Serial Cohabitation: Implications for Marriage, Divorce, and Public Policy

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Abstract

Unlike previous research, this paper tracks the recent marital experiences of "at risk" *serial cohabitors* – women who have cohabited with more than one partner and who often have children of different fathers. Cohort data from the National Longitudinal Survey of Youth (1979-2000 waves) suggest that serial cohabitation is relatively uncommon. Most women did not cohabit and only 15 to 20 percent of those who cohabited were involved in multiple cohabitations. The large majority of cohabiting women only cohabited with their husbands. However, serial cohabitors were overrepresented among economically disadvantaged groups, especially those on welfare. Higher-order or serial cohabitations also were less likely to end in marriage. Even when social, economic, and demographic variables were controlled in a model of divorce, serial cohabitation places women at much greater risk of marital dissolution. Divorce rates for serial cohabitors were roughly 40 percent higher than for women who never cohabited and twice as large as divorce rates for women who cohabited with their husbands only. The results suggest that policy makers should balance with current preoccupation with helping poor women realize their aspirations for marriage with greater effort to support "at risk" marriages that result from marriage promotion initiatives (e.g., relationship skills courses).

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The federal government's "Healthy Marriage Initiative" is designed to help low income unmarried couples develop the skills and knowledge necessary to sustain stable and healthy marriages that benefit both partners and their children (Dion, 2005; Haskins, McLanahan, & Donahue, 2005). Cohabiting couples, especially those with co-resident children, are often viewed as potentially receptive targets of state marriage initiatives. Indeed, recent estimates indicate that cohabiting women account for more than 40 percent of all out-of-wedlock births (Bumpass & Lu, 2000; Sigle-Rushton & McLanahan, 2002). For many live-in couples, the birth of a child is sometimes regarded as a "magic moment" for policy intervention. It is a time when couples redefine their relationships and renew (or not) their long-term commitments to each other. Yet, as previous research has shown, unwed mothers, including poor cohabiting women, have unusually low rates of marriage (Carlson, McLanahan, & England, 2004; Lichter, Qian, & Mellott, 2006), despite high expectations or desires to marry (Lichter, Batson, & Brown 2004; Mauldon, London, Fein, Patterson, & Sommer. 2004; Waller & McLanahan, 2005). In one recent study, Raley (2001) found that only 30 percent of pregnant cohabiting women married prior to childbirth. For many unmarried couples – even those who bear or rear children and who expect to marry – cohabitation is no segue to marriage.

A fundamental objective of this paper is to examine transitions of cohabiting couples into stable marriages, i.e., marriages that do not end in divorce. Unlike most previous studies of pre-marital cohabitation, we track the recent marital experiences of *serial cohabitors* – women who have cohabited with more than one partner and whose children often have different fathers. As we show in this paper, serial cohabitors face special challenges in the marriage market. Simply removing existing barriers to marriage, however, is unlikely to achieve the intended policy goals

of promoting stable marriages. Divorce rates for marriages preceded by cohabitation are unusually high, especially if partners have cohabited more than once (Teachman, 2003). The fragile relationships of unmarried couples also portend high rates of poverty for women if their unions dissolve or end in divorce (Lichter, Graefe, & Brown, 2003). Clearly, if cohabiting couples are viewed as prime targets of new marriage promotion initiatives, we need a much better understanding of "risk" factors that work against achieving healthy marriages that last.

In this paper, we argue that entry and exits from a series of coresidential intimate relationships is a potentially significant "risk" to forming lasting marriages. We address several specific empirical questions related to this hypothesis using nationally-representative panel data from the National Longitudinal Survey of Youth (1979-2000). First, we provide, for the first time, baseline estimates of the percentage of serial cohabitors across various population subgroups. Second, we model transitions into marriage among serial cohabiting women. Are transition rates into marriage lower among serial cohabitors, and what are the specific barriers to forming marriages? Third, we examine whether the marriages entered into by serially-cohabiting couples last. As we show in this paper, serial cohabiting women who marry face exceptionally high rates of subsequent divorce.

BACKGROUND

Serial Cohabitation and Marriage

Some observers claim that marriage is being deinstitutionalized in American society (Cherlin, 2004; Nock, 2002). Conventional norms that govern appropriate marital roles have weakened and traditional "shared understandings" about what it means to be a wife or husband are now being renegotiated (Cherlin, 2004; p. 848). The rise in nonmarital cohabitation is therefore often regarded as a threat to traditional marriage. That is, it "threatens" to replace

marriage, diminishes its symbolic significance, or increasingly represents an economic adaptation to hardship, when disadvantaged women move from one relationship to another without real economic stability in their lives. Recent estimates by Bumpass and Lu (2000) indicate that roughly one-half of all 30-34 year-old women have ever-cohabited. Perhaps more significantly, 54 percent of first unions began by cohabitation (among a 1990-1994 union/marriage cohort), and 56 percent of those aged 19-44 who married had previously cohabited.

To be sure, cohabitation arguably is no threat to marriage if cohabiting couples ultimately form healthy relationships that lead to traditional marriages and a stable family environment for their children. But, as Bumpass and Lu show (2000), cohabiting unions are less likely today than in the past to be a step toward marriage. They report that the percentage of cohabiting unions ending in marriage (over a 10-year period) declined from 60 to 53 percent from the early 1980s to the 1990s. Moreover, Lichter et al. (2006) report that marriage rates are especially low among disadvantaged and minority couples; less than one-third of poor cohabiting unions today end in marriage. As cohabitation becomes more common and less stigmatized in American society, such unions may increasingly include partners with less clearly defined long-term commitments to each other or involve partners with personal or relationship characteristics that place their unions at risk of dissolution. As a result, Cherlin, Burton, Hurt, and Purvin (2005) suggest that the symbolic significance of marriage – as a status marker of successful adulthood – may have actually increased over time. Indeed, compared with the past, the decision to marry is determined more by personal preferences (and constraints) rather than by strong societal norms that proscribe marriage for virtually everyone while at the same time diminishing its significance as something "special." The bar for marriage – even among disadvantaged populations – is apparently set higher than ever (Edin, 2000). Low income women have aspirations for marriage

and family life that are similar to middle-class Americans (Lichter et al. 2004), but they may be increasingly unwilling to sacrifice their personal independence, emotional and physical health, or jeopardize relationships with their children for the sake of marriage (Edin & Kefalas, 2005).

Our working hypothesis is that serial cohabiting women are less likely to marry and, if they do marry, they are less likely than other women to stay married. Unfortunately, data limitations have prevented most previous studies of cohabitation from unmasking the rather complicated and unstable living arrangements of unmarried cohabiting women (Edin, 2000) – women who go from relationship to relationship before settling into (often unstable) marriages. Who are these women? And what are the characteristics or traits that place them at greatest risk of serial cohabitation and diminish their chances for a successful or stable marriage?

Current Study

Serial cohabitation may represent an alternative to traditional marriage, especially for many low-income women (Lichter et al., 2006). But low marriage rates and high disruption rates also imply that many cohabiting partners are poorly matched or ill-prepared for a stable marriage. Cohabitation is highly self-selective, often in ways that affect the likelihood of marrying and staying married (Phillips & Sweeney, 2005; Teachman, 2003). Some couples choose to cohabit rather than marry because they are "less certain of the future viability of their relationships than those who do not cohabit before marriage" (Phillips & Sweeney, 2005; p. 297). Indeed, cohabitors may be less committed in general to the institution of marriage (Stanley, Whitton, & Markman, 2004). They may lack good relationship skills (Sassler, 2004). They may have certain mental health conditions (e.g., depression or Post-Tramatic Stress Syndrome) that negatively affect their ability to stay in healthy, committed relationships (Cherlin et al., 2005; Tietler & Reichman, 2007). In fact, Glenn (2002) argues that the hasty entry of

many young couples into casual sexual relationships and premature cohabitation may create unhealthy economic and emotional entanglements that are difficult to end. Stanley, Rhoades, and Markman (2006) describe this as "sliding" into cohabitation rather than "deciding" to cohabit. Such relationships – whether personally satisfying or not – can take on their own momentum (i.e., "breaking up is hard to do") and proceed inexorably toward marriage, even an unhealthy and unstable one.

An alternative argument – one emphasizing causative processes over selection – is that the experience of cohabitation itself shapes the likelihood of entering into a stable marriage. For example, the day-to-day experiences of cohabitors may engender unrealistic expectations about marriage to their partners. These expectations may not match the reality of everyday married life, when couples actually must renegotiate the tough decisions about spending patterns and consumption (e.g., buying a first home), childbearing, and close relationships with in-laws and friends (Glenn, 2002; Phillips & Sweeney, 2005; Teachman. 2003). Cohabitation (and the regular sexual intercourse it implies) also places unmarried women at greater risk of unintended pregnancy and childbearing. Musick (2002) reports that 46 percent of the births to cohabiting women are unintended, compared with 19 percent among married women and 61 percent of unmarried (non-cohabiting) women. While a pregnancy itself often hastens the transition to marriage for a minority of cohabiting couples (Lichter & Graefe, 2001; Raley, 2001), dissolution is a more common outcome. Recent data from the Fragile Families Study indicate that only 15 percent of new mothers married their cohabiting partners within one year of childbirth (Carlson et al., 2004). A larger share – roughly one-quarter – separated.

Cohabitation followed by (unintended) childbearing apparently increases conflict and disruption, and reduces the likelihood of forming a subsequent relationship that leads to stable marriage. Lichter and Graefe (2001) report that single mothers are 30 percent less likely to

marry than women who did not bear children outside of marriage. Moreover, their intimate relationships are at greater risk of dissolution, which sets the stage for moving quickly into another cohabiting relationship with a different partner, but similar outcome. Any additional children women bear as they move from one cohabiting relationship to the next also presumably reduces women's attractiveness in the marriage market. At the same time, the uncertain economic exigencies of daily life may trump a "good match" as a prerequisite for choosing their next partners, a situation that adversely affects both marriage and marital stability. Indeed, recent studies show that single mothers are less likely to marry and more likely to cohabit with men who are poorly educated, unemployed, and whose income cannot lift them out of poverty (Lichter et al., 2003; Qian, Lichter, & Mellott, 2005). The substantive implication seems clear: the quality of women's partners takes a "downward spiral" as they proceed from one intimate or cohabiting relationship to the next. The likelihood of getting and staying married declines accordingly.

To be sure, women who marry their one-time cohabiting partners are arguably of little significance from a policy perspective, even if they have borne children out of wedlock. For them, marriage represents a natural progression toward greater commitment in an on-going relationship. And the children involved continue to live with both biological parents (Manning, Smock, and Majumdar, 2004). Policy concerns (and resources) are perhaps best focused on those unmarried women who move from one coresidential intimate relationship to another, and who often have children with more than one partner. It is the children of these women who are most "at risk" of poverty, developmental delays, and poor adult outcomes (Carlson & Furstenberg, 2006; Manning & Lamb, 2003). Our goal therefore is to focus new attention on the incidence and consequences of *serial* cohabitation – which includes the group of women that presumably motivated the federal government's interest in promoting marriage in the first place.

DATA AND METHODS

Data

The data for this paper are drawn from the 1979-2000 waves of the National Longitudinal Survey of Youth 1979 (NLSY79), a nationally representative sample of young men and women ages 14-22 in 1979. The survey, which over-samples minorities, economically disadvantaged non-Hispanic whites, and members of the military, was conducted annually from 1979-1994 and biennially from 1996 to the present. Interviews with the over-samples of military personnel and economically disadvantaged non-Hispanic whites, however, were discontinued after the 1990 survey. For our purposes, we limit our analysis to two analytic samples. The first sample includes women who experienced at least one cohabiting relationship and the second sample includes women who experienced a first marriage during the study period.

The NLSY79 provides detailed information on marital histories. Until recently, the ability to track cohabitation across waves was limited (for extended discussion, see Sweeney, 2002). However, recently released data allow for the examination of cohabitation across survey years, and enable us to track cohabitations over time and identify respondents involved in prior cohabiting and marital relationships. We cannot determine the specific starting and ending dates of cohabiting relationships, but we can ascertain whether a specific partner is present in the household over successive survey waves. Short-term cohabitations that do not last through the date of the survey are not captured in the data. One-year person records nevertheless have the advantage of eliminating short-term, less committed relationships that are, from the start, unlikely to lead to marriage. And, unlike other datasets based on retrospective data on cohabitation (e.g., NSFG or NSFH), the NLSY97 includes time-varying measures of income and welfare, which are measured at the beginning of each period of risk, and are available for

modeling transitions to marriage or divorce. In most retrospective surveys, time-varying covariates are typically in short supply.

Our analyses center on the disposition of cohabiting unions of different orders (first or higher-order unions). To capture time trends, dummy variables are included in our models (described below) that measure the time period in which the respondent first cohabited: 1985-89, 1990-94, and 1995-2000, with 1979-84 as the reference category. Our analyses control for the confounding effects of family background, including mother's education, family structure, the religion in which the respondent was raised, and race. Mother's education is measured as a series of dichotomous variables indicating that she has a high school diploma, some college, or a college degree, with less than a high school education serving as the reference category. Family structure is measured by whether the respondent lived with both parents at age 14. Cohabiting women from single-parent families are significantly less likely to marry (Lichter et al., 2006). Protestants serve as the reference group for the religion variable, with Catholics, those reporting another religion, and those reporting no religion serving as the three predictors. Although previous research on the effect of religious affiliation on marriage among cohabiting unions is limited, related work indicates that unmarried conservative Protestants and Mormons are most likely to transition to marriage rather than cohabitation (Carlson et al., 2004; Lehrer, 2004; Wilcox & Wolfinger, 2007). Race and ethnicity are coded with two variables, Black and Latina, with non-Hispanic whites serving as the reference category.

If low rates of marriage among serial cohabitors result from multiple births (and perhaps multiple fathers) across cohabitation order, than controlling for fertility is expected to reduce or eliminate any effects of serial cohabitation on marriage or subsequent divorce. For our purposes, we measure each woman's nonmarital childbearing as the number of children borne prior to first marriage. We also measure several other characteristics that represent current social

and economic circumstances. Educational attainment is measured by the highest level of education completed and a dichotomous measure of school enrollment as of May 1 of the survey year. Women's income from wages and salary (in 2000 dollars) is a time-varying covariate that is measured in the year prior to the year "at risk" of first marriage (or, among married women, in the year proceeding divorce). Dichotomous variables identify those who are unemployed and those who are out of the labor force in the week of the interview, with employed women serving as the reference category. Our models also include a time-varying measure of welfare receipt (lagged by one year).

Event History Analysis

An initial goal is to provide life table estimates of transitions out of cohabiting unions. Cohabitation may end either in marriage or in separation. We use multiple decrement life tables to estimate the likelihood of marriage or separation (Preston, Heuveline, & Guillot, 2001). This method is appropriate when more than one mode of exit is possible (transitions to marriage or dissolution from cohabitation). Censoring occurs when a respondent drops out of the survey or when the 2000 survey is taken.

We use discrete-time event history analysis to examine transitions to first marriage among cohabitors and marital disruption (of first marriages) among noncohabitors and cohabitors (including serial cohabitors). Events are measured at a discrete point of time, in this case, at the date of the survey. This method allows for the incorporation of time-varying variables (Allison, 1982; 1984). To predict first marriage, respondents contribute person-years from age 18 to the date of first marriage, or are censored by the survey. Binomial logistic models are used for this part of the analyses. We use a similar modeling approach for divorce, while focusing on the effects of cohabitation on divorce, conditional on those who married.

Our models assume the following functional form:

$$\log\left(\frac{P_{ijt}}{1-P_{ijt}}\right) = \alpha_{tj} + \beta_{1j}x_{ijt1} + ... + \beta_{kj}x_{ijtk},$$

where P_{ijt} is the probability of experiencing a marriage (or dissolution) (j = 1 marriage; j=0 censored) for a woman i at time t. α_{tj} is the coefficient for time t given an event. We introduce a set of independent variables that are time constant or time varying (defined earlier). Time constant variables include time period, the number of prior cohabitations, race, religion, mother's educational attainment, and whether parents were together when the woman was 14. Time-varying variables include the number and sex of the woman's children, whether the woman is in school and her educational attainment, the woman's employment, welfare status, and income.

FINDINGS

Estimates of Serial Cohabitation

We begin in Table 1 by providing the percentage distribution for cohabitation order, i.e., the percentage of women with 0, 1, 2, or 3 or more cohabitations. For this cohort of women (aged 14-22 in 1979), the large majority (nearly 80 percent) did not cohabit before they first married. For women who cohabited, most cohabitated only once, and the large majority (82.5 percent) cohabited only with the man they first married.

(Table 1 about here)

For this cohort, serial cohabitation represents a very small share of all cohabitations before first marriage – only 17.5 percent of all cohabitations that proceeded marriage were of order 2 or higher, and only a small share of these higher order cohabitations were 3 or more (3.4 percent). Even when we examine all cohabitations in our dataset, excluding cohabitations among women following the breakup of the first marriage, the share of serial cohabitors (among

all cohabitors) rises only slightly to 17.5 percent. Most women in this cohort entered first marriage in the 1980s and early 1990s, at a time when rates of cohabitation and perhaps serial cohabitation were lower than they are today.

Table 2 provides a social and demographic profile of all cohabitors, including serial cohabitors. For each cohabitation order (one, two, or three or more), this table provides the variable means, measured at the beginning of the first episode of cohabitation. These results clearly indicate that economically disadvantaged women are overrepresented among serial cohabitors. Serial cohabitors first started cohabiting two to three years earlier in age (as were their partners) than those who cohabited only once. They also tended to have lower incomes, higher rates of poverty, and rely more on welfare income. For example, the mean income of women with three or more cohabitations was $7,925 when they first cohabited, compared with $13,567 for women who only cohabited once. Serial cohabitors also experienced more social and economic disadvantages during childhood. The mothers of serial cohabitors were less likely to be college educated. Serial cohabitors were less likely to have lived with both parents at age 14 (e.g., 46 percent for third order cohabitors versus 64 percent for first order cohabitors). At the same time, and perhaps surprisingly, the percentage of African Americans was lower among serial cohabitors than among first order cohabitors. The percentage black among cohabitors was higher than among women who did not cohabit before they married (data not shown).

Serial cohabitation was relatively uncommon among college educated women (or their partners) of this cohort. One-quarter of serial cohabitors (2 or 3 cohabitations) were high school dropouts, a finding that reinforces the commonplace perception that serial cohabitation is a response or adaptation to economic hardship. Such results are also consistent with the view that serial cohabitation is less stigmatized in low-income communities than among the middle class or more highly educated populations.

(Table 2 about here)

Transitions from Cohabitation to Marriage

We next turn to the question of how cohabiting unions end. That is, are higher order cohabitations less likely to end in marriage? In Table 3, we provide the survival rates for cohabitors, by order, over five year duration periods. These data do not lend themselves to simple interpretations. Any differences in outcomes across episodes of cohabitation are either very small, or they vary unpredictably from one order to the next. The main commonalities are straightforward. Slightly more than one-half of first- and second-order cohabitations end in marriage or dissolution in the first year. The share is somewhat lower among third or higher order cohabitations (i.e., 32.7 percent), but this estimate is based on a small number of cohabitations (55). The results also indicate that very small fractions of cohabitations last more than 5 years (somewhere between 10 and 15 percent).

(Table 3 about here)

The main difference between single cohabitations and serial cohabitations (especially over 2) is how they end. For the first two episodes of cohabitation, cohabiting unions are roughly equally likely to end by marriage or separation. Among first cohabitations, this roughly 50-50 split is evident for all durations. But, among second order cohabitations, couples were more likely to dissolve than marry after 3 years. For example, 42.6 percent of these cohabitations ended in dissolution after 2 years of cohabitation, while 37.1 percent ended in marriage. For persons with 3 or more cohabitations the likelihood of dissolution was even higher. Over 50 percent ended in dissolution after one year, while only 16 percent married. After five years, nearly two-thirds had dissolved (66 percent) while only 23 percent transitioned to marriage. Clearly, the more often women cohabit the less likely the relationship will end in marriage. This finding is not especially surprising if successive episodes of cohabitation

increasingly "select" on people who are prone to dissolution (i.e., less commitment to marriage, emotional problems, abusive, substance abusers, etc.).

An important next step is to "explain" why serial cohabitors have lower transitions to marriage, which we address with the discrete time event history models of first marriage. These results are reported in Table 4. We begin in model 1 by including only strictly exogenous family background variables in our models of first marriage. These data indicate that black and Hispanic cohabiters are only 53 percent as likely as white cohabiters to marry. More significantly, racial and ethnic differences do not reflect differences in family socioeconomic background, which nevertheless is strongly associated with transitions from cohabitation to marriage. For example, the cohabiting adult children of mothers with a college degree are 1.61 times more likely to marry their partners as cohabiting women whose mothers were high school dropouts. Moreover, cohabiting women who lived with both parents at age 14 were more likely to convert their coresidential relationships into marriage (odd ratio = 1.26). Finally, cohabiters raised as Catholics were significantly more likely to marry their partners.

(Table 4 about here)

The net effects of serial cohabitation are reported in model 2, Table 4. Here we compare women who cohabited only once with those who cohabited more than once. These results confirm the bivariate results reported in Table 3: serial cohabitors are significantly less likely to transition into marriage – about 16 percent less likely annually. This difference can not be attributed to difference between serial cohabitors and single-order cohabitors in race or other family background characteristics (socioeconomic status or religious background).

A commonly-held assumption drawn from the literature on single mothers is that they often move from one coresidential relationship to another as an adaptation to economic hardship, while at the same time reducing the likelihood of marriage if they have more than one child or

multiple partners. We can not provide direct evidence for or against this hypothesis; we lack the requisite data. However, we can determine whether the low marriage rates of serial cohabiting women reflects higher rates of fertility. Perhaps surprisingly, the results presented Table 4 (model 3) indicate that fertility plays little if any role in accounting for the low marriage rates among serial cohabitors.

The results in Table 4 also show that childbearing is associated with transitions to marriage in unexpected ways. Once we control for current social and economic circumstances (model 4), the negative association between serial cohabitation and marriage persists. Moreover, the results show that cohabiting women with a single child are significantly more likely to marry their partners than women without children. This presumably reflects the fact that single cohabiting mothers are more likely to "legitimate" the birth of their children with marriage to the father of the child. At the same time, there is no evidence that single mothers with more than one child are less likely to marry than their childless counterparts. In fact, although statistically insignificant, high-parity women are 36 percent more likely to transition to marriage than childless women. There is little evidence, contrary to our expectations, that high fertility is responsible for the low marriage rates of serial cohabitors.

Marital Stability among Cohabitors who Marry

Our results suggest that serial cohabitors are less likely to marry than women who cohabit only once or twice. But are cohabiting women – including serial cohabitors – more likely to divorce than women who do not cohabit before they marry? If so, then the implication for marriage promotion policy is clear: it is not enough simply to promote marriage without also helping fragile marriages survive (e.g., counseling or relationship skills courses). Indeed, previous studies have shown that cohabitors have worse marital outcomes and higher divorce

rates than women who do not cohabit before marriage (DeMaris & Rao, 1992; Dush, Cohan, & Amato, 2003). The analysis in Table 5 addresses the question of whether serial cohabitors who marry are especially "at risk" of divorce.

Model 1 includes various family background variables. As expected, the results show that the factors that are associated negatively with marriage are associated positively with divorce (e.g., low family socioeconomic status or two-parent family backgrounds). Model 2 includes cohabitation order, including whether first marriage was to the cohabiting partner. The results point to two conclusions. First, divorce rates are very high for serial cohabiting women who marry. For cohabiting women who cohabited 2 or more times, they were about 1.4 times more likely to divorce than women who did not cohabit. This effect is net of family background variable (model 2), fertility (model 3), and other current social and economic circumstances (model 4). Moreover, the odds of divorce are significantly lower (25-30 percent lower) for women who cohabited only with their first marriage partner than for women who do not cohabit before marriage. The "problem" of cohabitation seems to reside in the number of partners rather than cohabitation per se. Clearly, for some women, cohabitation to their future husbands represents a step in the process toward a stable marriage. Moreover, this statistically significant relationship is not attenuated when we control for her current social and economic circumstances in model 4. These control variables do not seem to account for differences in divorce between women who cohabit only with their future husbands and those who do not marry their cohabiting partners.

DISCUSSION AND CONCLUSIONS

Our study began with several basic assumptions. First, the rise in cohabitation is important because it is sometimes viewed as a "threat" to traditional marriage. From a public

policy standpoint, cohabiting couples also are considered "targets" for welfare reform's new marriage promotion initiatives aimed at strengthening marriage (Garfinkel, Glei, & McLanahan, 2002; Moffitt et al., 1998). Recent evidence suggests that about one-half of all cohabitors will marry their partners, and that cohabitors are overrepresented among the poor (Bumpass & Lu, 2000; Lichter et al., 2006). Second, serial cohabitors arguably are the group of cohabitors that are especially "at risk" for nonmarriage and, although untested empirically, are least likely to have stable marriages should they decide to marry. It is this group of cohabitors that is of most interest to policy makers. Third, the meanings or reasons attached to cohabitation may be much different for women who cohabit only with the man they ultimately marry than for other women with a history of short-term coresidential relationships. Yet, previous empirical studies typically have treated cohabitors as a rather homogenous group. A goal of this paper has been to examine these assumptions by providing national estimates of serial cohabitation, highlighting the demographic and economic characteristics of these unions, and evaluating whether serial cohabitors ultimately marry and stay married.

Our results suggest that serial cohabitation is uncommon, at least for this cohort of young women aged 14-22 in 1979. Most if these women did not cohabit and only 15 or 20 percent of those who cohabited were involved in multiple cohabitations. The large majority of cohabiting women only cohabited with their husbands. Serial cohabitors were overrepresented among economically disadvantaged groups, especially the poor or those on welfare. Our results also indicate that serial cohabitations were significantly less likely to end in marriage, especially if the women cohabited three or more times. Only about one-quarter to one-third of these cohabiting unions successfully transitioned to marriage. And, even when standard social, economic, and demographic variables are controlled in binomial logistic models models, serial cohabitation places women at much greater risk of nonmarriage and divorce (if they marry).

Divorce rates for serial cohabitors were roughly 40 percent greater than for women who never cohabited and twice as large as divorce rates for women who only cohabited with their future husbands.

These results suggest several broad conclusions. First, it is important in future studies of cohabitation to distinguish cohabiting unions that represent a step toward marriage from other couples who have no specific plans for marriage or represent an unstable semi-permanent living arrangement that provides economic resources for the household but is unlikely to lead to greater commitment through marriage. This distinction is especially important if serial cohabitation, as a percentage of all cohabitations, has increased among recent marriage or cohabitation cohorts. Indeed, a limitation of our data is that they are based on the marital and cohabitation histories of women who were 35-to-43 years of age in 2000. The circumstances of young adults may be decidedly different today. They grew up during a period of family upheaval and rising divorce, high child poverty rates (in the 1980s), and diminished stigma associated with early premarital sexuality, multiple sexual partners, and impermanent cohabiting relationships before marriage.

Second, our results suggest that promoting marriage among serial cohabitors – especially disadvantaged cohabiting women – may be much more difficult than what is implied by the relatively high rates of marriage among all cohabiting women. Serial cohabitors have much lower rates of marriage and higher disruption rates than other cohabitors. The implication is that they face economic and family (e.g., multiple partner fertility) constraints or barriers to marriage that simply do not exist among cohabitors who cohabit only with men they marry. Serial cohabitors may be less responsive to specific policy initiatives (e.g., marriage education) that seemingly treat all single women alike.

Third, our results suggest that marriage promotion initiatives should balance their current preoccupation with helping poor women realize their aspirations for marriage with much greater

attention to supporting fragile marriages. Because divorce rates are very high among serial cohabitors, the implication is that the quality of these marital relationships is low. At the same time, our results speak only indirectly to questions of marital quality; we can infer the quality of relationships only on the basis of whether marriages last. Debates over the language contained in the reauthorizing legislation of the PROWA bill have centered, in part, on the appropriateness of supporting "healthy" marriage rather than marriage per se. Our results on the disposition of serial cohabiting unions suggest that we need to learn much more about the kinds of factors (e.g., economic stress, infidelity, abuse, lack of communication, etc.) that place serial cohabitors at risk of disruption (Moore et al., 2004). What exactly is a "healthy" marriage and how exactly are the relationships and subsequent marriages of poor women – especially those with fleeting relationships – differ from those relationships that culminate in marriages that last?

Fourth, our study represents a starting point to questions about the causes and consequences of serial cohabitation. There are several limitations to our study that render our conclusions tentative, at best. For example, we have not evaluated the specific risk factors that differentiate serial cohabitors from other cohabiting women. Our study has been largely descriptive. Because of data limitations, our analyses have also necessarily focused on women's characteristics and have largely ignored characteristics of their partners/husbands that might reduce the likelihood of getting and staying married. In doing so, we may have unintentionally left the impression that women alone are responsible (or to "blame") for whether relationships are successfully steered into stable marriages. Clearly, we need much more information about the men in these women's lives. And, finally, our discussion and interpretation of results have been framed in a policy context that generally views marriage as better than being single (for discussion, see Harris & Parisi, 2005). Indeed, there is ample empirical evidence that suggests

marriage has clear benefits for women and children (e.g., lower poverty, better health, and better developmental outcomes for children). And our study has shown how cohabitation – including serial cohabitation – is associated with lower rates of marriage and marital stability. Yet, in the final analysis, we acknowledge that promoting inappropriate or unhealthy marriages or keeping couples together at all costs arguably is no marker of program success.

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Table 1. Percentage Distribution of Cohabitation Frequency Before First Marriage

	Before first Marriage	All Cohabitations
	Percent (%)	Percent (%)
0	79.3	--
1	17.9	82.5
2	2.4	14.1
3+	0.4	3.4
Total	4572	1669

Table 2. Distributions of Variables For the First Episode of Cohabitation by Number of Cohabitations

	One Cohabitation	Two Cohabitations	Three or Four Cohabitations
MEANS FOR CONTINUOUS VARIABLES			
Age	24.03	22.50	21.28
	(4.66)	(3.09)	(2.44)
Children ever born	0.58	0.55	0.44
	(1.05)	(.91)	(.81)
Total income from wages and salary	13567	9292	7925
(income adjusted for inflation)	(14515)	(14433)	(7923)
Dollar amount of welfare received	1040	1286	1292
(adjusted for inflation)	(2806)	(3077)	(2979)
PERCENTAGE DISTRIBUTIONS			
Family Background			
Race			
White	63.400	57.840	62.00
Black	24.34	25.41	18.00
Hispanic	12.260	16.760	20.00
Mother's education			
Less than high school	42.03	41.08	38.00
High school	38.79	39.46	44.00
Some college	10.42	12.43	10.00
College degree	8.76	7.03	8.00
Lived with both parents at age 14	63.66	57.84	46.00
Religion in which R was raised			
None	3.77	4.32	8.00
Protestant	49.47	48.65	42.00
Catholic	34.85	35.68	46.00
Other	11.91	11.35	4.00
Current Circumstances			
Highest grade completed			
Less than high school	20.05	25.95	24.00
High school	41.68	40.00	64.00
Some college	24.17	21.08	10.00
College degree	14.10	12.97	2.00
Enrolled in school	11.65	11.89	6.00
At least one male child in household	18.21	15.68	10.00
Employment Status			
Employed	64.62	55.68	60.00
Unemployed	11.03	13.51	10.00
Out of labor force	22.50	29.19	30.00
Active duty in military	1.84	1.62	0.00
In poverty	38.53	58.70	54.00
Receives welfare	20.18	25.00	22.00
N	1142	185	50

* Standard deviations below means

Table 3. Multiple Decrement Life Table Estimates of Cohabitation Outcome by Duration, for all Cohabitation Episodes

	Duration in Years					
	0	1	2	3	4	N
First						
Cohabitation Surviving	0.508	0.316	0.209	0.144	0.098	1380
Cohabitation Ending	0.492	0.684	0.791	0.856	0.902	
Marriage	0.252	0.349	0.400	0.431	0.454	
Dissolution	0.241	0.335	0.392	0.426	0.448	
Second						
Cohabitation Surviving	0.516	0.338	0.204	0.153	0.153	236
Cohabitation Ending	0.484	0.662	0.796	0.847	0.847	
Marriage	0.251	0.320	0.371	0.384	0.384	
Dissolution	0.233	0.342	0.426	0.463	0.463	
Third or More						
Cohabitation Surviving	0.327	0.196	0.112	0.112	0.112	55
Cohabitation Ending	0.673	0.804	0.888	0.888	0.888	
Marriage	0.163	0.229	0.229	0.229	0.229	
Dissolution	0.510	0.576	0.659	0.659	0.659	

Table 4. Odds Ratios of Discrete Time Logit Models Predicting First Marriage among Cohabitors

	Model 1	Model 2	Model 3	Model 4
Year since cohabitation	2.16 ***	2.15 ***	2.13 ***	2.13 ***
Year since cohabitation squared	0.93 ***	0.93 ***	0.93 ***	0.93 ***
FAMILY BACKGROUND				
Race				
White				
Black	0.53 ***	0.53 ***	0.53 ***	0.51 ***
Hispanic	0.53 ***	0.54 ***	0.54 ***	0.56 ***
Mother's education				
Less than high school				
High school or some college	1.39 ***	1.40 ***	1.40 ***	1.28 **
College	1.61 ***	1.62 ***	1.62 ***	1.40 **
Lived with both parents	1.26 **	1.24 **	1.24 **	1.14
Religion in which raised				
Protestant				
Catholic	1.20 *	1.20 *	1.20 *	1.14
Other religion	1.00	1.00	0.99	0.95
No religion	0.95	0.95	0.95	0.94
Number of cohabitations prior to first marriage				
1				
2 or more		0.84 *	0.83 *	0.83 *
CURRENT CIRCUMSTANCES				
Number of children				
No child				
One child			1.24	1.47 ***
Two or more			0.96	1.36
Boy in the family			0.90	0.85
Education				
High school or some college				1.22
College				1.46 **
In School				0.84
Employment status				
Not in labor force				1.03
Unemployed				0.98
Received welfare in previous year				0.62 ***
Logged wages and salary (2000 dollars)				1.02
Wald Chi-Square	199.16	201.56	205.88	225.99
N	5690	5690	5690	5686

***p≤.001, **p≤.01, *p≤.05

Cohabitation duration and its square are controlled.

Robust standard errors.

Table 5. Odds Ratios of Discrete Time Logit Models Predicting Divorce for First Marriage

	Model 1	Model 2	Model 3	Model 4
Year since marriage	1.02	1.01	1.01	1.05
Year since marriage squared	0.99 ***	0.99 ***	0.99 ***	0.99 ***
FAMILY BACKGROUND				
Race				
White				
Black	1.05	1.05	0.99	0.98
Hispanic	0.84 ***	0.85 ***	0.83 ***	0.82 ***
Mother's education				
Less than high school				
High school or some college	0.89 ***	0.89 ***	0.92 *	0.99
College	0.75 ***	0.75 ***	0.80 ***	0.97
Lived with both parents	0.77 ***	0.77 ***	0.79 ***	0.80 ***
Religion in which raised				
Protestant				
Catholic	0.88 ***	0.87 ***	0.88 **	0.89 **
Other religion	0.90 *	0.90 *	0.91	0.92
No religion	1.14	1.14	1.12	1.09
Number of cohabitations prior to first marriage				
0				
1, married to this partner		0.75 *	0.72 *	0.72 *
1, married to another partner		1.07	1.04	1.03
2 or more		1.43 **	1.38 **	1.39 **
Number of children prior to first marriage				
0				
1			1.20 ***	1.17 ***
2 or more			1.41 ***	1.39 ***
CURRENT CIRCUMSTANCES				
Number of children				0.98
Boy in the family				0.91 **
Education				
High school or some college				0.87 **
College				0.60 ***
In School				1.22 **
Employment status				
Not in labor force				0.72 ***
Unemployed				0.99
Received welfare in previous year				1.23 ***
Logged wages and salary (2000 dollars)				0.98 ***
Wald Chi-Square	137.74	149.36	181.86	283.13
N	35403	35403	35403	35389

***p≤.001, **p≤.01, *p≤.05

Marriage duration is controlled.