painful memories of a former marriage, the presence of children from a previous marriage, a weaker marriage-market position, financial obligations to a former spouse or to one's children by him or her, and other differences between never- and ever-married people may lead to delays in remarriage or reduce the desire to remarry at all, at least early in the post-marital period.

It is also not usually feasible to examine the transition into and out of cohabitations for the *same* individuals with samples limited to only a very few waves unless extensive retrospective information is obtained on both the explanatory and dependent variables and that is difficult to achieve with economic variables. If cohabitation has become a stage in the process of marriage formation for a substantial number of Americans, it is important to be able to analyze the process in its entirety for each individual. Some factors may have an important, though unobserved role, in the exit from a cohabitation because only certain kinds of people have been selected into cohabitation in the first place. This appears to be partly the case for earnings in the present study.

Finally, length bias is a potentially important problem in the multivariate analysis of broad-based cross-sectional studies with only a very limited panel feature. For example, in the Canadian study and those NSFH studies that study cohabitation exits between the two waves, the cohabitation can only be observed from the start of the *survey* rather than from the start of the *union* itself. As a consequence, longer-term cohabitors will be over-represented in the sample and cohabitations which were also engagements will be under-represented. Given the rapidity with which cohabitations dissolve in the first two years after they were formed, this may create serious biases in the analysis. In addition, one cannot use the respondent's characteristics at the time of entry into the cohabitation to predict its outcome and this may be an important factor when a cohabitation is indicative of an engagement resulting in practically identical determinants of both the marriage and the cohabitation transitions.

THEORETICAL FRAMEWORK

The theoretical underpinnings of this analysis are based on Oppenheimer's theory of marriage timing and on its empirical application to the effect of NLSY79 men's career development on their marriage timing (Oppenheimer 1988; Oppenheimer et al. 1997). A basic premise of this approach is that, from both a normative and behavioral perspective, men continue to have an important economic role in the family. As such, difficulties in making a timely and successful transition to a stable work career affect the formation of marital unions. For one thing, a very low and unstable income makes it extremely difficult to establish an independent household. In addition, by viewing the transition to a relatively stable occupational career as a developmental process, one can study it in terms of changes in the degree of career "maturity" over the young adult life course. Career immaturity may affect marriage formation, partly because it raises questions about whether a young man is *currently* able and/or willing to make a serious commitment to adult responsibilities but also because it creates uncertainties about his *future* capabilities in this respect. And since marriages are supposed to last, uncertainties about a young man's future economic stability also tend to influence *current* marriage behavior. These uncertainties also makes it more difficult to mate assortatively on the basis of anticipated future socioeconomic characteristics. Hence, uncertainties should increase the desirability of marriage postponement.

In addition to delaying marriage, an emerging response to career uncertainties might be to form cohabiting unions (Clarkberg 1999; Oppenheimer 1994; Oppenheimer et al. 1997). For some couples, cohabiting is a way of maintaining an intimate relationship until the young man's career sorts itself out, if indeed it does. For others, cohabiting may just be considered an interim short-term strategy until one or both partners can move on to better things. Given, the increasing social acceptability of premarital sex in the past 30 years, one result may be that cohabiting has become an adaptive strategy for those whose life is still somewhat on hold in other ways.

Ideally, the notion of "career maturity" should be developed as a multidimensional concept but this would take us well beyond the scope of the present study. However, one important and more easily defined component of it is the extent to which regular stable employment has been achieved and it is this measure that provides a major indicator of career maturity here. In previous research on NLSY males' marriage formation, my colleagues and I examined the career-development process in considerable detail (Oppenheimer et al. 1997). We found that employment stability rose steadily with years out of school but that there were sharp variations by race and educational attainment. For the college educated, the transition to stable employment was rapid, for blacks as well as whites, but for dropouts and even high school graduates, the pace was much slower. For example, within two years out of school, 70% of white male college graduates were working FTFY for two years straight but it took 10 years for high school graduates to achieve this proportion; less than 50% of white high school dropouts had achieved this level of employment stability by the end of the observation period (1990), whatever their years out of school. The situation was far worse for blacks with a high school education or less. Our regression analyses also found that NLSY men's age at marriage was strongly related to indicators of their short-term and long-term career status. Moreover, the within and between group variability in the speed of the transition to stable employment had a substantial impact on marriage timing and was an important factor in race/schooling differentials.

Although data limitations preclude completely replicating our earlier research for the formation of cohabiting unions, this analysis will investigate the extent to which career-entry difficulties influence the formation and dissolution of cohabiting unions. The major focus will be on three issues: (1) whether a young man's current financial position affects transitions into and out of cohabitations; (2) whether indicators of his *current* level of career maturity affects these transitions; and (3) whether evidence of uncertainty about his *future* socioeconomic characteristics also has an effect.

DATA

The NLSY79 cohorts are representative of American youths born between 1957 and 1965 (Center for Human Resource Research 1992). Interviews were first conducted in 1979 when the respondents were 14-22 years old and since then the cohort has been interviewed every year until the survey became biennial after 1994. In comparison with other panel studies, retention rates are high: for 1993, 89% of the original sample of men studied in this paper were interviewed. This analysis focuses on the black cross-sectional and supplementary samples combined and on the cross-sectional non-Hispanic white male sample (hereafter referred to as whites) and covers the yearly interviews from 1979 through 1993. The analysis is limited to the partnering behavior of never married males (hereafter referred to as "single"), aged 17 and older. At the 1979 interview, there were 2,284 white single males in the sample and 1,400 black; of these about 55% of each group were under 18 but would become eligible for analysis in subsequent years, The study collected detailed work and economic data at each interview and has also been going on long enough to cover much of these young adults' life course during the period of career development and union formation. The transitions out of cohabitation were limited to cohabitations formed after the first interview; these accounted for almost all cohabitations as only two percent of single males were cohabiting at the 1979 interview.

While the NLSY has always had excellent annual data on every respondents' marriages and also on their socioeconomic characteristics and behavior, until just recently there was very limited information available on cohabitation. Data on whether a respondent was cohabiting at each interview were available but it was impossible to link cohabiting partners from one year to the next or to a marital partner at some later date. The newly added data on partners rectifies this problem by matching the names of all spouses and partners across years in order to provide each with a

unique identifying number (Gryn al. 2000).[3] In this way it was possible to establish the duration of any given cohabitation and whether a respondent married his cohabiting partner.

In addition to being representative, the expanded NLSY data set has a number of other important advantages for analyzing the role of economic factors in cohabitation behavior and its relationship to first marriage. Because it is a large sample and has followed a narrow range of cohorts for over 15 years, the NLSY data can support a detailed analysis of the career-entry and union-formation processes over much of the young adult life course of these cohorts; moreover, it is large enough to study blacks and whites separately. Furthermore, because the cohort has been interviewed yearly, the study contains a history of each respondent's economic behavior, such as earnings and detailed labor-market data, information which is often difficult to obtain from retrospective questions. In addition, it is possible to follow the fate of the great majority of cohabitations from their inception which has not often been possible with other data sets. And because of the long time span covered by the NLSY79, it is also possible to study both cohabitation formation and dissolution for the same group of people and hence to determine whether similar factors affected both processes and what selectivity factors might be involved in the transition to a cohabitation that affect subsequent transitions.

Despite the advantages of the recently supplemented NLSY79 data, there are also some limitations. The data refer only to the respondent's cohabitation status at the time of each interview and do not include retrospective data on cohabitation.[4] Hence very short cohabitations that began

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[3]Also included in the partner category used in this analysis were the relatively small number of cases of those listed as "unrelated adults of the opposite sex" who at one survey point at least were listed as a spouse or partner.

[4] Moreover, if one or more interviews have been missed, any shift in cohabitation status between interviews two or more years apart is temporally indeterminate and I have not attempted to include such cases in the regression analyses.

and ended between two interviews will not be reported. However, this does not mean that all or even most short-term cohabitations will be missed. Such an enormous under-count could occur only if *all* the cohabitations lasting less than a year started and ended between two annual interviews. However, the span of many short-term cohabitations will still include an interview and hence be detected. For example, a respondent could have started cohabiting one month before a given interview and separated or married one month after that interview and hence its outcome will be determined on the following interview. In general, the later a short-term cohabitation started during an interview year, the less likely it is to be missed and extremely short-term unions are more likely to be missed.

It also seems unlikely that the undercount of cohabitations will seriously bias the analysis of cohabitation outcomes. There is no particular reason to believe that the short-term cohabitations that *are* detected because, for example, they started in the *last* six months of an interview year will be systematically different from those which are *not* detected because they started in the *first* six months. However, the absolute number of short-term cohabitations will be somewhat understated and this may introduce some biases into the effect of socioeconomic factors on the *entry* into a cohabitation although not on cohabitation *exits*. Nevertheless, very short-term cohabitations that started and ended in marriage within a single interview year are particularly likely to be engagements and the determinants of these marriages were probably very similar to the determinants of the direct transitions to marriage by noncohabitors.

Another disadvantage of the NLSY data is that, unlike the NSFH, no information was collected from cohabitors on their marriage plans. Having such data would have greatly helped to sort out the various reasons for cohabiting and permitted comparisons with"objective" indicators of different types of cohabitation.

A particular disadvantage of the cohabitation data for this analysis is the poor information on the partner's income. Although partner's income was requested on the interviews, information is missing for a high proportion of the cases--especially for blacks and for the first interview year after the year in which the cohabitation was formed, a period during which a high proportion of cohabitations dissolve. Hence, I have not attempted to use these data. Unfortunately information on whether the partner worked the previous year was not too enlightening either as most women worked–about 85% of the partners of white males, for example. Furthermore, initial experimental regression models of the partner's educational attainment–alone or relative to the respondent–had no effect on transitions out of cohabitation and were eliminated from the models. Hence, the analysis is limited to the characteristics of the male respondents alone. The impact of a female partner's characteristics will have to await the analysis of the recently released cohabitation data for the *female* NLSY respondents.

DESCRIPTIVE RESULTS

Our previous research has described the pattern of *marriage* formation over much of the young adult life course of the NLSY79 males (Oppenheimer et al. 1997). However, a description of the cohabitation behavior of these cohorts is not yet widely available so we start with a brief overview as a preliminary to the multivariate analyses (see also Gryn et al. 2000). Using life-table techniques, Figure 1shows, for whites and blacks separately, the cumulative proportions of single NLSY79 males who made their first union transition into either a cohabitation or a marriage, or who remained single and not cohabiting, by years out of school as a measure of potential work experience. Many of those whose first union was a cohabitation go on to marry, of course, and data on this are presented in Figure 2.

[Figures 1 and 2 about here]

Marriage was, by far, the major first union experience for whites, rising rapidly during the first seven years out of school and then moderately thereafter to achieve a high of 58% by the 15th year. By contrast, the proportion of whites whose first union was a cohabitation increased far more gradually with time out of school and stabilized at much lower levels. Blacks exhibited a somewhat different pattern from whites. The cumulative proportion whose first union was a cohabitation was actually slightly lower for blacks during the first six years out of school. Then it increased more rapidly so that by the 10th year out, it had risen to 28% for blacks as compared to 23% for whites. However, even if a high proportion of these black cohabitations had ended in marriage, the cumulative proportion whose first union was a marriage was so low that, over the years, a much smaller proportion of blacks than whites had entered any union. For example, by 10 years out of school, 76% of whites had formed one type of union or another but only 60% of blacks.[5]

Following similar life-table procedures, Figure 2 examines the outcomes of all premarital cohabitations, by cohabitation duration. The general pattern resembles that of previous research despite the undercount of some short-term cohabitations (Bumpass and Sweet 1989; Manning and Smock 1995). For whites, there is little evidence that many cohabiting unions represent long-term substitutes for these cohorts; cohabiting unions were relatively short-term arrangements with high proportions ending in marriage. For blacks, however, cohabitation seemed to be much less tied into the marriage formation process. For example, only 43% of white cohabitations, versus 59% of black, survived through the first interview year following the one in which they were formed; moreover, 32% of the white cohabitors had married compared to only 13% of the black. Two interviews later, only 12% of white cohabiting unions still survived with 51% of the cohabitors having

[5]These findings may be low because of the undercount of some of the short-term cohabitations. However they are generally consistent with those of Clarkberg (1999), although she does not distinguish by sex or race and uses age rather than time out of school. Most other presentations of cohabitation formation by age are based on cross-sectional data.

married. This compares to a higher cohabitation survival rate of 23% for blacks but a much lower percentage marrying–only 22%. Hence there is evidence that, among blacks, some cohabitations are more likely to provide a medium-term substitute for marriage and, perhaps, for a relatively small number, they may represent a long-term substitute. Nevertheless, black cohabitors were much more likely to separate than white–55% vs. 38% respectively by the third interview year. In light of these findings, along with those in Figure 1, what stands out the most is the far greater amount of time black males spent in no residential union of any type compared to the high proportion of whites who were much more likely to have their first union a marriage or to marry out of a cohabitation. This conclusion would probably not be substantially altered If it were possible to achieve a more complete count of very short-term cohabitations.

METHODS

This analysis estimates two sets of regression equations: one dealing with the entry of young single noncohabiting men into a cohabiting or marital union and the other with the exit of single cohabiting males from these unions. All regression models are run separately for blacks and whites, but race interactions are tested for variables where the differences appear large. The methodology utilized to study these processes is discrete-time event-history multinomial logistic regression. The data are organized into a person-year file, and the regression analyses are limited to those person-years in which each respondent is at risk of the events described above. Whether a transition occurred during one interview year is regressed either on the characteristics of the respondent at the interview marking the beginning of that year at risk, or at the time a cohabitation was formed, or during some specified period before that year, such as annual earnings. As this study focuses on the determinants of transitions over the life-course, most of the explanatory variables are time-varying. The regression coefficients are presented as exponentiated odds ratios to facilitate the interpretation of the results.

TRANSITION TO A COHABITATION OR MARRIAGE

Variables

Dependent Variable. In this first equation the dependent variable measures whether a single noncohabiting man made the transition to either a cohabiting or a marital union or remained in his original state, the reference category. While it is the transition to a *first* marriage which is at issue, I did not distinguish between first and higher order cohabitations, partly because we do not precisely know which was a first cohabitation as cohabitations starting and ending (either by separation or marriage) between two interviews are unrecorded. Second, as people could cohabit more than once before they marry, to analyze just the transitions out of a *first* cohabitation to a first marriage will omit first marriages resulting from higher order cohabitations and this may bias the results. Finally, sample size is less restricted if all never married noncohabiting respondents are considered eligible for analysis. However, whether or not the respondent is known to have had some previous cohabitation experience is included as a control variable.

Financial Basis for a Union. Previous research has found a positive effect of earnings on the formation of both cohabiting and marital unions (Clarkberg 1999). However, the relationship might actually be curvilinear if there is a threshold effect. Earnings below a certain level may make it financially difficult to set up an independent household of either type but, above that level, increased earnings may not have a substantial effect, although relatively high earnings should be indicative of an especially favorable marriage market position. To detect these effects, the annual earnings variable (adjusted to 1992 dollars) has been dummied.[6]

Current Level of Career Maturity. Two types of variables are used to measure career maturity: (1) school enrollment, combined with years out of school and (2) a two-year work experience variable. Years out of school is basically an overall measure of potential work experience

[6]I am grateful to Robert Mare for suggesting that earnings be dummied.

and hence of career maturity. Using it, rather than age, has the advantage in a career development study of controlling for the fact that men of the same age but in different educational groups will be at somewhat different stages of their career cycle. As such, it should have a positive effect on marriage formation; however, when other more direct measures of career maturity and economic viability are included in the equation, its effect should be much reduced. Time out of school was calculated from actual NLSY data on school enrollment at each interview, rather than imputing it from age and educational attainment as is usually the case. Moreover, because it is possible to leave school more than once, a control variable for this was also included.

The major indicator of career maturity is a work experience variable measured over the two-year period preceding each year at risk of forming a union. A *multi*-year work experience variable was used to achieve some direct measure of career development and also to reduce the likelihood of endogeneity problems. The measure was limited to *two* years in order to make fewer demands on the data and because it is recent changes in employment status that are likely to have the greatest effect on cohabitation and marriage during the earlier stages of young men's work career.[7]

Based on a dichotomization of work experience for each year, the two-year variable consisted of four categories: less than full-time/full-year for both years(<FTFY/<FTFY), an indicator of more chronic and serious labor-market instability; full-time/full-year followed by less than full-time/full-year (FTFY/<FTFY), an indicator of a deterioration in work stability over the two-year period; less than full-time/full-year followed by full-time/full year employment (<FTFY/FTFY), a measure of an improvement in labor market stability, consistent with a growing career maturity; and full-time/full-year for both years (FTFY/FTFY) as an indicator of greater career maturity and which also provides the reference category. Full-time work is defined as working at least 35 hours per week, on average.

[7]By and large, differences in the results made it worthwhile to use the two-year rather than a one-year work experience variable .

Because job experimentation is a normal and often positive part of the career-development process and because the time between two interviews can be longer or shorter than 52 weeks, full-year employment at each interview was defined as having worked at least 85% of the time between the last two interviews. My general hypothesis was that those exhibiting a less stable work experience over a two-year period would be less likely to marry and more likely to start cohabiting, presumably as an adaptive response to the uncertainties raised by career immaturity.

Long-Term Socioeconomic Characteristics. The indicator used is educational attainment which is treated here as a time-varying categorical covariate. Although schooling is also an indicator of an individual's *current* labor-market position, the work experience and annual-earnings variables should account for much of this effect. If so, schooling will be a reasonable proxy for longer-term socioeconomic characteristics and, in some cases, uncertainty about what these may be. Four or more years of college is usually a good predictor for both respondents and their potential mates of a relatively prosperous socioeconomic future as well as of a particular type of life style, social and cultural as well as material, thereby reducing one source of current uncertainty in the match-making process. As such, it should increase the likelihood of marrying as opposed to cohabiting. On the other hand, theoretically, the reverse would be the case for highschool dropouts and even high school graduates whose future prospects are increasingly more uncertain. This should reduce their likelihood of marrying.

In addition to the question of *what* an individual's future prospects are likely to be, there is the additional question of *when* he might achieve them. This too is partially indicated by educational attainment, given our previous findings that the pace of the cohort's transition to a stable and economically viable work career was highly related to schooling (Oppenheimer et al. 1997).

Control Variables. Several control variables were also included in the analysis in addition to whether the individual had previously cohabited and whether there was a break in schooling. A third

divided respondents into two birth cohorts, based on age in 1979, to obtain a crude marker of trends in marriage and cohabiting behavior. Finally, region and metropolitan residence were also added as controls because, when omitted, they tended to have a somewhat depressing influence on the impact of earnings. Those living in the South and nonmetropolitan areas were more likely to marry at an earlier age but also had lower earnings.

Regression Results

Descriptive statistics for the explanatory variables are shown in Table 1. Table 2 presents odds ratios for multinomial regressions of whether single non-cohabiting males made the transition to a cohabiting or marital union or did not change their status (the reference category). To better understand the relative likelihood of forming each type of union, columns three and six show the odds of each group cohabiting as compared to marrying.

[Tables 1 and 2 about here]

Earnings. The effect of earnings indicates a strong threshold effect on forming either type of union–however, it is quite a low threshold. The 1992 poverty line for a two-person household was about $9,400 (US Bureau of the Census 1993); however, for whites, compared to those in the reference group ($10,000- $20,000), those with either no earnings at all or earnings below $5,000 had very low odds of entering either a cohabiting or marital union. For blacks, this was also the case for marrying but only black non-earners had significantly lower odds of entering a cohabitation. Moreover, the effect of earnings did not again achieve significance until men were in the two highest earnings categories and here there was an increase in the likelihood of marrying, consistent with previous research (Clarkberg 1999). However, for both blacks and whites, and with but one exception, the odds of entering a cohabiting union changed little for those earning $5,000 or more so that a low income threshold seems to be the major factor at work here. As a consequence of

these various patterns, the odds of entering a cohabitation vs. marrying tend to be higher for men earning less than those in the reference category but lower for men earning $20,000 or more.[8]

Current Level of Career Maturity. For blacks and whites alike, career immaturity (as measured by school enrollment and a short time out of school) had a negative effect on both types of transitions; although, in models not reported here, and as expected, the effects were larger before work experience and earnings were included in the model. In addition, for both groups, the odds of marrying were particularly low for those out 7 or more years while the odds of starting to cohabit were higher, suggesting the selective removal over time of those most eligible or desirous of marrying. Those who had a break in schooling were more likely to enter a cohabitation for both groups, suggesting such men were somewhat behind in their career development process.

The findings on work experience strongly supported the idea that marriages were discouraged by labor-market instability with cohabitation providing something of a fall-back strategy. With two years of FTFY employment providing the reference category, both blacks and whites who worked *less* than this for two years in a row were much less likely to marry. For whites, this was even more the case for those whose work stability had *deteriorated* over the previous two years while for both racial groups, an *improvement* in work experience meant that their odds of marrying were not significantly different from those of two-year FTFY workers. The *cohabitation* response to employment instability was quite different. Whites whose work experience deteriorated were 37% *more* likely to start cohabiting; for blacks this pattern was also observed, although the relationship did not achieve significance. As a consequence of these contrasting patterns for entering cohabitations and marriages, the odds that either black or white males would enter a cohabiting rather than a marital union were quite high and statistically significant for all those working less than

[8]These income effects proved to be quite robust over different specifications–for example, for both blacks and whites, omitting the work experience variable or using a one-year instead of two-year's work experience did not change the pattern.

FTFY/FTFY. For example, among those whose labor-market behavior had deteriorated, whites were 139% more likely to cohabit than to marry while blacks were 78% more likely to do so.

Long-Term Socioeconomic Position. The amount of schooling turned out to have a rather complex relationship to union formation, with the effects differing for blacks and whites. For whites, as predicted, a college degree increased the odds of marrying and decreased the odds of cohabiting compared to a high school degree. As a result, college graduates were more likely to marry than to cohabit, consistent with their more favorable and more predictable near- and long-term prospects. For blacks, however, a college education significantly increased the odds of entering *either* type of union, apparently reflecting the particularly poor partnering position of black men with a high school education (Oppenheimer et al. 1997).

High school dropouts do exhibit a distinct pattern but, once again, it is different for blacks and whites. As expected, black dropouts were significantly less likely to marry than high school graduates and somewhat more likely to cohabit, with the result that they were substantially more likely to start a cohabitation as opposed to a marriage, reflecting their poorer and much more uncertain future prospects. In contrast, white dropouts were *more* likely than high school graduates to form either type of union, although only the coefficient for entry into marriage was significant. However, this pattern did not emerge until earnings was included in the equation (see also Oppenheimer et al. 1997). Moreover, these differences between blacks and whites are significant.

TRANSITION FROM A COHABITATION

Variables

Dependent Variable. In this second equation, the dependent variable is whether a never married cohabiting respondent went on to marry, separate, or continued to cohabit, the reference category. Again, whether or not the respondent is known to have had a previous cohabitation is included as a control.

Financial Basis for a Union. The earnings variable is measured in the same way as in the first regression equation; the hypotheses about its effect are somewhat different, however. As Table 2 showed, men with no earnings or earnings below $5,000 were much less likely to enter either type of union. This suggests that the effect of earnings on transitions *out* of a cohabitation might be relatively low as those with a very low or no income were infrequently selected into a cohabitation as is also shown in Table 1.

Career Maturity. School enrollment is included in these regressions but time out of school was dropped, both because of weak results plus the possibility of collinearity with the variable on cohabitation duration.

I have used two versions of the two-year work experience variable for analyzing cohabitation outcomes. One is the same as that used in the first set of regression models–work experience during the two years preceding each year at risk. Presumably, cohabitors who have recently been improving their work stability or have maintained a stable FTFY employment, would be more likely to marry.

Since most cohabitations very rapidly lead either to marriage or a separation, the characteristics of the respondents at the time the cohabitation was formed could be particularly important in affecting cohabitation outcomes. For example, these characteristics may be indicative of implicit or explicit agreements about the expected future of the relationship. Hence the second version of the two-year work experience variable is measured around that time. It indicates the change in work experience from the interview year just *before* the cohabitation was formed to that during the year the cohabitation started. My hypothesis was that those single cohabitors who were in a more stable (i.e., more “mature”) labor market position at the start of a cohabitation should be more likely to marry in any given year, partly because they are more likely to have already become engaged even before they started to cohabit. Those in a more unstable employment position may

be viewing the cohabiting relationship as more exploratory and tentative and hence are less likely to marrying any given year; however, they may also be less likely to separate, perhaps because of their poorer alternate marriage-market options or because they are waiting for their situation to improve.

Long-term Socioeconomic Characteristics. The same educational attainment variable was used in this equation as for the first. Here too the expectation is that those with higher levels of schooling would be more likely to marry than high school graduates, given their better and more predictable near- as well as long-term prospects. In addition, given the high odds of their marrying observed in Table 2, they are more likely to be engaged at the start of the cohabitation.

Control Variables. As with the first equation, evidence of a previous cohabitation and birth cohort were also included as controls. Region and metropolitan residence were omitted because they had no significant effect on cohabitation exits. Duration of cohabitation was also included as a control variable. A value of "less than one year" indicates that the cohabitation was formed during the previous interview year; "one year" indicates that it was formed in the year before that, and so forth.

Regression Results

Table 3 presents odds ratios for multinomial regressions of whether single cohabiting males separated from their partners or made the transition from a cohabiting union to a marriage or did not change their status (the reference category). Columns three and six show the odds of each group marrying as opposed to separating. The employment stability measure used in this table is two-year work experience at the start of the cohabitation. Table 4 shows the results for the time-varying work experience variable when it is substituted into the same equation.

[Tables 3 and 4 about here]

Earnings. For whites, very low earners had high odds of separating and high earners had low odds, indicating that a certain level of financial resources is essential for maintaining as well as forming a cohabiting union. However, although earnings had a strong positive effect on the transition to a first marriage among single *non*cohabitors (Table 2), it had no significant effect on the transition to a marriage among those whites *currently* cohabiting (Table 3). For blacks, earnings did not have a statistically significant effect on either separation or marriage.[9]

These findings are consistent with the idea that, for whites at least, a considerable proportion of those entering a cohabitation were already engaged to be married; for them, income would have already had its impact on union formation. Moreover, the fact that much of the income effect on entering a union appears to have been a threshold effect also supports this idea; a high proportion of those who either had no earnings or earned less than $5,000 were already selected out in the first transition.[10] However, there is little doubt that a major factor missing here is the partner's income contribution–from earnings and/or from transfer payments of one sort or another. This may be particularly important for blacks because welfare benefits were far more common among young black than white NLSY79 single women (Oppenheimer and Lewin 1997); these benefits would help support a cohabitation but may be more likely to discourage marrying (Moffitt, Reville and Winkler 1998).

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[9]The extremely weak income effect on exits from cohabitation is quite robust across different specifications–whether I omitted the two-year work experience variable or substituted a one-year variable or used income in continuous log form, the results varied little.

[10]Smock and Manning (1997) found that male cohabitors' income had a positive effect on marriage formation. These differing results may partly be because a substantial proportion of the NSFH males had been previously married (42%) and the sample was less age restricted. Engagements may be much less of a reason for starting to cohabit for such a sample and hence the selectivity on income would be less pronounced. Moreover, earnings may be a more important consideration for somewhat older couples and the previously married. The length bias of their sample may also contribute to these different results as the engaged may be under-represented in a sample that is somewhat biased towards longer duration cohabitors.

Career Maturity. Blacks and whites differed significantly in the effect school enrollment had on cohabitation outcomes. While being enrolled greatly *reduced* the odds that white cohabitors would marry, it had a strong *positive* effect on marriage formation for blacks. This is consistent with a selectivity argument that only those black students with a potentially brighter socioeconomic future entered into a cohabitation and this encouraged their moving on to a marriage even while still enrolled. On the other hand, black students were also much more likely than nonstudents–or than white students--to separate from their cohabiting partners. The reason for this is unclear but may reflect their highly favorable marriage market position compared to black high school graduates, thereby reducing the opportunity costs of a separation (Oppenheimer et al. 1997).

If greater labor market stability at the start of a cohabitation reflected the strong likelihood that the couple were engaged or, at least, socioeconomically "ready" to marry, it should strongly encourage marriage formation. This is indeed what we observe for whites (Table 3). Moreover, if the respondent entered a cohabitation partly because of uncertainties about his career stability, then this might encourage the *continuation* of the cohabitation, at least while the couple is waiting to see whether the situation improves. Moreover, for some, their partnering alternatives may have currently been relatively poor so that there was a greater advantage in remaining in their current union. This too was observed for whites. For blacks, however, none of the coefficients were significant. Given that employment stability was an important factor in whether noncohabiting blacks cohabited rather than married, the lack of a significant effect on whether they subsequently married suggests that engagements were less of factor in black cohabitations.

Table 4 shows the regression results when the time-varying work experience variable is used. The rapidly decreasing sample size with duration of cohabitation, made this covariate more subject to sampling error than the time invariant covariate of Table 3. Nevertheless, the results show that,

for both blacks and whites, employment instability did have a negative effect on marriage formation and significantly decreased the odds of marrying as opposed to separating.

Long-Term Socioeconomic Characteristics. For both blacks and whites, one or more years of college as opposed to a high school degree greatly increased the odds of cohabitors marrying; furthermore, college educated black cohabitors were significantly more likely than white to marry rather than separate. These strong findings not only reflect the much more favorable long-term marriage market position of the more educated but are also consistent with the idea that many of these cohabitations were probably engagements. On the other hand, although *non*cohabiting white high school dropouts were more likely to marry (Table 2), those who did enter a cohabitation were *less* likely to do so--only 66% were as likely to marry as high school graduates (Table 3). Nevertheless, being a dropout did not significantly increase the odds of a dissolution of the cohabiting union; in fact, white dropouts were *less* likely to break up, although the coefficients did not achieve significance. All this suggests that cohabitation may represent a “poor man’s marriage” for some less educated whites. For blacks there were no significant differences in cohabitation outcomes for dropouts compared to high school graduates.

CONCLUSION

This study has shown that both cohabitation and marriage have a substantial relationship to the career-development process of young men. For black as well as white noncohabiting males, earnings had a significant positive effect on the formation of both cohabiting and marital unions. This is in general agreement with previous studies. What is new to this analysis, however, is the strong threshold effect that emerged when the earnings variable was dummied. Another departure from most previous studies is that in the case of cohabitation *outcomes*, and with but one exception, earnings ceased to have any impact on marriage formation for both blacks and whites. This is probably because the strong negative selection of non- and low earners into cohabitations

eliminated a major source of a likely earnings effect. In addition, if a substantial proportion of cohabitations were also engagements, the income effect for these couples was probably already factored into the decision to cohabit. The methodological implications of these findings are also important as they point to some of the risks of drawing firm conclusions from the analysis of cohabitation outcomes *alone* when the selection effects on entry into a cohabitation cannot be taken into account.

Using work experience as one measure of career maturity, I found that although a recent history of employment instability discouraged the formation of *marital* unions among noncohabitors, it encouraged the formation of *cohabiting* unions. All this supports the argument that career maturity is a much more important factor in entering a marriage than a cohabitation and that many cohabitations may represent an adaptive strategy for young men whose careers have not yet settled down (Clarkberg 1999; Oppenheimer 1988). In addition, the odds of marrying were far higher for those whites who were already regularly employed FTFY at the start of a cohabitation, indicating that the couple was probably engaged before they started to live together. For blacks, work experience at the *start* of a cohabitation had no significant effect on subsequent transitions, suggesting that engagements probably played a smaller role in entering their cohabitations. However, *recent* employment instability did affect cohabiting outcomes for blacks as well as whites and led to much lower odds of marrying than separating.

Using educational attainment, net of earnings and work experience, as an indicator of a young man's more predictably *long*-term socioeconomic characteristics, a college education (as compared to a high school degree) strongly encouraged marriage formation–either from a noncohabiting state or from a cohabitation. This was especially the case for blacks and was consistent with the particularly poor labor-market position of black males with only a high school degree.

This study has been limited to the analysis of union formation for an historically circumscribed set of cohorts. Nevertheless, its findings have implications for how we should interpret recent trends in cohabitation. One important issue is whether available social science data and analyses adequately support the popular view that there has been a significant "retreat from marriage" in our society. Part of the problem lies in the heterogeneity of the cohabitation phenomenon. This makes it difficult to come to reasonable conclusions about its *overall* nature; moreover, compositional shifts among the different types of cohabitation influence overall trends and this is not always taken into consideration. For example, previous research, as well as the findings reported here, indicate that engagements are an important factor in the formation and dissolution of cohabiting unions. If engagement-related cohabitations are an increasingly common prelude to marriage, then this could be one factor in both the rise in the prevalence of cohabitation as well as any delays in marriage this may directly entail. Yet it seems unreasonable to characterize this phenomenon as a "retreat" from marriage.

Second, this analysis has shown that delaying marriage and entering a cohabiting union appears to be one common response to employment instability and all the uncertainties it engenders. Moreover, during the past 25 years, the labor-market position of young men, especially those with less education, has been deteriorating. Hence cohabiting, as an adaptive response to these labor-market difficulties, should also be an important factor in the rise in cohabitation and marriage delays. Once again, we have a pattern that does not convincingly indicate that the institution of marriage is becoming less desirable to young people.

An additional source of heterogeneity in the cohabitation phenomenon stems from the substantial and increasing proportion of cohabitors who have been previously married and hence are also older (Casper and Bianchi, 2001, Table 2.1). As a group, they are systematically different from younger, never married cohabitors: they are more likely to have children from a former union

than the never-married; their cohabitations last longer; and they are more likely to say they do not expect to remarry (Bumpass, Sweet, and Cherlin 1991). It is not clear that their behavior should be interpreted in the same way as that of young single people. Yet small sample sizes have often precluded pulling them out for separate consideration in regression analyses and their presence has also affected the overall measurement and characterization of cohabitation and how it is changing over time. This, in turn, influences our interpretation of what cohabitation trends signify. Properly evaluating the rapidly shifting role of cohabitation in American family life requires considerably more finely focused research as well as the greater availability of data sets which are large enough and detailed enough to support such a research endeavor.

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Table 1. Descriptive Statistics (in percentages) of Explanatory Variables

	Single, Not Cohabiting		Single, Cohabiting	
	White	Black	White	Black
Age in 1979				
14-17	57.8	55.7	54.5	52.3
18-22	42.2	44.3	45.5	47.7
Duration of Cohabitation				
<1 year			57.8	45.6
1 year			22.1	23.3
2-3 years			14.9	20.7
4+ years			5.2	10.3
Years Out of School				
Unknown	1.6	2.6		
Enrolled	34.0	22.5		
<1	12.4	10.5		
1	10.6	9.6		
2	9.0	8.7		
3-6	21.7	26.1		
7+	10.7	20.0		
Enrolled in School			10.2	3.5
School Break				
Unknown	9.9	9.6		
Yes	13.1	12.3		
No	77.1	78.1		
Education (Years)				
Unknown	0.3	0.5		
<12	20.4	34.4	19.4	33.7
12	39.7	42.2	46.5	46.2
13-15	24.8	17.8	20.0	13.8
16+	15.0	5.0	14.1	6.3
Previously Cohabited	3.8	7.0	12.9	14.8
Two-Year Work Experience Prior To Current Interview				
Unknown	13.8	13.5	3.4	3.3
<FTFY/<FTFY	42.3	50.1	25.4	31.5
FTFY/<FTFY	5.9	6.4	10.9	11.5
<FTFY/FTFY	11.9	10.6	15.9	16.9
FTFY/FTFY	26.1	19.3	44.4	36.8
Two-Year Work Experience at Start of Cohabitation				
Unknown			2.4	1.4
<FTFY/<FTFY			31.0	38.2
FTFY/<FTFY			12.7	12.3
<FTFY/FTFY			16.6	19.9
FTFY/FTFY			37.2	28.2
Earnings Variables				
No Information	1.9	3.2	1.4	3.7
No earnings	12.4	21.7	3.0	6.4
<$5,000	22.2	27.4	9.4	18.6
$5,000-9,999	16.3	13.9	12.2	15.1
$10,000-19,999	24.0	21.7	36.2	32.1
$20,000-29,999	12.7	7.9	20.4	15.6
$30,000+	10.4	4.2	17.4	8.5

Note: These statistics are based on the relevant person-year files of those at risk.

Table 2. Odds Ratios for Multinomial Logistic Regression Analysis of the Transition to Cohabitation or First Marriage for Noncohabiting Single Males, by Race[a]

	Whites			Blacks		
	Coh/No Change	Mar/No Change	Coh/Marr	Coh/No Change	Mar/No Change	Coh/Marr
Age in 1979						
14-17	0.98	0 .95	1.04	1.20**	1.02	1.18
188-22	—	—	—	—	—	----
Years Out of School						
Unknown	1.66	0.39***	4.28***	2.81**	0.35*	8.02***
Enrolled	0.44***	0.55***	0.80	0.35***	0.63**	0.55**
<1	0.67**	0.93	0.73	0.55***	0.89	0.62
1	0.93	1.02	0.92	0.70*	0.76	0.92
2	—	—	—	—	—	----
3-6	1.31*	1.00	1.32	1.02	0.87	1.17
7+	1.31	0.59***	2.22***	1.33*	0.67**	2.00***
Cohabited Previously	2.76***[†]	0.96	2.89***	1.93***[†]	1.07	1.81***
Education (Years)						
Unknown	2.40	1.81	1.32	1.51	0.68	2.20
<12	1.20	1.28**[†]	0.94 [†]	1.18	0.78*[†]	1.50**[†]
12	—	—	—	—	—	----
13-15	1.10	1.13	0.97	1.13	1.04	1.09
16+	0.88[†]	1.24**	0.71**	1.42*[†]	1.54**	0.92
School Break						
Unknown	0.58*	1.27	0.46**	0.43*	0.80	0.54
Yes	1.78***	1.15	1.55***	1.32**	0.82	1.60
Two-Year Work Experience						
Unknown	1.13	0.65***	1.74**	0.91	0.84	1.08
<FTFY/<FTFY	0.92	0.67***	1.38*	1.08	0.59***	1.83***
FTFY/<FTFY	1.37**	0.57***	2.39***	1.28	0.72	1.78**
<FTFY/FTFY	1.18	0.88	1.34*	1.28*	0.91	1.40*
FTFY/FTFY	—	—	—	—	—	----
Earnings (92$)						
No Information	0.79	0.88	0.90	0.59*	0.65	0.91
No earnings	0.52***	0.34***	1.52	0.41***	0.28***	1.47
<5,000	0.66***	0.58***	1.12	0.80	0.52***	1.52*
5,000-9,999	0.98	0.90	1.09	0.99	0.82	1.21
10,000-19,999	—	—	—	—	—	----
20,000-29,999	0.90	1.23**	0.73**	0.96	1.37**	0.70*
30,000+	0.77*	1.16	0.66**	0.89	0.98	0.91
-2 log likelihood	12348.3***			7392.4***		
df	58			58		
Person-years	15,459			11,371		

[a]Region and metropolitan residence are also controlled for in both models.

***p < .01 level; **p < .05 level; *p < .10 level

[†]Interactions with race are significant.

Table 3. Odds Ratios for Multinomial Logistic Regression Analysis of the Transition from Cohabitation to a Separation or First Marriage, by Race

	Whites			Blacks		
	Sep/No Change	Mar/No Change	Mar/Sep	Sep/No Change	Mar/No Change	Mar/Sep
Age in 1979						
14-17	1.21	0.85	0.70*	1.15	0.97	0.84
18-22	—	—	—	—	—	----
Duration of Current Cohabitation						
<1 yr	—	—	—	—	—	----
1 yr	0.69*	0.77	1.12	0.96	0.41***	0.43***
2-3 yrs	0.78	0.65*	0.83	0.68*	0.70	1.04
4+ yrs	0.37**	0.28***	0.75	0.49***	0.44*	0.90
Cohabited Previously	1.14	0.59**	0.52**	0.79	0.91	1.16
Enrolled in School	0.84†	0.48***†	0.56*†	1.99*†	3.30***†	1.66†
Education (Years)						
<12	0.79	0.66*	0.84	0.83	0.82	0.98
12	—	—	—	—	—	----
13-15	1.30	1.48*	1.14†	0.84	2.28***	2.72***†
16+	1.48	1.67**	1.13†	0.77	3.14***	4.07***†
Two-Year Work Experience at Start of Cohabitation						
Unknown	1.22	0.69	0.57	1.62	3.38*	2.09
<FTFY/<FTFY	0.86	0.56***	0.66	1.13	0.68	0.60
FTFY/<FTFY	0.60*	0.46***†	0.76	0.68	1.02†	1.50
<FTFY/FTFY	0.62*	0.72	1.16	0.95	1.24	1.32
FTFY/FTFY	—	—	—	—	—	—
Earnings (92$)						
No Information	0.40	1.22	3.08†	2.25**	0.30	0.14*†
No earnings	2.04	2.32	1.14	1.08	1.17	1.08
<5,000	1.67*	1.60	0.96	1.24	0.76	0.62
5,000-9,999	1.16	1.30	1.12	0.99	1.36	1.37
10,000-19,999	—	—	—	—	—	---
20,000-29,999	0.80	1.19	1.49	0.76	1.27	1.67
30,000+	0.55**	1.26	2.29***	1.12	1.21	1.08
-2 log likelihood	1908.5***			1701.2***		
df	38			38		
Person-years	960			1044		

***p < .01 level; **p < .05 level; *p < .10 level

†Interactions with race are significant.

Table 4. Odds Ratios of the Effect of the Last two-Years of Work Experience on the Transition from Cohabitation to a Separation or First Marriage, by Race

	Whites			Blacks		
	Sep/No Change	Mar/No Change	Mar/Sep	Sep/No Change	Mar/No Change	Mar/Sep
Two-Year Work Experience Prior to Current Interview						
Unknown	1.12	0.73	0.65	1.31	1.28	0.97
<FTFY/<FTFY	0.97	0.67*	0.69	1.31	0.53	0.40**
FTFY/<FTFY	1.24	0.48***	0.38***†	0.80	0.79	0.98 †
<FTFY/FTFY	0.74	0.73	0.99	0.95	0.93	0.97
FTFY/FTFY	—	—	—	—	—	—
-2 log likelihood	1911.3***			1703.9***		
df	38			38		
Person-years	960			1044		

Note: Additional variables included in the model are the same as those in Table 4.

***p < .01 level; **p < .05 level; *p < .10 level

†Interactions with race are significant.

FIGURE 1. TYPE OF FIRST UNION, BY YEAR OUT OF SCHOOL AND RACE

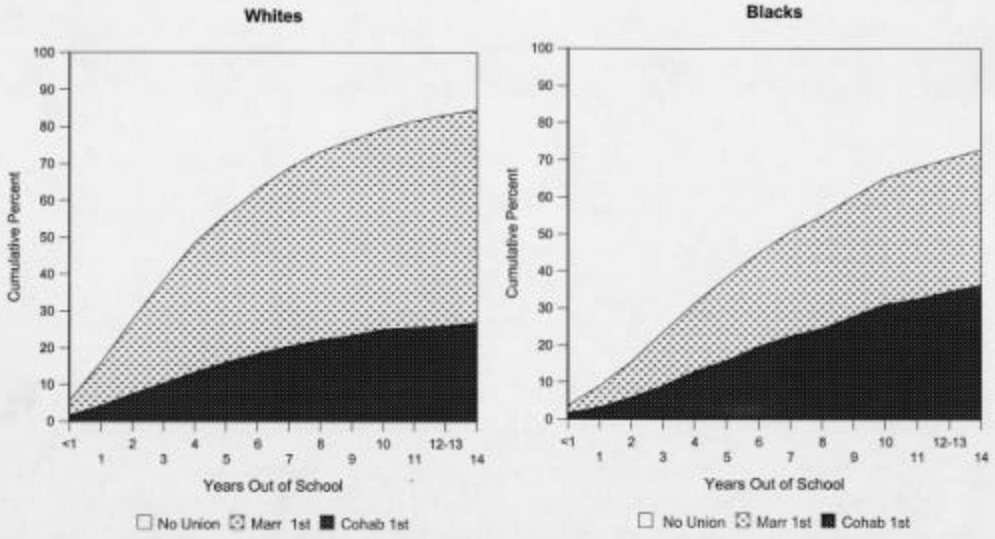

FIGURE 2. OUTCOME OF COHABITATIONS, BY DURATION AND RACE