

## Stratification in American Family: Single, Cohabiting, or Married at the Birth of a First Child

### **Introduction**

This study explores the changing context of first union conceptions and subsequent union transitions over the last two decades. I focus specifically on two important interrelated shifts in the family formation process: a) the dramatic rise in non-marital childbearing and b) the increasing role of cohabitation in the family formation process. The rapid rise in cohabitation, coupled with the rise in conceptions outside of marriage, has considerably altered the landscape of the American family. As young adults have postponed entry into marriage, their rates of entering cohabiting unions have increased dramatically. A recent study finds that nearly 70 percent of all first unions began in cohabitation rather than in marriage (Kennedy and Bumpass 2008). Another consequence of women's delay into first marriage has been the dramatic rise in fertility outside of marital unions, and increasingly common within a cohabiting union. In fact, much of the recent rise in non-marital childbearing has been driven by the growing proportion of births to cohabiting couples (Bumpass and Lu 2000; Musick 2002; Raley 2001), since the proportion of births to single women has increased only slightly, from 15 percent to 17 percent. Not surprisingly, as the share of births to cohabiting couples continued to rise, the number of pregnancies "legitimated" by a marital union dramatically declined (Bachu 1999; Lichter, Qian, and Mellott, 2006; Raley, 2001). The continued growth in cohabitation and non-marital childbearing suggests a need for studies of recent cohorts to assess the extent of cohabitation's

role in the American family (Fein et al. 2003). In this study, I analyze the changing fertility and family formation behaviors of never married single and cohabiting women.

## **Background**

The rapid family formation changes over the latter half of the twentieth century reflect the profound changes in the meaning and function of marriage in the life course of young adults. Post World War II, in the U.S., young adults experienced a somewhat standardized life course pathway. The entry into marriage was nearly a compulsory event that anchored the life course of young adults, and provided the foundation for family building behaviors. Yet, broader economic changes and cultural shifts towards individualism, self fulfillment, and a growing tolerance of more diverse lifestyles, have altered the role of marriage within the life course of today's young adults (Bianchi and Spain 1996; Casper and Bianchi; Cherlin 2004; Lesthaeghe 1993; Popenoe 1993; Thornton 1989). Once the dominant and only institution that permitted sexual intimacy, co-residence, childbearing and rearing, marriage has now lost its foothold in defining one's entrance into adulthood. This is evident in the increasing rates of cohabitation, marital delay, and non-marital childbearing among recent cohorts of young adults.

Although these changes in union and family formation behaviors have been evident across all social strata, the declining role of marriage has been most prominent among the socio-economic disadvantaged (Fein et al, 2003). Accordingly, marriage has increasingly become a measure of social stratification based on class and race. Individuals with higher education, incomes, and stable employment are substantially more likely to be married (Popenoe and Whitehead 2007). While the socio-economic disadvantaged and minorities are increasingly less likely to enter into a marital union (Fry and Cohn 2010). Empirical evidence finds that marriage is still highly valued, and that the vast majority of young adults aspire to marry, but as marriage increasingly becomes a "luxury" status, disadvantaged women perceive it as unattainable due to the social and economic barriers they often encounter (Edin and Reed 2005; Gibson et al, 2005). Therefore, the class inequalities between married and unmarried families appear to be widening (McLanahan 2004). In essence, marriage remains central in the life course of young adults, but as the practical importance of marriage declines, and its symbolic importance remains

intact, marriage is now the “capstone” of adult life instead of the foundation for family building behaviors (Cherlin 2009, p139).

Consequently, as the link between marriage and parenthood weakens, cohabitation has become more prominent in the framework of childbearing, and the life course of today’s young adults is growing increasingly more diverse and complex. Today, the majority of young adults first cohabit rather than marry directly (Kennedy and Bumpass 2008). Likewise, more than half of all first marriages are preceded by a cohabitation (Bumpass and Lu 2000). The traditional sequence of dating, then marriage followed by parenthood is slowly being replaced by having children and then marrying- at least among certain groups. Whereas in the past, a non-marital pregnancy would often hasten or force young adults to legitimize the birth by entering into a marital union, today the shotgun wedding is becoming an increasingly rare response to a non-marital conception (Bachu 1999). Despite a surfeit of literature that has addressed the sweeping family changes over the last few decades, there is still an ambiguity about cohabitation’s place in the family spectrum. Much of this uncertainty derives from the substantial variability in the meaning and role of cohabitation by race and ethnicity as well as educational attainment.

In this study, I argue that never married women’s responses to an impending birth may serve as an index of whether cohabitation is serving as a substitute for marriage as an acceptable context for childrearing. I assess the changing union context of first conceptions among never married single and cohabiting women, and the subsequent union transitions following their pregnancy. Exploring both single non-cohabiting as well as cohabiting women’s responses to an impending birth permits me the ability to ascertain the extent to which cohabitation is becoming as an accepted context for having and raising children, a function that once marriage only permitted. By incorporating the fertility behaviors of a more recent cohort of women, as well as analyzing both conceptions and births, I hope to extend our current understanding of cohabitation’s place in the family formation system.

### **Cohabitation and Non-Marital Childbearing**

Between 1970 and 2006 the number of cohabiting households increased by more than five-fold, over half of all women have entered into a cohabiting union (Kennedy and Bumpass 2008; Manning 1995).

As couples have increasingly set up households outside of a marital union, they have also been increasingly initiating families outside of a marital context (Hollander 1996). In a decade span, the proportion of children born to cohabiting parents increased from 11 percent in the early 1990's to 18 percent in 2001 (Mincieli et al 2007). An estimated 40 percent of all children are expected to spend some time in a cohabiting household during their childhood years (Bumpass and Lu 2000). While the proportion of births to cohabiting mothers nearly doubled, births to single non-cohabiting women remained somewhat stable (Scommegna 2002). Over half of all non-marital births now occur within a cohabitation arrangement (Mincieli et al 2007).

Previously, many of these pregnancies resulted in a marriage before the birth (Manning, 1993), but in recent years fewer single and cohabiting women wed prior to childbirth (Graefe and Lichter 1999; Lichter Qian and Mellott 2006; Manning, 2001). These changing responses to a non-marital pregnancy highlight the weakening ties between marriage and childbearing. As marriage has become a marker of status that fewer individuals can attain, cohabitation may be serving as an adaptation to these culture shifts (Nock 2006; Smock and Manning 2004).

Literature on cohabitation's place in the family spectrum suggests that it may be a precursor to marriage, while others argue it is an alternative to marriage or being single (Lillard et al 1995; Manning and Smock 2002; Raley 2001; Sassler 2004; Smock 2000). Yet, recent research suggests that cohabitation and marriage are two separate entities and not substitutable, and these two arrangements serve different purposes and populations (Guzzo 2006; Nock 2006). The continued growth in cohabiting families suggests cohabitation is becoming its own institutionalized family form - at least among some groups of women. Cohabitation provides disadvantaged women with a socially acceptable route into motherhood, without having to encounter the social and economic barriers associated with marriage (Edin and Reed 2005; Smock, Manning, and Porter 2005). Although marriage remains a desirable step, the social and financial standards for marriage have been set so high, perhaps too high (Edin and Kefalas 2005), that cohabitation is an attractive option among disadvantage parents. It allows them to share some expenses in a co-parenting context, without having to meet the requirements for marriage (Reed 2006).

Notwithstanding the socio-economic disadvantage's increased likelihood to form families outside of marriage, there is substantial variation within this subgroup of women. The function and meaning of cohabitation in the family formation process varies considerably by a woman's educational attainment as well as race and ethnicity, and most often these mechanisms are not mutually exclusive.

## **Demographic Influences**

### *Education*

Concurrent with the recent changes in union formation was the expansion of educational opportunities for young women. In 1980 approximately 14 percent of women had obtained a college education, in 2008 this number was nearly 30 percent (US Census 2009). The number of women enrolled in college institutions now outnumbers men (US Census 2009). Despite the expanding educational opportunities for women, scholars contend that the growing diversity in family formation patterns has been largely driven by women at the bottom of the socio-economic hierarchy. In 1980, roughly 10 percent of mothers in the top third of the educational distribution were unmarried, compared to about 35 percent of mothers in the bottom third. By 2000, the corresponding figures were 7 percent for the most educated mothers and over 40 percent for the least educated (McLanahan 2004). Additional evidence demonstrates that cohabitation is more common, and has grown at a greater pace, among the less educated than among higher educated individuals (Bumpass and Lu 2000; Goldscheider et al. 2001). In the last two decades the proportion of cohabiting women with a high school education increased by over 100 percent, while those with a college education only experienced an increase of approximately 50 percent (Bumpass and Lu 2000; Chandra, Martinez, Mosher, Abma, and Jones, 2005). And it is women with lower levels of education, who are most likely to bear and rear children while in cohabiting relationships and less likely to marry compared to cohabiting women with higher levels of education (Manning 2001). Indeed, evidence suggests that higher education and economic stability enhances the likelihood of marriage among cohabiting couples (Manning and Smock 1995). As well educated women are more likely to be matched with well educated men -the prospects of marriage significantly increase (Oppenheimer 2003; Smock and Manning 1997). Nonetheless, higher educated women are the least likely to conceive while

cohabiting or outside of a union, but if they do, they are the most likely to marry in response to a non-marital pregnancy (Landale and Manning 1996; Manning 2001). I would expect that the role of cohabitation in family building will have greater influence among lower educated women. Given the continued growth in educational opportunities for women, I suspect this influence will be greater for the more recent cohort of women. However, much of the educational differences in cohabitation's role in family building are strongly associated with race. Empirical evidence finds that the likelihood of conceiving outside of marriage is less contingent upon educational attainment for Blacks than it is for both Whites and Hispanics (Upchurch et al, 2002). Thus, the mechanisms of education and race are not mutually exclusive, and often work in tandem with one another in the family building process.

### *Race*

Family formation patterns have consistently varied by racial and ethnic groups. Historically, Black women have had much lower marriage rates than White and Hispanic women, and Black and Hispanic women have had substantial higher rates of non-marital childbearing than Whites (Lewis and Ventura 1990; Manning and Landale 1996; Ventura et al, 2000). While cohabitation rates are somewhat similar across all racial and ethnic groups (Casper and Bianchi 2002; Heuveline and Timberlake 2004), the role and function of cohabitation in the family formation process varies substantially (Bumpass and Lu 2000; Upchurch et al, 2001). Both Hispanic and African American women are significantly more likely than White women to conceive while cohabiting, and substantially less likely to marry in response to their pregnancy (Manning 2001). Literature suggests that Hispanic culture is more open and approving of cohabitation and it is a more normative context for childbearing compared to Whites and even Blacks (Landale and Oropesa 2007). However, scholars contend that much of the marriage gap between White and Black women can be explained by a lack of "marriageable" Black men. Wilson (1987) contends the lower rates of marriage and substantially higher rates of non-marital childbearing among Black women may be attributed to a shortage in the supply of economically attractive "marriageable men" (Edin 2000; Edin and Reed 2005; Wilson 1987).

Nonetheless, recent evidence suggests that these family patterns may be changing. Although African American and Hispanic women still have substantially higher non-marital birth rates, White women have experienced the greatest increases in non-marital childbearing over the last three decades, and the rates of Whites are now similar to that of Blacks approximately two decades ago (Terry-Humen et al, 2001). Further, ever married rates among White women are now similar to those of Black women roughly 20 years ago (Fry and Cohn 2010). Although marriage rates have declined for White women across all education groups, the decline has been steepest among those with less education (Fry and Cohn 2010). In 2008, 86 percent of college educated White women had ever married, compared to 92 percent in 1980. Among those with less than a high school degree, 81 percent had ever married in 2008, compared to 96 percent in 1980 (Isen 2010). The decline of ever married rates among White women with less than a high school education was more than double than that of college educated women.

As lower educated Whites have been increasingly precluded from the marital institution, they have been turning to cohabitation as a socially accepted context for childrearing. In fact, evidence finds that much of the increase in White non-marital childbearing between 1984 and 1994 has been mostly attributed to the increase in childbearing among cohabiting couples, and the majority of cohabiting pregnancies are concentrated among women with lower levels of education (Manning 2001). While the number of cohabiting births among Whites has been increasing, the number of cohabiting births among Blacks has been declining ( Wu et al, 2001). This changing racial dynamic in cohabiting families suggest there may be an emerging stratification system even within the context of cohabiting.

In sum, understanding the place of cohabitation in the American family requires attention to an individual's race and as well as educational attainment. For college educated White women cohabitation has not become an accepted avenue for childbearing, and marriage is still viewed as the appropriate context for having and raising children. Conversely, among lower class White women, marriage is seen increasingly less as a needed step before having children, and cohabitation should become an increasingly common avenue for bearing and raising children. African American women may see marriage as a desirable step, but given the economic and social barriers they often encounter, their hopes for marriage

are rarely achieved. Further, given the small and declining role cohabitation plays in family building behaviors, the majority of Black women rear and bear children outside of any union (Wu et al., 2001). In 2001, over 60 percent of Hispanic and White non-marital births occurred within a cohabiting household, compared to only 30 percent of Black non-marital births (Manlove et al, 2006).

Literature suggests that cohabitation is less prominent in the family building behaviors for Whites, and is more of a stage in the marital process (Manning 1993; Manning and Landale 1996), but is an alternative context to marriage or being single for Black and Hispanic women. However, the increasing role of cohabitation in family building among Whites- or at least disadvantaged Whites- and the declining number of cohabiting births among Blacks, questions if this argument still holds true among more recent cohorts of women. I expect that cohabitation has a stronger influence on the family formation behaviors of White women in the more recent cohort.

### **Trends over time: Cohort Differences**

As previously mentioned, over the last few decades the rates of cohabitation dramatically increased. Between 1980 and 1990 the number of cohabiting couple households increased by 80 percent, and another 71 percent the following decade (O'Connell, 2003; U.S. Census Bureau, 2001), and cohabitation has sustained this rapid rate of growth through the present (Kennedy and Bumpass 2008). As a result, a growing number of children are being born into cohabiting families. Over half of all non-marital births now occur within cohabiting relationships, compared to 40 percent in 1990 and less than 30 percent in 1980 (Mincieli et al. 2007). While the percentage of non-marital births has been skyrocketing, the number of "shot-gun" marriages, or the number of premarital pregnant women marrying before childbirth have substantially declined. Akerlof, Yellen, and Katz (1996) contend that between 1965 and 1990 approximately 75 percent of the increase in the White out-of-wedlock birth rate, and about 60 percent of the Black increase, can be attributed to the decline in shotgun marriages. The expanding role of cohabitation in union and family forming behaviors suggests a further disconnect between marriage and parenthood. However, research addressing these changing childbearing and union formation patterns among recent cohorts of young adults remains limited.

In this study, the two cohorts of women I analyze entered into adulthood at very different points in time. Women in the early cohort were entering into adulthood and engaging in family formation behaviors when the economic and cultural shifts previously discussed were beginning to emerge, while women in the later cohort entered into adulthood when these changes were well established. As noted by Fein et al. (2003), “because successive cohorts experience the same phases of life in different social and economic environments, cross-cohort comparisons of effects are needed to absorb fully the implications of period change (p. ix).” The later cohort of young women are far more likely than the women in the earlier cohort to have witnessed the disruption of their parents marriage, experienced a parental cohabitation, and to have spent time in a single parent home (Sassler et al., 2009). Experiencing these new choices for family formation most likely influenced the union and family formation decisions of women in the later cohort differently than for the earlier cohort. For instance, we know that the experience of a parental divorce during childhood significantly increases adult children’s likelihood of cohabitation, non-marital childbearing, and even the disruption of their own relationships (Teachman 2002;2003;2004; Wolfinger 2001;Wu and Martinson 1993). Alternatively, the increased acceptability of divorce, cohabitation and non-marital childbearing among recent cohorts of young adults has reduced the negative stigma once associated with these demographic behaviors (Hobcraft 2008).

The broader socio-historical context in which these young women transitioned into adulthood also differed. The changing ideologies surrounding gender roles and norms that emerged over the latter half of the twentieth century substantially expanded the labor market and educational opportunities for young women. Between 1980 and 2008 the percentage of women over the age of 25 that have obtained a college doubled (U.S. Census 2008). Currently, the gender gap in higher education overall is widening in favor of women (Buchman and DiPrete 2006). These growing trends in higher education are important as education is strongly related to union and family formation behaviors in the United States. Moreover, this shift in women’s educational opportunities will influence the family building decisions of the two cohorts differently. Given that the risk of a non-marital conception and the rise in cohabitation has been greater

for women without a college education, it is likely we may find that lower educated women in the later cohort will have a greater likelihood of conceiving outside of marriage than women in the earlier cohort.

In this study I hope to build upon Manning (1993) and Raley's (2001) research that assessed the weakening tie between childbearing and marriage across cohorts of women. Relying on data from the early 1970's and 1980's, Manning (1993) examines women's marriage and cohabitation behavior after a non-marital conception as an indication of whether cohabitation is serving as an alternative to marriage for childrearing. Her findings suggest that cohabitation is not a substitute for marriage, and is a part of the legitimation process. Yet, this function varies considerably by race. She contends that cohabitation serves as a stepping stone in the marital process among pregnant Whites, but an alternative to remaining single among pregnant Blacks.

More recently, Raley (2001) investigates whether the continued growth in the proportion of births to cohabiting women was merely a result of the increasing number of women entering cohabiting unions, or the beginning of a shift in the meaning of cohabitation. Using data from both the National Survey of Families and Households (NSFH) and National Survey of Family Growth (NSFG), Raley finds that women's responses to a non-marital pregnancy are changing, at least among singles. By the early 1990's, single women were almost as likely to cohabit as to marry in response to a pregnancy. However, she found little change in cohabiting women's response to pregnancy. Raley concluded that it was too early to ascertain if these changes signified a shift in the meaning of cohabitation. Similar to Manning (1993), Raley's analyses relied on data from the late 1970's to early 1990's. Given that between 1995 and 2002 the percentage of women who ever cohabited increased from 45 percent to 54 percent, and the number of cohabiting parents increased from 11 percent to 18 percent (Kennedy and Bumpass 2008), it is likely the response to a non-marital pregnancy has continued to change. I argue in this that the study of more recent cohorts is needed to see if cohabitation is beginning to replace marriage as an institutionalized family form- at least among certain groups of women.

To ascertain the degree to which cohabitation may be replacing marriage, I examine the changing propensity to conceive outside of marriage among single and cohabiting women, and the subsequent

union transitions following a non-marital pregnancy. I examine women who entered into unions in the 1970's to early 1980's, when cohabitation was much less normative, and those who entered into unions in the late 1990's and early 2000's, when cohabitation had become commonplace. I argue that distinguishing between conceptions that transpired within cohabitation rather than outside a union, as well as examining both conceptions and births improves our current understanding of cohabitation's role in the family process. I hope by utilizing more up-to-date data, I will be able to extend both Raley's (2001) and Manning's (1993) findings, and demonstrate the changing role of cohabitation and non-marital childbearing in young women's family formation decisions across the last two decades.

### **Data**

For this study, I use data from the first wave (1987-1988) and third wave focal children (2001-2002) of National Survey of Families and Households (NSFH). The NSFH is a nationally representative sample of 13,007 respondents, including 9,643 main respondents aged 18 and over, plus an oversample of minorities, single parent families, recently married couples and cohabiting couples (Sweet, Bumpass and Call 1988). The Wave 1 response rate was 74 percent. Recently, the National Survey of Families and Households (NSFH) completed data collection on a third wave of data (2001-2002) and conducted extensive interviews of the focal child of the main respondent (Sweet and Bumpass 2002). Detailed marital and cohabitation histories were collected from the focal child, now aged 18-34. Current and previous partner information is also available among the focal child data.

Given the dramatic rise in the rates of cohabitation as well as non-marital childbearing, these samples prove ideal with a nearly 15 year span between the two cohorts. The study sample restricts cohabitation event to women's cohabitation experience prior to their first marriage in order to reduce bias (Brown 2000; Manning 2004). Post-marital cohabitators are more likely to have already had children, and are less likely to have definite plans to marry their partners and expect to ever remarry (Bumpass, Sweet, and Cherlin 1991). Evidence also finds that post-marital cohabitation nearly doubles the odds of having a non-marital birth (Brown 2000). In addition, non-marital pregnancies are limited to first pregnancies only. Because the focal children sample is between the ages 18 to 34, the same age range is used for the

older cohort for comparability and resulting in a final N=4,165. Due to budgetary constraints the Wave 3 sample does suffer from certain limitations. First, if there was a completed parental interview at Wave 3, the NSFH obtained interviews for those focal children who were aged 18 and older at (NSFH3), regardless of whether or not an interview was completed at Wave 2. Therefore, a substantial number of Focal Children at Wave 3 (N~200) did not have Wave 2 information. Secondly, the response rate for focal children at Wave 3 was 48 percent.

### **Variables**

Respondents were asked the number of children and the date of birth for each child. For this study however, I limit the analysis to first pregnancy only. Previous research finds that second- and higher-order births are more likely to be intended than first births to unmarried women (Musick 2002), and second and third births are more likely to occur within cohabiting unions than in a single non-cohabiting state (Musick 2000). Therefore, in order to reduce the issue of selectivity in this analysis, conceptions are limited to those that led to first births only. In addition, the NSFH does not include information on conceptions that did not result in a live birth, thus conception dates are constructed by the date of birth minus nine months (see Aassve Billiari and Piccarreta 2007; Steele 2008)<sup>1</sup>. Non-marital conceptions are defined as pregnancies to women who had never been married at the time of conception. Because the data do not permit the ability to know if the cohabiting or marital partner is the biological parent of the child, I limit the time to transition into a union within 3 months of childbirth. In the first set of analysis I examine the likelihood of experiencing a single non-cohabiting conception. I employ a dichotomous measure 1=all women who conceived outside of any union 0=all women who did not conceive outside of marriage or cohabitation. Therefore, childless women, women who conceived while in a cohabiting union and women who did not conceive until after marriage are included in this analysis.

The second set of analysis examines conceptions that occurred within a cohabiting union. Only women who have experienced a cohabiting union prior to first marriage are included in this set of

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<sup>1</sup> In supplementary analysis I examine conception dates by date of birth minus eight months. However, I find minimal difference in the proportion of births that occurred outside of marriage.

analyses. I create a dichotomous measure 1=never married women who experienced a conception while in a cohabiting union; 0=never married women who did not experience a conception while in a cohabiting union.

The next two sets of analyses examine the changing union context of first births. I first examine the women who experienced a conception while in a cohabiting union and the outcome of this union within three months of childbirth. There are three categories for cohabitation outcome, 0= remained cohabiting, 1 = into a marriage, and 2= ended in a separation. Next, I examine the likelihood that a single non-cohabiting woman who conceived will transition either into a marriage or cohabitation within three months of childbirth as to remaining single 0=remain single, 1= entry into cohabitation, 2= entry into a marriage.

#### *Independent Variables*

*Cohort:* I defined two cohorts—*Early cohort:* women in the first wave of the NSFH (collected between 1987-1988); *Later Cohort:* women in the focal child data sample from the third wave of the NSFH (collected between 2001-2003).

*Age:* measured as a continuous variable starting at age 18 and ending at age 34.

*Education at time of conception:* the NSFH collected detailed educational histories. Respondents were asked the highest level of education completed, and information on each spell of schooling (e.g. full time /part time and level of study). I based my measure of educational attainment on the level of education at the time the female respondent conceived her first child. I collapsed educational attainment into four mutually exclusive categories: less than a high school education; high school degree; some college experience; bachelor's degree or more. Educational attainment is coded as education at time of the survey for those who do not have children. In addition to the detailed educational histories the NSFH also provides information if the respondent is currently enrolled in a post-secondary institution. I created a dichotomous measure 1=Currently Enrolled 0=Not Enrolled.

*Race:* coded into three mutually exclusive categories: Black, Hispanic, White/Other.

*Maternal Education:* the NSFH at Wave 1 asked respondents the highest level of education completed by their mother. However, at Wave 3 this measure is not available. Therefore, because Wave 3 respondents are the children of the main NSFH respondents I linked the focal child back to their parent at Wave 1. I then constructed maternal level of education based on the amount of education reported at the time of the Wave 1 interview. Given that there was substantial number of missing responses for both waves, I substituted paternal education when mother's level of education was not available.

*Parental Divorce:* measured if respondent's parent's marriage disrupted by the age of 14.

*Receipt of Public Assistance:* if the respondent received public assistance during childhood.

*Cohabitation history:* two separate measures of cohabitation history were constructed. For the analysis that examines single non-cohabiting women, I control if the respondent have ever had a cohabitation experience. For the analysis on cohabiting women, I control if the respondent had entered into more than one cohabiting union.

## **Methods**

I employ both logistic and multinomial logistic regression models in this chapter. I first use logistic regression models to estimate the likelihood that a woman will conceive her first child outside of either a marital or cohabiting union. I also use logistic regression to determine the first birth location for women who conceived while cohabiting. Then I use a multinomial logistic regression model to predict the union location of first births among women who conceived outside of a union.

## **Preliminary Results**

### **Union Context of First Non-marital Conceptions**

#### ***Single Non-Cohabiting Conceptions***

I use logistic regression models to assess the likelihood of conceiving outside of any union, marital or cohabitation, and if this has changed over time. I model the odds of a woman conceiving outside of any union versus all women that have not conceived outside of cohabitation or marriage. The results are displayed in Table 4.4. The main effect of cohort can be interpreted as the cohort differences in the likelihood of conceiving outside of any union among women in the later cohort. I find that there

has been an increase in the likelihood of conceiving outside of any union compared to not conceiving outside of any union between the two cohorts of women. That is, women in the later cohort are about 60 percent more likely to conceive outside of any union.

[Table 4.4 about here]

I find that even after controlling for demographic and familial characteristics, education differences remain large and significant in predicting the likelihood of conceiving outside of marriage or cohabitation. As hypothesized, women with lower amounts of education are over 5 times more likely to conceive outside of any union. Compared to women with a high school diploma, women with some college education are approximately 60 percent less likely and those with a college education are 90 percent less likely to conceive outside of any union. My findings also confirm that current school enrollment reduces the likelihood of experiencing a non-marital non-union conception by about 15 percent. The racial disparity in non-marital fertility is evident in the fact that I find Black women are almost 5 times as likely to conceive outside of any union relative to White women. I find no difference between Hispanic and White women's likelihood of conceiving. In addition, a previous cohabitation significantly increases the odds of conceiving outside of any union.

In order to explore if the above differences have changed over time, I test for potential interaction effects between cohort and age, educational attainment, race and childhood family background. I find only one interaction to attain minimal significance. Women with less than a high school education are increasingly more likely to conceive outside of any union. In fact, women in the later cohort with less than a high school diploma are almost twice as likely to conceive outside of any union compared to women in the earlier cohort with the same level of education. This finding indicates that the educational disparity between women who conceive outside of marriage and those who do not is still widening.

### ***Cohabitation Conceptions***

Table 4.5 estimates the likelihood of conceiving within a cohabiting union among women who have ever cohabited. I find that cohort is not significantly associated with the likelihood of a cohabiting conception. This is different from my expectation that childbearing may have become more common in

recent years among cohabiting unions. This finding may reflect that due to the compositional differences between the two cohorts and the cohort effect has attenuated. This finding is consistent with previous research (Raley 2001) that also found little evidence that fertility is increasing within cohabitation, and that the increasing proportion of births that are to cohabitators is mostly attributed to that fact more people are cohabiting, rather than because a greater share of cohabiting couples are having children

It appears that educational attainment is the strongly associated with the likelihood of pregnancy among cohabitators. Cohabiting women with higher levels of education are significantly less likely to conceive relative to cohabiting women with a high school diploma. Having some college experience relative to a high school education reduces the odds of a cohabiting pregnancy by about 40 percent, and a college education reduces the likelihood by nearly 80 percent. I further find that current school enrollment reduces the likelihood of conceiving among cohabitators by over half. I find that cohabitation may become more central in the union and family building decisions among Whites. African Americans are approximately 30 percent less likely to conceive their first child in a cohabiting union relative to White women. This finding is in contrast to previous research that finds Black women are more likely to conceive while cohabiting (Manning 2001). In separate analyses (results not shown) I run this model separately for Whites, Blacks, and Hispanics, and find that this changing propensity to conceive within a cohabiting union appears to be concentrated among lower educated Whites. White women with less than a high school education are 2 times as likely to conceive within a cohabiting union compared to women with a high school diploma. However, I find educational attainment is not significantly associated with Black or Hispanic women's likelihood of conceiving within a cohabitation.

Additionally, and as expected, I find Hispanic women are 2.5 times as likely to conceive within a cohabitation as Whites. This finding is consistent with the idea that cohabitation is a more culturally accepted avenue for childbearing and rearing among Hispanics, and that the meaning of cohabitation differs considerable for Hispanics than for Whites as well as Blacks (Landale and Manning 1996; Oropesa 1996).

## **Union Transitions Following a Non-marital Conception**

### ***Union Transitions Among Cohabitors***

In order to explore the changing role of cohabitation in women's responses to an impending birth, I first examine the union transitions following a cohabiting conception. Pregnant women in a cohabiting union may experience either a birth legitimated by a marriage, a birth while cohabiting, or a birth while single. However, due to the fact that less than 8 percent of cohabitators separated prior to the birth of their child, I only examine the likelihood of marrying within three months of childbirth versus remaining in a cohabiting union following a conception.

Model 1 of Table 4.6 confirms that cohabitation has become an increasingly important component of unmarried childbearing and responses to a non-marital pregnancy have dramatically changed within the last couple of decades.

[Table 4.6 about here]

Women in the later cohort are 60 percent less likely to enter into a marriage within three months of childbirth. In the span of fifteen years the likelihood of entering marriage has been reduced by over half among the recent cohort of cohabiting women who conceived. This finding is in support of my hypothesis that the "shotgun" marriage is becoming an increasingly rare response to a non-marital pregnancy, and is being replaced by cohabitation. I find that women with the least amount of education are significantly less likely to transition into a marital union following a cohabiting conception.

Compared to women with a high school education, cohabiting women with less than a high school diploma are about 70 percent less likely to marry within three months of childbirth. My findings suggest that an impending birth encourages White cohabitators to marry within three months of childbirth, whereas pregnant Black and Hispanic remain cohabiting following childbirth. In order to see if these race and educational variations have changed across cohorts, I test for a number of interactions. In contrast to my hypotheses, I find no interaction effects.

### ***Union Transitions Among Single Non-Cohabiting Women***

In this last set of analyses I examine single non-cohabiting women's response to impending parenthood. By examining the union transitions following a non-marital pregnancy, I am able to see the changing roles of marriage and cohabitation in the family formation process. My analyses are limited to never married women that were single non-cohabiting at the time of their first conception. Single women may experience a pregnancy followed by a marriage within three months of the child's birth, transition into a cohabitation within three months of the child's birth, or they may remain single by the birth of the child.

#### *Union Transitions*

In Table 4.7, the first column displays the relative risk of marrying rather than remaining single and the second column displays the relative risk of cohabiting rather than remaining single. As shown in the first column, the cohort effect indicates that the women in the later cohort who conceive while single non-cohabiting are significantly less likely, in fact, nearly 70 percent less likely to enter into a marital union within three months of the child's birth. This finding confirms the diminishing relationship between marriage and childbearing. Interestingly, I find no significant association with education at time of conception and the likelihood of transitioning into a marriage among single women. Similar to Table 4.6, I find the response to an impending birth varies substantially by race. A conception outside of any union appears to spur single White women to marry, whereas Black and Hispanic women are significantly more likely to remain single. These findings illustrate the disparity in marriage rates between White and Black women. Single pregnant Black women are 90 percent less likely than pregnant White women to marry within three months of childbirth.

[Table 4.7 about here]

However, the second column reveals that cohabitation is increasingly replacing marriage in response to a non-union conception, particularly for White women. As expected, women in the later cohort are twice as likely to enter into cohabitation following a non-union conception than the earlier cohort of women. While the proportion of pregnant unmarried women that married at the time of birth

has declined, the proportion of these women entering into a cohabitation has increased. However, the risk of transitioning into a cohabiting union varies substantially by race. As hypothesized, single pregnant White women are significantly more likely to move in with their partner in response to a non-union pregnancy than Black women. In fact, pregnant Black women are approximately 60 percent less likely to cohabit and remain single in response to their pregnancy compared to White women. As expected, I find women who had less than a high school education at the time of conception are significantly less likely to transition into a cohabitation compared to women with a high school education at the time of conception.

In supplementary analysis (results not shown) I omit marriage as the reference category. I find that women who conceive outside of any union are 3 times more likely to remain single than to marry within three months of childbirth and are 6 times more likely to enter into a cohabitation following a conception rather than marry. Although the overall likelihood of experiencing a cohabitation conception has not increased between the two cohorts, the risk of giving birth in a cohabiting union has substantially changed between these two groups of women. In order to see if the educational and racial differences have changed across cohorts I test for a number of interaction effects, however, I find no significant interactions.

## **Discussion**

The findings in this study demonstrate how the American family is increasingly the basis of social stratification. As marriage now serves as the line of demarcation between the “haves” and the “have nots” (Nock 2006), cohabitation has increasingly become the response among those that lie somewhere in between these two ends of the economic spectrum. Family scholars have long debated the place of cohabitation in the family continuum. For some, cohabitation may serve as a step in the marital process, an alternative to being single, or for others an alternative to marriage. Results from this study suggest cohabitation may be emerging as its own family institution- at least for some. I find that cohabitation is becoming more prominent in family building among lower educated White and Hispanic women, while family formation outside of any union appears to be increasing among women with the fewest economic resources.

While I find there has not been change in the overall likelihood of conceiving within a cohabitation, I do find that the likelihood of conceiving outside of any union has increased over time. Women in the later cohort are more likely to conceive their first child outside of any union compared to women in the earlier cohort. Some of this increase appears to be attributed to an increase in childbearing among those with the least amount of education. Given previous research finds a substantial share of non-marital births are unplanned, my findings lend credence to the argument that perhaps some of these educational disparities in non-marital childbearing arise from the less effective and consistent use of contraception among lower educated women (Musick et al. 2007).

The growth of non-marital non-union childbearing among the recent cohort of women is disconcerting because it suggests that the economic disparities between children in married families and unmarried families are growing and doing so among those with the least amount of resources. Children living in single non-cohabiting mother families are at the greatest risk for poverty. In fact, the poverty rate for single mother families is double that for cohabiting families, and nearly six times the poverty rate for children living in married families (Acs and Nelson 2002).

Findings from this study highlight the increasing role cohabitation is playing in the family formation behaviors among Whites. However, it appears that this role is primarily concentrated among lower educated Whites. Although White women were substantially less likely than Black women to conceive outside of a union, they were significantly more likely, in fact, 50 percent more likely to conceive within a cohabiting union. This is in contrast to previous works that finds cohabiting pregnancies are more common among Blacks than Whites (Manning 2001). This change in the propensity to conceive between Black and White cohabitators underscores cohabitations evolving role in White women's family building behaviors, but it also suggest a shift in meaning among Black women. The substantial role of cohabitation in the family formation process among Hispanics was also illustrated. Hispanic women were twice as likely as White women to conceive their first child while in a cohabiting union. Family scholars contend that cohabitation is a more normative context for childbearing and

rearing among Hispanic women. Moreover, a significant number of cohabiting conceptions are actually planned (Musick 2002 ).

In addition, I also find the response to impending parenthood has dramatically changed over the last couple of decades. The most common response to a non-marital -and most likely unplanned- pregnancy was cohabitation. Both single and cohabiting women in the later cohort were significantly more likely to transition into or remain within a cohabiting union rather than marry or remain single. However, the role and function of cohabitation in these family changes varied considerably by race and educational attainment. Higher educated and White women were more likely to marry in response to impending parenthood compared to women with less education as well as Hispanic and Black women. However, White women were also more likely to transition into a cohabiting union rather than remain single compared to Black women. These findings illustrate the substantial likelihood that an African American child will be born outside of any union.

The results of this study extends Raley's (2001) work that finds women in the early 1990's were nearly as likely to cohabit as marry in response to a pregnancy. I find by the decades end, and beginning of the new millennium, single women were substantially more likely to cohabit rather than marry or remain single. Clearly, the "shotgun" marriage is becoming an increasingly rare response to a non-marital pregnancy, and is being rapidly replaced by cohabitation- at least among certain groups of women.

Finally, the substantial educational and racial differences in cohabitation's role in the family formation process suggest a continued growth in the economic disparities between married and unmarried families, and perhaps even within cohabiting and non-cohabiting families. The results of this study appear to indicate that as marriage has become increasingly stratified among race as well as education, lower educated Whites find themselves increasingly excluded from this institution. Thus, cohabitation is becoming a more prominent framework in their family formation decisions. However, Black women, who have been precluded from the institution of marriage for some time, may be finding themselves increasingly excluded from the realm of cohabitation, and are now being relegated to the bottom of the family spectrum. In fact, Wu and colleagues (2001) found that while births to cohabiting Whites rose

dramatically over the last couple of decades, accounting for nearly all of the rise in White non-marital fertility, cohabiting births have actually constituted a declining fraction of non-marital births among Black women. As illustrated in this study, I find the proportion of cohabiting Black births has declined between these two cohorts of women, and more importantly, Whites are now more likely to conceive in a cohabitation than Blacks, and more likely to transition into a cohabiting union in response to a non-marital pregnancy. In fact, White women were nearly 3 times more likely than Blacks to transition into a cohabiting union rather than remain single in response to a non-marital pregnancy. This should be of concern to policymakers and researchers alike. As marriage continues to stratify along education and race, we may find a similar stratification process emerge within the realm of cohabitation. However, the analyses in this study did not permit the ability to further explore this question. Future research should continue to assess these racial and educational variations within this subpopulation of women.

Table 4.4:Odds Ratios for Logistic Regression Analysis Predicting the Likelihood of Conceiving Among Non-Married Non-Cohabiting Women

	MODEL 1	MODEL 2
Age	1.02 **	1.02 ***
Cohort	1.62 ***	1.28
<b>Educational Attainment</b>		
Less than High School	5.80 ***	3.43 ***
High School Diploma	---	---
Some College	0.38 ***	0.21 ***
College	0.09 ***	0.05 ***
Currently Enrolled	0.87 *	0.85 ***
<b>Race</b>		
Black	5.13 ***	5.09 ***
Hispanic	0.82	0.81
White	---	---
Ever Cohabitated	1.02	1.01
<b>Childhood Family Background</b>		
<i>Maternal Education</i>		
Less than High School	0.90	0.91
High School Diploma	---	---
Some College	0.90	0.91
College	0.77	0.77
Parental Divorce	0.90	0.90
Receipt Welfare	1.13	1.12
<b>Interactions</b>		
Less than high school*cohort		1.57 +
Some College*cohort		1.54
College*Cohort		1.55
LR chi2	1269.76	1273.88
N	4150	4150

\*\*\* p<= .001, \*\* p. <=.01, \* p.<=.05, + p.<=.10

Table 4.5: Odds Ratios for Logistic Regression Analysis Predicting the Likelihood of Conceiving While Cohabiting Among Women Who Have Entered Into a Cohabitation

<b>MODEL 1</b>	
Age	1.00
Cohort	1.00
<b>Educational Attainment</b>	
Less than High School	1.20
High School Diploma	---
Some College	0.58 *
College	0.12 ***
Currently Enrolled	0.42 *
<b>Race</b>	
Black	0.63 *
Hispanic	2.52 ***
White	---
Entered more than one cohabitation	0.82
<b>Childhood Family Background</b>	
<i>Maternal Education</i>	
Less than High School	1.01
High School Diploma	---
Some College	0.59 *
College	0.71
Parental Divorce	1.22
Receipt Welfare	1.41 *
LR chi2	133.61
N	1605

\*\*\* p<= .001, \*\* p. <=.01, \* p.<=.05, + p.<=.10

Table 4.6: Odds Ratios for Logistic Regression Analysis Predicting the Likelihood of Marrying Within 3 Months of First Child's Birth Among Never Married Pregnant Cohabiting Women

<b>MODEL 1</b>	
Age	0.69
Cohort	0.40 *
<b>Educational Attainment</b>	
Less than a high school degree	0.28 **
High School Degree	---
Some College	0.83
College +	0.20
Currently Enrolled	0.89
<b>Race</b>	
Black	0.07 ***
Hispanic	0.30 **
White	---
Entered into more than one cohabitation	0.55
<b>Childhood Family Background</b>	
<b>Maternal Education</b>	
Less than a high school degree	0.84
High School Degree	---
Some College	1.06
College +	0.91
Receipt of welfare during childhood	0.88
Parental Divorce by Age 14	1.15
LR chi2	48.66
N	258

\*\*\* p<= .001, \*\* p. <=.01, \* p.<=.05, + p.<=.10

Table 4.7: Relative Risk Ratios from Multinomial Logistic Regression Analysis Predicting the Likelihood of Forming a Union Within 3 months of First Child's Birth Among Never Married Pregnant Single Women

<b>MODEL 1</b>		
	<b>Marriage</b>	<b>Cohabitation</b>
Age	1.07 ***	0.99
Cohort	0.30 ***	1.87 **
<b>Educational Attainment</b>		
Less than High School	0.86	0.59 *
High School Diploma	---	---
Some College	1.08	0.86
College	1.10	1.10
Currently Enrolled	1.36	1.60
<b>Race</b>		
Black	0.10 ***	0.34 ***
Hispanic	0.54 *	0.86
White	---	---
Entered into more than one cohabitation	0.05 ***	1.18
<b>Childhood Family Background</b>		
<b><i>Maternal Education</i></b>		
Less than High School	0.93	0.79
High School Diploma	---	---
Some College	0.92	0.81
College	0.95	0.69
Welfare Receipt	0.66 *	1.10
Parental Divorce	0.61 *	1.21
LR chi2	298.91	
N	1094	

\*\*\* p<=.001, \*\* p.<=.01, \* p.<=.05, + p.<=.10

