Predictors of marriage and dissolution amongst cohabiting couples

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Cohabitation is becoming an increasingly acceptable pathway into marriage. Bumpass and Lu (2000) find that 56% of women aged 19-44 experienced some form of premarital cohabitation, either with their eventual marriage partner or with a previous partner. Research also indicates that cohabitation is a relatively unstable relationship form, with one-half of unions transitioning in the first year (through either marriage or dissolution) and 90 percent resolved by the fifth year, with the slight majority of unions ending through dissolution (Lichter, Qian and Mellott 2006). Given the increase in cohabitation as part of the union formation process, it is vital that we examine the characteristics that influence the likelihood of a transition into marriage as compared to the dissolution of the union.

A common problem that confronts cohabitation researchers is the heterogeneous forms cohabitation can take. This makes describing the 'typical' cohabitation challenging and also leads to numerous explanations and theories that attempt to accurately characterize the nature of cohabitation and the meanings cohabiters attach to it. Among the characterizations are: cohabitation as replacing marriage, people are turning away from marriage as an institution and cohabitation provides an opportunity for a residential relationship without the ideological symbolism that comes with marriage. The characteristics of these relationships typically include greater gender equality, as people are not confronted with the traditional husband and wife roles. This style of relationship also includes older people and those previously married, who may reject the traditional notion of a committed lifelong relationship requiring marriage. An alternative explanation is that cohabitation as become part of the dating process, couples move in with each other to test compatibility or even as part of a 'whirlwind' romance without thought to the future, just simply to be together in the present. These relationships are characterized by younger partners, high instability and serial cohabitation as people search for the right partner. In between these two extremes, the transition theory suggest couples who move in together have already established compatibility and are committed to the relationship, yet are not ready for marriage, economically or personally. These relationships are characterized by younger couples and lower income earners, both common when one or both partners are still establishing themselves.

Previous studies

A review of the literature suggests that older couples are more likely to view their partnership as a substitute for marriage than their younger counterparts (King and Scott 2005). Bumpass, Sweet and Cherlin (1991) find that among couples who are cohabiting, 61% of people who have been previously married think they may marry their partner compared to 81% of those who have never married. Other studies report uniformly high intentions to marry, especially among youth. For example, Cherlin (2004) reports that the expectation to marry among high school seniors has stayed fairly constant at 80% since

1976. Both these studies provide strong support for marriage as the ideal, as the results come from groups that are most likely to have unconventional attitudes towards partnership forms: cohabiters and youth.

We are therefore presented with a paradox, if such high numbers of people are reporting expectations to marry, why is there a high rate of cohabitation and why do so many fail to transition into marriage? Numerous qualitative studies have provided answers to this question, with respondents identifying money as a major source of concern. Smock, Manning and Porter (2005) conducted interviews with both cohabiting couples and those who had recently cohabited, finding that the overarching barrier to marriage was money. This operated on two levels, the practical and the symbolic, which often intertwined. Symbolically, respondents identified certain criteria that they had to fulfill before being ready for marriage. For many, marriage was not just a celebration of their love, but a declaration that they had reached a level of economic and social stability. Practically, respondents cited concerns such as being able to afford a proper wedding, having a more established career and homeownership as reasons to postpone the transition from a cohabitating relationship to marriage.

Current study

This study seeks to explore the predictors of a cohabitation relationship either dissolving or transitioning into marriage. To achieve this, discrete time series multinomial logistic regression is employed using data drawn from the National Longitudinal Survey of Youth 97 (NLSY97) waves 1-11. This study captures a national representative sample of youth aged 12 to 18 years old at the first wave and 22 to 28 at wave 11. As the average age for marriage in 2000 was 27 for men and 25 for women (Cherlin 2004), this sample allows us to study young adults during the formative years of their life as they seek to complete their education, move into the labor force and establish a family unit.

An advantage of this study is that it provides very precise measurements of time variant variables, with the ability to obtain monthly measures for union status. Monthly measures of current educational status, years of education obtained, hours worked per month, age in months when the relationship started and fertility events (conception and birth). Other variables included in the model include age of the respondent when they first had sex and various income variables including household income (male and female income as well as a ratio between the two partners).

A multinomial logistic regression was performed using three possible categories: in a cohabitation relationship (0), married (1), and separation (2). As the outcome of interest is relationship status, once people either marry or the partnership dissolves, they are dropped from the analysis. The first model includes basic variables such as race, gender, months in relationship and the age the relationship started. The second model adds in measures of education, the third adds household and income ratio while the fourth adds measures of fertility and age at first sex. I then run separate models by gender, with a measure of female or male income substituted for the previous income variables to see if males and females have different predictors.

Preliminary Results

A preliminary analysis shows support for the theory that people associate the transition to marriage with more financial resources. Being currently enrolled in school is consistently associated with lower odds of marriage and this effect holds in models 3 and 4 as well as when running the models by gender. It also is associated with lower odds of union dissolution. This suggests couples are delaying making major relationship decisions while still in school. More years of education increases the likelihood of marriage as compared to cohabitation for both males and females. Conception of a child greatly increases the odds of marriage while reducing the odds of a separation. Significantly, the birth of a child (while controlling for conception) drastically reduces the odds of marriage, suggesting that if one does not get married when a pregnancy is discovered one is much less likely to marry when a child is born. This suggests that the transition from cohabitation to either marriage or dissolution varies on both individual-level predictors and significant life events within the couple (i.e. conception or birth of a child).

The economic and employment variables show an interesting, if mixed, picture. Household income has an effect consistent with the above finding that when household income is larger it is associated with a greater chance of marriage, while decreased income is associated with a greater chance of dissolution. In Model 3, the income ratio is significant, with higher male earnings (relative to females) being associated with increased chances of marriage, however in Model 4 it is no longer significant with the addition of the fertility variables, suggesting fertility events impact the ratio of income as women may leave the workforce. Ratios less than 1 (meaning the female partner earns more) are consistently associated with increased odds of dissolution. However, when separating by gender, results that are inconsistent with previous findings and traditional gender roles. Increased female income is positively associated with marriage odds, while male income is positive but falls just outside of statistical significance. However, both male and female incomes are positively associated with increased risk of dissolution.

These results, combined with the educational results above, suggest that people are using cohabitation as a base while they establish themselves and once they have reached a certain level of stability in their economic lives, and then make major decisions about their family life. It is also possible that people are cohabiting from economic necessity, and once they reach a level of financial comfort they are able to leave a bad relationship or transition to marriage if they are satisfied with their partner. Of course, the high risk of marriage associated with conception suggests that pregnancy may disrupt these plans. The results also suggest that traditional gender roles are no longer as important for cohabiters, as both male and female income have similar effects on the odds to both marry and dissolve a union.

	Model 1		Model 2		Model 3		Model 4		Model 5			
									Females		Males	
obs	80018		71026		71026		71026		40079		30947	
Chi	248.32		284.13		1258.64		1457.27		579.62		775.9	
Marriage												
Black	0.404	0.000	0.464	0.000	0.490	0.000	0.461	0.000	0.471	0.000	0.407	0.000
Hispanic	0.509	0.000	0.586	0.000	0.592	0.000	0.568	0.000	0.651	0.000	0.452	0.000
Male	0.880	0.067	0.966	0.641	0.938	0.429	0.952	0.544				
Months since relationship start	1.001	0.473	0.999	0.607	0.997	0.165	0.998	0.373	0.998	0.399	1.002	0.633
Age relationship started	1.000	0.826	0.996	0.046	0.997	0.125	0.996	0.075	0.993	0.011	0.998	0.611
Enrollment status			0.628	0.000	0.617	0.000	0.643	0.000	0.642	0.000	0.621	0.012
Years of education			1.145	0.000	1.142	0.000	1.163	0.000	1.197	0.000	1.133	0.000
Household income (logged)					1.076	0.000	1.076	0.000				
Ratio income (logged)					1.014	0.041	1.013	0.056				
Hours worked in month					0.999	0.024	0.999	0.055	0.998	0.010	1.000	0.664
Age at first sex							1.000	0.813	1.000	0.599	0.999	0.377
Pregnant							2.373	0.000	2.275	0.000	2.452	0.000
Birth							0.504	0.000	0.589	0.002	0.433	0.000
Female income (logged)									1.042	0.005		
Male income (logged)											1.040	0.062
Separation												
Black	1.304	0.000	1.293	0.000	1.065	0.182	1.219	0.000	1.513	0.000	1.140	0.072
Hispanic	0.883	0.008	0.863	0.003	0.813	0.000	0.893	0.025	0.938	0.341	0.881	0.095
Male	0.984	0.667	1.007	0.860	1.381	0.000	1.304	0.000				
Months since relationship start	1.004	0.000	1.004	0.001	1.007	0.000	1.009	0.000	1.005	0.000	1.011	0.000
Age relationship started	1.001	0.285	1.002	0.156	1.000	0.668	0.998	0.033	0.999	0.628	0.997	0.064
Enrollment status			1.053	0.309	0.864	0.005	0.808	0.000	0.821	0.002	0.783	0.006
Years of education			0.982	0.061	1.041	0.000	1.011	0.286	1.011	0.460	0.984	0.301
Household income (logged)					0.967	0.000	0.970	0.000				
Ratio income (logged)					0.960	0.000	0.961	0.000				
Hours worked in month					0.994	0.000	0.993	0.000	0.993	0.000	0.992	0.000
Age at first sex							1.000	0.254	1.001	0.187	1.000	0.482
Pregnant							0.500	0.000	0.491	0.000	0.501	0.000
Birth							1.190	0.109	1.213	0.173	1.126	0.481

Female income (logged)					1.027	0.000	
Male income (logged)							1.019	0.025