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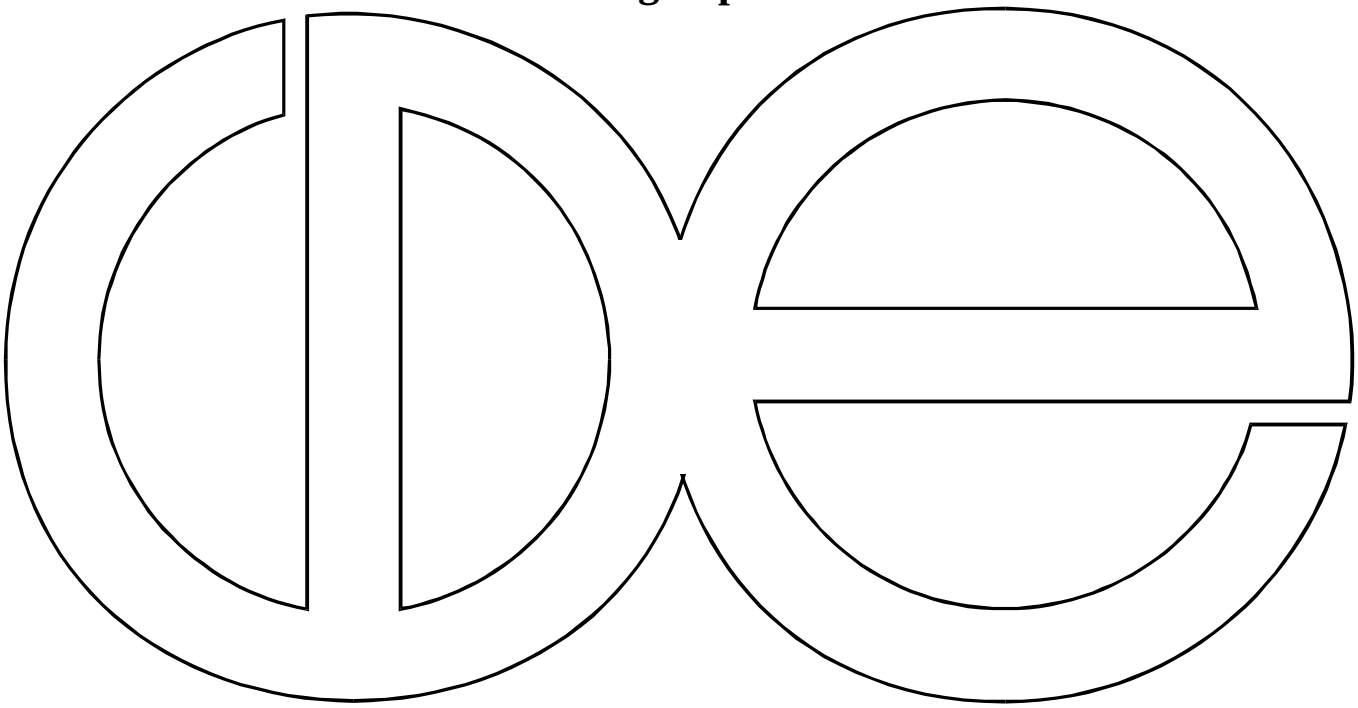
CDE Working Paper No. 98-15



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Trends in Cohabitation and Implications for Children's Family Contexts in the U.S.

(Cohabitation and Children in the U.S.)

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January, 1999

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Paper presented at the 1998 Annual Meetings of the Population Association of America (CDE WP-98-15, http://www.ssc.wisc.edu/cde/cdewp/home.htm. Research conducted under a grant from the Center for Population Research of the National Institute of Child Health and Human Development (HD 22433), using Center Grant Facilities provided under HD 05876.

ABSTRACT

This paper documents increasing cohabitation in the U.S., and the implications of this trend for the family lives of children. The stability of marriage-like relationships (including marriage and cohabitation) has decreased--despite a constant divorce rate.

Cohabitation also increasingly involves families with children, including both births to cohabiting couples and children from prior relationships. The proportion of births to unmarried women born into cohabiting families increased from 29 to 41 percent, 1980-84 to 1990-94, accounting for almost all of the increase in unmarried childbearing. As a consequence, about two-fifths of all children spend some time in a cohabiting family, and the greater instability of families begun by cohabitation means that children are also more likely to experience family disruption. Estimates from multi-state life tables indicate the extent to which the family lives of children are spent increasingly in cohabiting families and decreasingly in married families.

Cohabitation and unmarried childbearing have dramatically altered family life in the United States as in most Western societies. Although official statistics, and much research, still focus on transitions associated with marriage, it is unarguable that family boundaries have become more ambiguous. Indeed, it is likely that the rapid spread of cohabitation both reflects, and reinforces, the declining significance of marriage as a family status, and as a life-course marker in our society (Bumpass, 1995).

In the context of this rapid transformation, this paper seeks to update our knowledge on levels of cohabitation in the United States, and to extend our understanding of the implications of these changes for the family life-course experiences of children. After a brief review of the relevant background, and a presentation of our data and methods, the analysis begins by updating estimates of cohabitation and union histories for women. This section ends with discussion of a new measure designed to make the transition between women's adult family histories and the family histories of children--i.e., one that focuses on families with children and tracks the stability of these families after the unit including two adults and a child is formed. We then turn to measures of children's family statuses including birth outside of a union, and birth into a cohabiting or married union. We examine differentials in key transitions affecting children's living arrangements, and then conclude with multistate life-table estimates of the proportion of childhood spent in the various family types.

BACKGROUND

Family life in the United States has undergone profound changes with dramatic

implications for the lives of children. The trends in relevant factors are well known by now. While marital dissolution rates have been constant for almost two decades, the level remains high and involves over half of all marriages and over a million children each year (Castro Martin and Bumpass, 1989). Cohabitation has grown from a rare and deviant behaviour to the majority experience among cohorts of marriageable age (Thornton, 1988; Bumpass and Sweet, 1989b). Marriage and remarriage rates have declined markedly, though these declines have been largely offset by increasing cohabitation (Bumpass, Sweet, and Cherlin, 1991). Unmarried childbearing has increased dramatically: as a consequence of the greater number of years spent unmarried, decreased marriage given pregnancy, and of increased childbearing rates among the unmarried (Smith, et al., 1996; Bumpass, 1995; National Center for Health Statistics, 1998).

As a consequence, single-parent families have become an inescapable fact of American family life, with half of all children spending at least some time in such families (Bumpass and Raley, 1995), and with serious consequences for the lives of many of the children involved (Cherlin, et al., 1995). Children from single-parent families are more likely to experience poverty (Duncan and Rogers, 1991; Eggebeen and Lichter, 1991), to do less well in school (McLanahan and Sandefur, 1994), to enter sexual activity earlier and have premarital births (Wu, Cherlin, and Bumpass, 1997), to cohabit (Thornton, 1991), and to marry early and experience the disruption of their own marriages (McLanahan and Bumpass, 1988; Kiernan and Hobcraft, 1996). While no group is immune from the rapid family change, all of the transformations are inversely related to socio-economic status.

As we will develop further in this paper, it is also clear that cohabitation has substantial

implications for children's family contexts, as many unmarried births occur in two-parent cohabiting families (Bumpass and Sweet, 1989a), as half of all step-families are formed by cohabitation (Bumpass, Raley and Sweet, 1995), and as a significant proportion of "single-parent" time (as usually classified by marital status in the U.S.) is actually spent with two parents. While the divorce rate has been constant, we demonstrate here that children's family lives have become less stable as their mothers move in and out of cohabiting as well as marital relationships.

Critical to understanding these changes is the recognition that the patterns of change experienced in the U.S. are not unique but are widely shared with other industrial societies (Coleman,1992; Kuijsten, 1996, Klijzing and Macura, 1997). This includes unmarried childbearing (Toulemon, 1995; Cooper, 1991), cohabitation (Lesthaeghe et al., 1993; Lelievre, 1995; Prinz, 1995, Toulemon, 1997,), and divorce (Goode, 1993; Sardon, 1996). We plan future extensions of the present work to comparisons with other industrial societies in order to better understand how cohabitation impinges upon and affects children's lives and their subsequent life course.

DATA AND METHODS

Data:

National Survey of Families and Households (NSFH):

The NSFH, conducted during 1987 and 1988, is a national sample survey covering a wide variety of issues on American family life. Interviews were conducted with 13,017 respondents, including a main cross-section sample of 9,643 persons aged 19 and older, plus an oversample of

minorities and households containing single-parent families, stepfamilies, recently married couples, and cohabiting couples. (Post-stratification weights allow estimates to properly represent the U.S. population.) In each household, a randomly selected adult was interviewed. In addition, a shorter, self-administered questionnaire was administered to the spouse or cohabiting partner of the primary respondent. Interviews averaged about 100 minutes, although interview length varied considerably with the complexity of the respondent's family history. Topics covered included detailed household composition, family background, adult family transitions, couple interactions, parent-child interactions, education and work, economic and psychological well-being, and family attitudes. Critical for the current analysis are the inclusion of fertility, marriage and cohabitation histories. (Sweet, Bumpass and Call 1988).

National Survey of Family Growth Cycle 5 (NSFG-5):

The NSFG is a periodic survey conducted by the National Center for Health Statistics with the primary goal of providing estimates of factors affecting the U.S. birth rate and the reproductive health of U.S. women 15-44 years of age. Marital and fertility histories have long been a part of the content of this survey, but Cycle 5 provides complete cohabitation histories for the first time (along with education, employment and living arrangement histories). Interviews averaging 105 minutes were conducted with 10,847 respondents over the first ten months of 1995 (Potter et al. 1997).

Methods:

In updating estimates of women's current union status, whether they have ever cohabited, or whether their first union began as cohabitation, we can make comparisons between our data

sources for the same ages at interview. However, when we move to measuring events within the NSFG that may have occurred some time before interview, we encounter limitations for events that occurred older ages, since these are not represented for women who would be over age 45 at interview (Rindfuss, Palmore, and Bumpass, 1982). This obviously affects our concerns with children's experience, because these estimates must include union dissolution and the formation of subsequent unions.

The earlier the time before interview, the more the upper age limit of 45 in NSFG5 censors the age the mother at the time of transitions. The seriousness of this censoring is illustrated by estimates we prepared from a pooled file of the 1985 and 1990 June CPS data. For example, for a period 15 years before interview, only 57 percent of first-marriage disruptions (those before age 30) are represented in the NSFG. This is less a problem for first marriages (and cohabitations), but becomes very serious for union disruptions or second union formations.

We use two strategies to deal with this issue. Where appropriate, we make comparisons between surveys for women who experienced an event before the age at which such censoring occurs (but which is old enough to capture most of the experience of interest). The second strategy is to calculate period life-tables based on experience at all ages under 40 during the five years before survey. The period life-table estimates are left truncated with exposure and events beginning with the start of the period (e.g. 1990) or the child's birth if the birth occurs within the 5-year period, and right censored with the end of that period (e.g. 1995) or the child's reaching age 16, if that occurs within this period.--with age left truncated by the beginning of the period. We conclude with period multi-state life-tables to estimate the number of years children spend in

single-parent, cohabiting and married families before age 16. We focus on family experience of children under age 16 and censor observations at 16 in the life-tables to avoid the more problematic assumptions of our procedures associated with increasing home leaving around age 18.

As in our prior related work estimating children's family histories, women's histories of cohabitation, marriage, and births are compared to estimate children's living arrangements by age. The procedure is to create a file in which each birth is treated as a unit of analysis that is then compared with the mother's history of marriage and cohabitation (Bumpass and Rindfuss 1979; Bumpass, 1984a, 1984b). The estimation proceeds as if all children lived with their mothers after separation, and hence misrepresents the universe of all children to the extent that the small proportion of children living with their fathers have markedly different rates of subsequent transitions. Checks against external estimates have repeatedly demonstrated the robustness of this estimation procedure (Bumpass 1985; Bumpass and Sweet 1989b, Bumpass, Raley, and Sweet, 1995).

Finally, we should note that the NSFG limits our comparisons to *women's* experiences (as contrasted to some of our earlier estimates from NSFH), so that levels reported here for NSFH are sometimes different than some of the earlier ones based on the total sample. Nonetheless, when we restrict our comparisons to appropriate samples, we get very close replication between NSFH and NSFG for transitions in the 1980-84 period and for statuses as of 1988. For example, the proportion of the 1995 NSFG women who had ever cohabited by the time they were 19-34 in 1988 is within one percentage point of our estimate for these ages from the 1987-88 NSFH, and

the estimated transitions out of marriage and cohabitation are virtually identical between the two sources (Bumpass and Lu, 1998).

RESULTS

Trends in Cohabitation:

Cohabitation has continued to increase, both within and between cohorts. There are numerous ways to represent this increase in life-course and current prevalence of cohabitation and we will summarize them briefly here.

1) Increasing proportions of the population have lived in a cohabiting relationship at some time. In Figure 1 (and Table 1, cols 1 and 2), we see the dramatic role of cohort replacement as the cohorts on the leading edge of the shift to cohabitation have progressed through the age structure. For example the proportion of 40-44 year olds who had ever lived in a cohabiting relationship increased by over a third as younger cohorts aged into this category. By 1995, half of the women in their thirties had cohabited outside of marriage. This process is particularly important because it represents the way cohort succession is likely to continue the increasing tolerance of cohabitation in the population as a whole. Of course, there were also increases within cohorts as more women cohabited for the first time over this period.

2) The proportion of unmarried women currently cohabiting has increased at every age. By 1995, about a quarter of unmarried women between the ages of 25 and 39 were living with an unmarried partner. (Table 1, cols 3 thru 8)

3) The proportion of *current unions* that are unmarried cohabitations has increased

markedly, nearly doubling in the age range 25-39. As marriage is being delayed, nearly a third of all unions to women under the age of 25, and a fifth of those of women age 25-29 are unmarried. (Table 1, last 2 cols).

4) The trend in cohabitation has continued to be led by the less educated (Table 2). Among all women, 19-44, the greatest relative increase between surveys occurred among high school graduates (44 percent) and the least among college graduates (19 percent). Thus the gradient steepened, so that by 1995 the proportion who had ever lived in a cohabiting relationship was 59 percent of those who had not completed high school compared to 37 percent among college graduates. This differential would, of course, be consistent with an explanation that focussed on economic well-being as a factor in cohabitation, given the increased inequality in earnings. At the same time, it is important to emphasize that cohabitation is extremely common even among college graduates. While economic stress may be playing some role in the increase in cohabitation in the context of delayed marriage, the almost two-fifths of college educated women who have cohabited suggest that it is not likely economic constraints, *per se,* that are key to our understanding of these trends.

5) This argument is further supported when we realize that, while cohabitation increased among both blacks and majority whites, increases were greater among whites. By 1995 there was no racial difference in the proportion who had ever cohabited. Given the persisting dramatic differences in marriage rates, and the role cohabitation has played in reducing the apparent racial divide in union formation (Raley, 1996), it will be important to see how these changes have affected racial differences in the formation and dissolution of couples' unions.

6) The proportion of women's first marriages that were preceded by cohabitation increased steadily, from 39 percent among the 1980-84 marriage cohort to 53 percent for marriages ten years later (Table 3, Column 1). While there was a small increase in the proportion who had cohabited with only their husband, the largest part of this increase is in the proportion of women who had cohabited with a different partner than their husband (from 5 to 16 percent). Hence, at the same time that the boundaries of marriage have become more ambiguous for couples who cohabit and then marry, an increasing proportion are also entering "first" marriage after having lived in a marriage-like relationship with a different partner.

7) Not only is marriage no longer a prerequisite for an intimate coresidential relationship, it is no longer the even the modal form for the first such relationship. The proportion of all first unions that began as cohabitation rose from 46 percent in 1980-84 to 59 percent for unions formed in 1990-94 (last column, Table 3).

8) As we reported in our earlier work (Bumpass, Sweet, and Cherlin, 1991), cohabitation continues to offset much of the decline in marriage in terms of the formation of joint households. While the proportions married by age 25 declined consistently from 71 to 52% between the 1950-54 and 1965-69 birth cohorts (who reached age 25 in roughly 1977 and 1992), there was much less change over these cohorts (from 78 to 70 percent) in the proportion of women who had lived in a union before age 25--and virtually none over the last 15 years.

9) Children are increasingly a part of cohabiting households (Bumpass, Sweet, and Cherlin, 1991; Lichter and Graefe, 1997; Manning and Smock, 1997). The proportion with any children present increased from 40 to 50 percent between the two periods, and the proportion

with children that were born since the cohabitation began increased from 12 to 15 percent.

Union Transitions

When we replicate for ten years later the estimates of key transitions from cohabitation, marriage, and all unions presented in our earlier paper (Bumpass and Sweet, 1989), we find both continuity and change. Cohabitation continues to be a short-term status (remembering that many turn into marriage), with about half lasting a year or less, only one-sixth lasting three years, and about a tenth lasting five years or longer. Consistent with the plateau in the divorce rate, we see no change in separations from marriage,[1] and the higher disruption rate of marriages preceded by cohabitation persists.

On the other hand, the most important change in these transitions is in the substantial increase in the instability of unions (from 30 to 38 percent disrupting with ten years) despite the plateau in the U.S. divorce rate of the last two decades. This decreasing stability results from a decline in the proportion who marry their cohabiting partner (from 60 to 53 percent over this period).[2] Similarly, unions begun by cohabitation have become less stable: ignoring whether or not the couple married, the proportion who had separated by five years increased from 45 to 54 percent.

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[1] Despite apparent declines in crude measures of divorce, such as the rate per 1000 population, or per 1000 married population, we find that life-table estimates of survival up to 15 years reveal no change since the 1980-84 marriage cohort.

[2] Schoen and Owens (1991) make this point from comparisons by age in the proportion of cohabiting persons who had married their partner--a comparison that does not control for changes in durations of exposure by age.

These trends are what we might well expect with the increasing expansion of cohabitation. As cohabitation becomes more and more accepted, cohabitations may include a greater proportion of couples with less serious commitments--who decide to cohabit as a matter of temporary convenience--leading to lower marriage and higher dissolution rates for the cohabiting population as a whole.

One consequence of trends in marriage transitions in contrast to transitions including all unions can be seen by comparing trends in the proportion of women married more than once to those in the number who have lived with multiple partners. While there was little change over the ten years in the proportion of women married more than once (and some decline among women in their late twenties as remarriage was delayed), the proportion who had lived in more than one co-residential union went up quite considerably: e.g., from a quarter to a third of women ages 35-39.

The Stability of Two-Parent Families

In thinking about the implications of the stability of unions on children, one soon recognizes that our conventional measures provide no direct evidence on this point, even from the point of view of marriage. We know that the divorce rate has been constant since 1980, but we have less direct information on the likelihood that families with children will disrupt. The most relevant measure, the percentage of disrupting marriages which involve children, is extremely crude. (This proportion increased from 40 percent in 1965 to 47 percent in 1985, implying that the increase in divorce as experienced by children was greater than the increase in the divorce rate overall). Trends in disruptions among couples with and without children need not even move in

the same direction. The link relating children's experiences of family transitions and marital (or union) disruption overall is the extent to which separation probabilities are the same after children enter the picture (by birth or marriage) as they are for the aggregate measures. Trends will also be affected by the number of children per divorcing couple, but we do not include this dimension at this point.

To address this issue, we have begun to experiment with a measure of disruption that clocks time from the formation of a family with children (first birth within marriage, or marriage if a birth occurred before marriage).[3] While unusual, this measure isn't hard to think about: it is simply a measure of the stability of two-parent families--including biological and step-families--that measures stability of the adult relationship from the time children enter the picture. We will move to children as units of analysis in the next section, but the relevance of this "two-parent stability" measure is that it is measured at the level of aggregation at which decision making occurs, two parents with children present, whereas child-based measures capture the consequences for children's family contexts.

While CPS data limit attention to married families, life-table estimates using a pooled June CPS file (1975, 1980, 1985 and 1990) reveals over a four-fold increase in the disruption of two-parent families within ten years of formation from seven percent for the 1960-64 cohort to 32 percent among the 1980-84 cohort. This, of course, represents the known period of the rapid increase in the divorce rate. What it documents more specifically is the stability of two-parent

[3] Simultaneously and independently, LeBourdais and Neill (1998) employ a similar measure in their paper at the same 1998 Population Association of America meetings.

families as we have defined them here, and the earlier inference that this increase was greater for children than for marriages as a whole. While this trend existed among both first and second marriages, it was reinforced (given the higher disruption rate of second marriages with children) by the increase in the proportion of such families that were second marriages, from 16 to 26 percent. It was also amplified by the increasing proportion of these families that were step-families at formation (from 19 to 34 percent) given the higher disruption of marriages begun with children (Waite and Lillard, 1991). In extensions of the present work we plan on exploring such a measure, including cohabitation as well as marriage.

CHILDREN'S FAMILY EXPERIENCES

Family Status at Birth:

We turn now to how increases in cohabitation have affected the family life-course experiences of children. We must begin, of course, with the relationship between cohabitation and unmarried childbearing. Table 4 reports the proportion of all births that were to unmarried mothers and the proportion of those that were to cohabiting parents. The trends, the levels and the differentials are all very impressive.

The U.S. is rapidly moving towards the experience in several European countries where an "unmarried birth" is more likely to occur in a two-parent family than it is to create a mother-only family (Ermisch, 1998). Among unmarried births 1990-94, two-fifths occurred to cohabiting parents (up from 29 percent in 1980-84), and this proportion is ***over half*** for majority whites as well as for Hispanics. Increases in the proportion of all births that were to unmarried women

occurred for all groups except among mothers with a college degree, and increases in the proportion of unmarried births that were to cohabiting parents occurred for all categories except minorities. Among Hispanic and Black women, the proportion of all births that occurred in cohabiting unions increased, but only slightly more rapidly than the increase in unmarried childbearing overall.

The main story to be told is that the "decreasing significance of marriage" continues apace with respect to childbirth--as increasing proportions of children begin life with cohabiting parents. One measure that we left out of Table 4 to reduce its complexity can be obtained by subtraction, that is the proportion of births that occurred outside of any union. This proportion only increased from 15 to 17 percent over this ten year period, a period when the non-martial birth ratio was increasing dramatically. We tested this result in a logit analysis controlling for mother's age and education and found that while there was a large and significant trend in births to cohabiting women, there was no trend in births to single women. Hence the increase in unmarried childbearing appears almost completely associated with cohabiting two-parent families. This, again, has implications for how we conceptualize "families" on the one hand, and "unmarried childbearing" on the other.

Children's Cumulative Experience:

Cohabitation: We can address two related issues. The first is the proportion of children expected to ever live with their mother and a cohabiting partner, no matter what their mother's marital status at the time of the child's birth, whereas the second issues concerns transitions into

cohabiting families for children not born to cohabiting mothers. The first estimate is both surprising and consistent with what we know about women's fertility and union histories. Rates from the early 1990s suggest that *about two-fifths of all children* will spend some time in a cohabiting family before age 16. We have already seen that most of the increase in unmarried childbearing was among births to cohabiting women, and by definition, these children start life in a cohabiting union (and hence, also account for much of the increase in children's experience with cohabitation.) In addition, we will see in a moment that a large proportion of children single mothers enter cohabitation as do a non-trivial proportion of children born to married mothers. Whether the mother goes on to (re)marry or not, this surely is likely to be yet another feedback loop in the inter-generational aspects of the declining significance of marriage. Parents who shared a cohabiting family with their children are unlikely to have much moral force in arguing that their children should abstain from either unmarried sex or cohabitation.

Turning to the second question concerning transitions into cohabiting families, the first column of Table 5 presents the relative risks (from period Cox models) of entering a cohabiting family before age 16 for children born noncohabiting mothers. The relative risks are based on pooled data from 1980-84 and 1990-94. The coefficients and associated standard errors are in columns 2 and 3. To provide a sense of scale associated with these estimates, column 4 of this table presents the unadjusted (i.e. zero order) percent expected to enter a cohabiting family before age 16 based on the 1990-94 data. We see in the top row that slightly less than a third of the children who were not born to cohabiting mothers enter a cohabiting family at some time before their 16th birthday. This proportion is three-quarters for children of single mothers, and even

among children born to *married* mothers almost one-fifth are expected to enter a cohabiting family--after the dissolution of that marriage and before they reach age 16.

Even after removing children born to cohabiting mothers from the analysis (as in the first 4 columns of Table 5), a model (not shown) that excludes union status has a positive and significant coefficient for period--indicating a 30 percent higher risk of cohabitation in the most recent period. However, once we control for union status in the model in Table 5, the effect of period is negative (though the coefficient is only 1.5 its standard error).

Both mother's education and age have a significant negative relationship with transitions into cohabiting families, net of the other variables in the model. Nonetheless, it is noteworthy that one-sixth of the children born to noncohabiting college graduates are expected to enter a cohabiting family. While children of black mothers are more likely to enter a cohabiting relationship than children of majority whites (48 vs 28 percent), this is solely a consequence of the higher proportion born to single mothers. Again, in a model excluding marital status, the coefficient for black children is positive and significant, but it becomes negative and significant once the mother's marital status at the child's birth is controlled in Table 5. A similar, though smaller contrast exists for Hispanic children.

Marriage Following Birth to an Unmarried Mother: Indeed, a critical factor in the increases in births to cohabiting mothers is a dramatic decline in marriage following unmarried childbearing. This is a profound change, the significance of which we have not yet begun to assimilate. Life-table estimates from the pooled June Current Population Surveys's (Figure 2) demonstrates that for both black and non-Hispanic white women, the proportion marrying 5, or

even ten years after a first unmarried birth has declined drastically over the three decades before 1990. Our unadjusted estimates indicate no decline in the present estimates between 1980-84 and 1990-94. Estimates from both periods suggest that about two-fifths of children born to unmarried mothers are likely to spend their *entire childhood* without their mother ever marrying.[4]

Even given the stability over this decade in the unadjusted estimates, the Cox model results in the last 3 columns of Table 5 indicate a decline in children's rate of entering a married family (though the coefficient is only just over 1.5 its standard error). We might think this apparent decline is a consequence of the greater likelihood of marriage among cohabiting than among single mothers (Manning, 1993) as seen in the unadjusted estimates in column 4 (and given the increased proportion of unmarried births born to cohabiting mothers). Nonetheless, there is no difference between children of single and cohabiting mothers in the likelihood of their mothers' subsequent marriage once the other variables are controlled.

The strong negative positive effect of education and the negative effect of age (though the later contrasts are only 1.5 the standard errors) are best understood in the context of the results we saw earlier for cohabitation. The more educated a woman is, the more likely she is to marry and the less likely she is to cohabit. Consequently a favorable marriage market interpretation seems more appropriate to understanding the education effects on cohabitation and marriage, as opposed to a an economic independence argument. This is consistent with Oppenheimer's (1995)

[4]The difference between these numbers and those reported earlier arises from several factors. First, the earlier estimates demonstrated a decline in the likelihood that the cohabiting parents of a child would marry each other, whereas these estimates include any subsequent marriage by the child's mother. Secondly, the present estimates include second and higher order births, over half of all unmarried births in the U.S., and are projected to age 16.

position. Mother's age, on the other hand, reduces both the likelihood that a child will enter either a cohabiting or a marriage. The older the unmarried woman is at the time of a child's birth, the less inclined she may be to ever marry (having remained unmarried to this age) and the less likely she may be able to find a partner because of age preferences in the marriage market. Only about a sixth of children of single women will enter a cohabiting family and about a third will enter a married family before they reach age 16.

We noted that for women, much of the decline in marriage rates had been offset by cohabitation. We get the same result for children. A hazard analysis (not shown) of entry into any ***union*** (whether cohabitation or marriage) shows no trend whatsoever between the early 1980s and the early 1990s, despite the decline in marriage over this period.

Children's Experience of Disruption of Family of Birth:

A final component of the various transitions affecting the time children spend in various statuses is the stability of unions. Despite increases in unmarried childbearing, the proportion of children expected to ever live in a single-parent family has remained at about half (Bumpass and Raley, 1995). Implicit in this estimate the likelihood that about a third of the children born to married parents will experience the disruption of that marriage. This is higher for children born in second marriages, but it is especially high for children born into cohabiting unions. We have already seen that less than half of the parents of these children will marry each other, and ignoring marriage, fully three-quarters of these children will see their parents' union break up before age 16.

We examined the stability of unions for children born into either a marriage or cohabitation. The differentials by mother's age, education, and race/ethnicity match the well-known patterns for marriages. The key finding from our multivariate hazard analysis of union disruption is that there was a significant increase between 1980-84 and 1990-94. The life-table estimates of the cumulative proportion experiencing a disruption by age 16 show an increase from 34 to 38 percent over this ten year period. This change is almost solely the consequence of the higher rates of disruptions among those born into cohabitation in contrast to marriage, given the increasing proportion of children born to cohabiting mothers.

Distribution of Childhood Years by Family Statuses

The time spent in various family contexts is the complex outcome of circumstances at birth, transitions into and out of marriage, and durations in those various states. Table 6 reports the results of using period multi-state life-table procedures to estimate the person years under age 16 spent in single-parent, cohabiting and married families. All the usual cautions about period measures apply. These are extrapolations of what would occur ***if*** period rates (drawn from the experiences at different ages of different cohorts) were to persist over the life-time of a cohort. Further, in a steady state these represent the distributions of children that we would expect to find in the cross-section. We think they are useful summary indicators of the complex of family transitions that are affecting children's living arrangements: conditions at birth, and transitions into and out of cohabitation and marriage.

Having documented above, once again, that cohabitation is a relatively short-lived status,

it is no surprise to find that it occupies only a small proportion of the childhood years in the U.S. as a whole, and does not dominate the childhood experience of any subgroup represented here. Nonetheless, our estimates must be put in proper context for their importance to be understood. Is a large proportional increase in a small number important? For the U.S. as a whole, the proportion of childhood years spent with a cohabiting parent increased by 80 percent; but from only five to only nine percent**.** On the other hand, this nine percent represents a third of the time children spend outside of a married family and underscores how our measures of the duration of single-parent experience can misrepresent either trends or levels if based only on marriage (Bumpass and Raley, 1995).

Further, the role of cohabitation looms much larger for some groups in the population. Perhaps of greatest interest is the first variable of Table 6, whether a child is born outside of a union, in a cohabiting union, or to a married mother. Children born outside of any union (i.e., to an unmarried mother who is not cohabiting) are likely to spend about half of their childhood in a single-parent family, almost a fifth with a cohabiting parent, and less than two-fifths with a married parent. Children born to cohabiting parents on the other hand, may spend about a quarter of their childhood years with a single-parent, a quarter with a cohabiting parent, and less than half with married parents. This latter distribution may seem surprising, given the usually short duration of cohabitation before marriage, but we must remember that it includes both the unions that do not result in marriage, the high instability of those begun by cohabitation, and the formation of subsequent cohabiting unions.

Children born to married parents spend the vast majority (84%) of their childhood in two-

parent families. This is true in spite of the fact that about a third will experience marital disruption and that about half of those will experience a subsequent married family (Bumpass and Sweet, 1989).

These results underscore that measuring cohabitation matters for how we think about the family contexts of children. We have already documented the increasingly high proportion of unmarried births that occur to cohabiting women. The implications of this trend, and of the present results, depend on the effects of different family contexts for children in cohabiting families. On the one hand, children born to cohabiting mothers are more like those born to a single-mother than they are to those of a married mother in terms of the proportion of their childhood they will spend with married parents: 46 compared to 37 percent and 84 percent respectively. On the other hand, time in cohabiting families substantially moderates these differences in terms of experience with two-parent families. Here, children of cohabiting mothers are much more like those of married mothers: 74 vs 88 percent of childhood in two-parent families, compared to only 52 percent among children of single mothers.

Differences in circumstances at birth, union stability, and in cohabitation and remarriage after disruption combine to create substantial differences by education and race/ethnicity in the time children spend in each of these three family statuses. Between 16 to 19 percent of childhood is spent with cohabiting parents for children of mothers who did not complete high school, who were under age 25 at the child's birth, or who were black. Married families represent only about half of childhood experience for low education and young mothers, and only one-sixth among black children. Finally, living with a single-mother constitutes about 30 percent of the childhood

experience of children of low education and young mothers and two-thirds of that experience among black children.

CONCLUSIONS

Cohabitation has continued to increase across a broad array of measures, from the proportion of women who have ever cohabited, to the proportion of unmarried women--and of all couples--that are currently cohabiting. As Toulemon asserts in his recent title, cohabitation is clearly "Here to stay" (1997). If these trends were only an extension of dating, in which now commonly accepted premarital sex has moved into shared households, we might well regard them as "interesting"--but not as central to family change *per se.* However, the present analysis should make it clear that families with children are very much affected by the increased time spent in cohabitation rather than marriage.

The rapid increase in unmarried childbearing was largely the consequence of births to cohabiting parents--at the same time that the likelihood that those parents would marry each other declined rapidly. Now that about half of all children spend some time living with their mother and a cohabiting partner, and about a third of the time children spend with unmarried mothers is spent in cohabitation, we simply cannot address the changing family experiences of children while ignoring cohabitation. We need to know much more about how cohabitation affects the parenting contexts of children (Thomson, Hanson, and McLanahan, 1994), the economic circumstances of their families (Manning and Smock, 1995), the attitudes and values of the next generation (Thornton and Camburn, 1987), and how including transitions to and from cohabiting unions

contributes to the family-stress effects of multiple transitions (Wu and Martinson, 1993). This will require sample sizes sufficiently large to contrast effects for various living arrangements conditional on age at occurrence, duration, and number of prior episodes. For example, it may make a large difference for the social transmission of values and control of children's early sexual behaviour whether the time spent "with a cohabiting mother" occurs when the child is an infant or a teenager.

Increasing cohabitation raises issues about the changing boundaries of family life, and consequent effects on children, that are too important to be left to the occasional question on cohabitation. Like the NSFH, the 1995 NSFG made a major contribution in including full cohabitation histories. These data have been extremely useful in documenting the patterns observed in this paper. In the future, we need to invest substantial thought and resources to insure that we collect data which will provide both sufficient substantive coverage, and large enough samples, to allow us to better understand this critical aspect of changing family life in America. Changing reality has once again outstripped the ability of our data sources to understand the complexity of family experience, and we must struggle to meet the challenge of this ever moving target.

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Table 1. Trends by Age in the Percent Who Have Ever Cohabited and in the Percent Currently Cohabiting: Women in the United States 1987-88 National Survey of Families and Households (NSFH) and 1995 National Survey of Family Growth (NSFG).

			Percent Currently Cohabiting:							
			Of Not Currently Married							
	Percent Ever Cohabiting		Total		Nev Mar		Prev Mar		Current Unions	
	87	95	87	95	87	95	87	95	87	95
19-24	29%	38%	14%	17%	14%	17%	18%	19%	27%	31%
25-29	41	47	20	24	17	23	23	27	10	19
30-34	40	49	16	24	14	22	19	26	7	12
35-39	30	48	11	22	6	19	13	25	4	10
40-44	22	41	14	15	11	13	14	17	5	7
Total	33	45	15	20	14	19	17	23	10	14

Table 2. Percent of Women in the U.S. Ages 19-44 Who Have Ever Cohabited: 1987-88 NSFH and 1995 NSFG.

	Percent Ever Cohabited		
	1987-88 NSFH	1995 NSFG	1995/1987-88
Education:			
Lt12	43%	59%	37%
12	32	46	44
Col 1-3	30	39	30
Col 4+	31	37	19
Race/ethnicity:			
White non-Hisp	32	45	41
Black	36	45	25
Hispanic	30	39	30

Table 3. Percent of Women in the U.S. Ages 19-44 Who Cohabited Before First Marriage and Percent of First Unions that Were Cohabitation, by Marriage or Union Cohort.*

	Percent Cohabited Before Marriage:				
	Total	w/ Husband Only	w/ Husband & Others	Others Only	Percent 1st Unions Begun by Cohabitation
80-84	39%	34%	3%	2%	46%
85-89	44	34	7	3	53
90-94	53	38	12	4	59

* 1980-84 cohort from the 1987-88 NSFH, 1985-89 and 1990-94 cohorts from the 1995 NSFG.

Table 4. Percent of Births to Unmarried Mothers, Percent to Cohabiting Mothers, and Proportion of Unmarried Births to Cohabiting Parents: For Children Born to U.S. Women Under Age 40, 1980-84 and 1990-94.*

	1980-84			1990-94		
	Not Married			Not Married		
	Total	Cohab	Cohab/ Unmarried	Total	Cohab	Cohab/ Unmarried
Total	21%	6%	29%	29%	12%	41%
Mother's Education:						
Lt 12	43	16	37	52	29	44
12	24	6	25	32	13	39
Col 1-3	13	3	23	21	8	38
Col 4+	5	1	20	6	2	33
Mother's Age:						
Lt 24	37	10	27	54	21	39
24-26	14	4	29	24	11	46
27-29	10	4	40	17	8	47
30+	11	4	36	14	7	50
Race/ ethnicity:						
NonHisp White	12	4	33	19	10	53
Black	62	13	21	73	17	23
Hispanic	21	10	48	33	18	54

* 1980-84 cohort from the 1987-88 NSFH and 1990-94 cohort from the 1995 NSFG.

Table 5. Relative Risks of Mother's Cohabitation and of Mother's Marriage for Children by Mother's Characteristics: U.S. Children Ages 0-16, Weighted Period Cox Model Estimates from 1980-84 and 1990-94.[1]

	Cohabitation after birth while mother was not cohabiting				Marriage after birth while mother was unmarried			
	% net relative risk [2]	$\hat{\beta}$	S.E.	% Cohabited 1990-94	% net relative risk	$\hat{\beta}$	S.E.	% Married 1990-94
Period								
1980-84	100	--	--		100	--	--	
1990-94	87	-0.1	0.1	31	83	-0.19	0.12	58
Mothers' union status at child's birth								
Single	100	--	--	77	105	-0.1	0.18	56
Cohabiting	--	--	--	--	100	--	--	62
Married	15	-1.9	0.11	21	--	--	--	--
Mother's Education								
<12	100	--	--	46	100	--	--	56
12	93	0.1	0.12	34	122	0.2	0.22	56
Col 1-3	68	-0.4	0.16	22	85	0.16	0.27	66
Col 4+	68	-0.4	0.19	16	269	0.99	0.37	81
Mother's Age[3]								
< 24	100	--		50	100	--	--	62
24-26	61	-0.5	0.1	26	90	-0.11	0.22	60
27-29	39	-1	0.13	16	57	-0.55	0.29	42
30+	26	-1.3	0.17	12*	59	-0.53	0.32	33
Race/Ethnicity								
White non-Hispanic	100	--	--	28	100	--	--	71
Black	49	-0.7	0.14	48	46	-0.79	0.2	40
Hispanic	62	-0.5	0.18	29	138	0.32	0.34	57

Note:

1. 1980-94 estimates are from the 1987-88 NSFH, 1990-94 estimates are from the 1995 NSFG.

2. % net relative risk is defined by $\exp(\beta)*100$ and estimated by Cox Model, and frequency weights are applied. A residual category for Race/ethnicity is controlled in the model but not reported in the table. Standard errors are robust standard errors by considering children of a mother as a cluster. In each of the 100 resampling for our

bootstrap estimation, we set the sample size equal to the original sample size, and the bootstrap procedure also considered children of a mother as a cluster.

3. Numbers marked by * are for age 14 which is the highest age can be estimated in the NSFG data

Table 6. Expected Percent of Childhood Years Spent in Cohabitation, Marriage, or Single-Mother Families: Multi-State Period Life-Table Estimates by Characteristics of Mother: Children in the U.S. Ages 0 and 16, 1980-84 and 1990-94.*

	1980-84			1990-94		
	Non-union	Cohabitation	Marriage	Non-union	Cohabitation	Marriage
Total	20	5	75	20	9	71
Mothers' union status at child's birth						
Non-union	48	12	40	48	18	37
Cohab	24	24	53	26	28	46
Marriage	14	2	84	13	4	84
Mother's Education						
<12	27	14	60	30	18	52
12	19	4	76	21	10	70
Col 1-3	21	4	75	18	6	76
Col 4+	8	1	91	10	2	88
Mother's Age						
< 24	26	10	64	30	16	55
24-26	12	3	85	18	8	74
27-29	18	5	77	15	5	80
30+	13	2	86	15	4	82
Race						
White nonHisp.	14	3	83	13	7	80
Black nonHisp.	49	10	41	65	19	16
Hispanic	14	6	80	21	12	67
Others	22	13	66	15	7	78

* 1980-84 cohort from the 1987-88 NSFH and 1990-94 cohort from the 1995 NSFG.

Figure 1. Percent of Women in the U.S. Who Have Ever Cohabited, by Age: 1987-88 NSFH and 1995 NSFG.

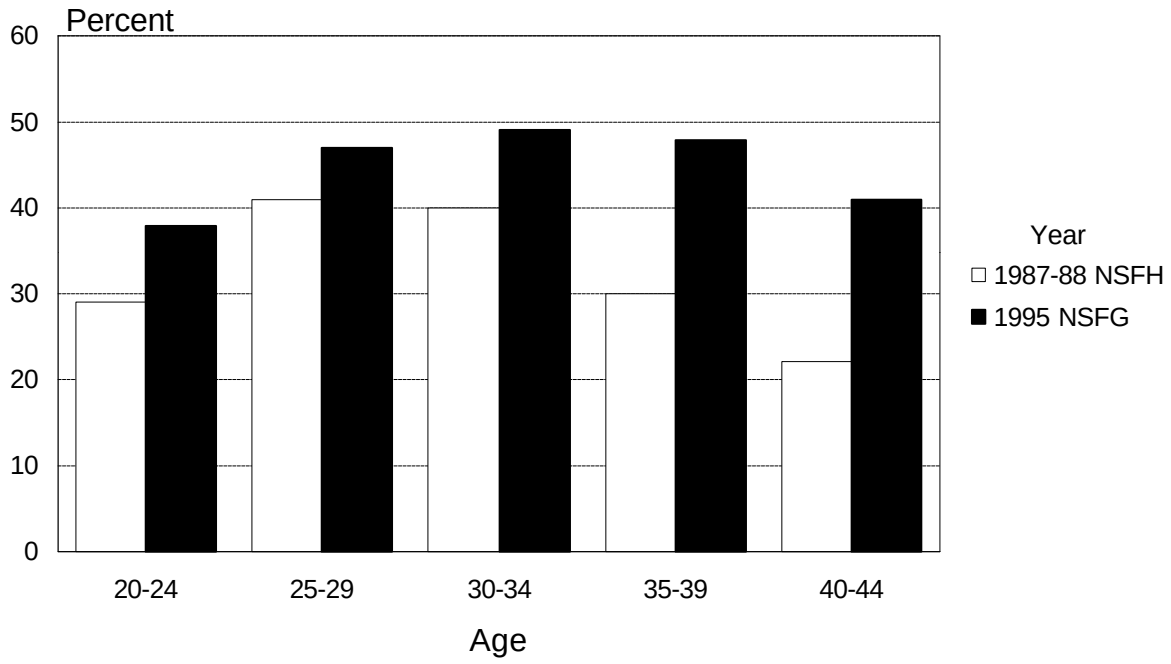
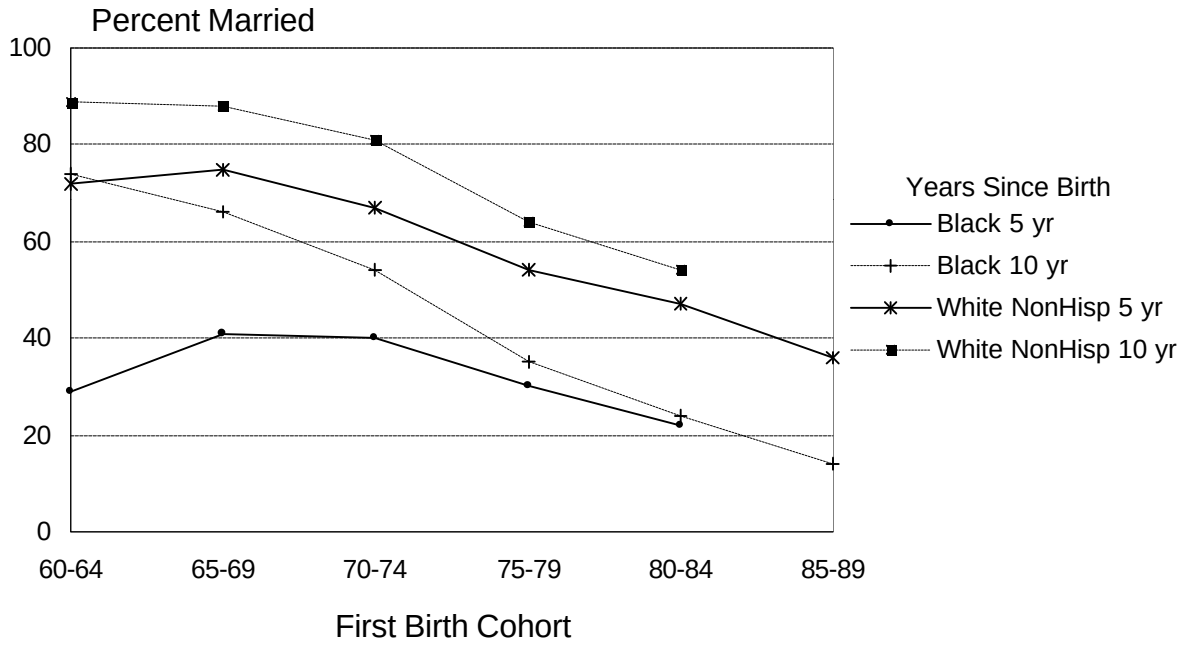


Figure 2. Cumulative Percent Married by Five and by Ten Years Since Birth for Cohorts of First Births to Never Married Women, for Blacks and Non-Hispanic Whites in the U.S.: Pooled 1975 through 1990 Current Population Surveys



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