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# COHABITING AND MARRIAGE DURING YOUNG MEN'S CAREER-DEVELOPMENT PROCESS\*

VALERIE KINCADE OPPENHEIMER

*Using recently released cohabitation data for the male sample of the National Longitudinal Survey of Youth, first interviewed in 1979, I conducted multinomial discrete-time event-history analyses of how young men's career-development process affects both the formation and the dissolution of cohabiting unions. For a substantial proportion of young men, cohabitation seemed to represent an adaptive strategy during a period of career immaturity, whereas marriage was a far more likely outcome for both stably employed cohabitators and noncohabitators alike. Earnings positively affected the entry into either a cohabiting or marital union but exhibited a strong threshold effect. Once the men were in cohabiting unions, however, earnings had little effect on the odds of marrying. Men with better long-run socioeconomic prospects were far more likely to marry from either the noncohabiting or cohabiting state, and this was particularly true for blacks.*

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

Marriage formation has been the most extensively studied of these two partnering patterns, whereas the analysis of cohabitation has lagged well behind, primarily because it is such a recently emerging union type that there has been little available data on it. It is only with the first wave of the National Survey of Families and Households (NSFH), a large cross-sectional sample first interviewed in 1987–1988, that reasonably good retrospective descriptive data became available to describe the extensive changes in cohabitation over time. Data sets that are well suited to undertaking multivariate causal analyses of the determinants and consequences of nonmarital cohabitation have been rarer still because they require good longitudinal or retrospective data.

I used a recently released addition to the male sample of the National Longitudinal Survey of Youth, first interviewed in 1979 (NLSY79), which provides detailed partnering information dating back to the first interview (Gryn, Mott, and Burchett-Patel 2000). I first used these data to carry out a multinomial discrete-time multivariate analysis of

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young black and non-Hispanic white men's transition *to* a cohabitation or marriage, and then conducted a similar analysis of their transitions *out* of these cohabitations. I focused on the relationship of young men's career-development process to the formation and dissolution of cohabiting unions, building on an earlier analysis of career development and marriage timing that examined whether evidence of career "maturity" and economic viability affected marriage formation among young males in the NLSY (Oppenheimer, Kalmijn, and Lim 1997).

### CONTRASTING PERSPECTIVES ON COHABITATION

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

The theoretical arguments emphasizing cohabitation as a substitute for marriage take a variety of forms (Clarkberg 1999; Oppenheimer 1994). Some arguments emphasize ideational or ideological factors; others focus more on economic considerations. Under the first category, one argument is that there has been an ideational shift toward secular individualism, which has reduced the desirability of a more permanent commitment such as marriage (Lesthaeghe 1995; Thornton, Axinn, and Hill 1992). Under this rubric also is the view that increasingly liberal gender-role attitudes are making traditionally defined marriages less attractive to women (Clarkberg, Stolzenberg, and Waite 1995). A more economically oriented position comes from Becker's (1981) theory of marriage, which argues that women's rising employment provides them with greater economic independence, thereby seriously reducing the gains to marriage. Nonmarital cohabitation might then be viewed as a substitute for marriage.

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

The second perspective on cohabitation as a "stage" in the transition to marriage reflects the argument that marriage is still largely viewed by Americans as desirable, a position that is supported by the attitudinal data cited earlier. Descriptions of cohabitation as a "stage," however, have been so varied that there appears to be considerable heterogeneity within this classification of the phenomenon (Brown and Booth 1996; Casper and Bianchi 2001). These diverse types of cohabitation need to be more clearly conceptualized because they can be quite distinct analytically and can have different behavioral implications. Some cohabitations signify an engagement, and, in this sense, they are certainly a

prelude to marriage. As such, a large proportion of the rise in cohabitation may simply represent the increasing tendency for young people to start cohabiting once they have become engaged. Evidence for the importance of engagements in the formation of cohabiting unions comes from both attitudinal and behavioral data. Using the first wave of the NSFH (1987–1988), Sweet and Bumpass (1992) found that over 80% of respondents who had lived with their partners less than a year expected to marry them, and a high proportion of marriages actually occurred quite soon after the beginning of a cohabitation (Bumpass and Lu 2000; Manning and Smock 1995). Moreover, NSFH data on the quality of couples' relationships indicate that it did not significantly differ for those who married and those cohabitators planning to marry (Brown 2000; Brown and Booth 1996), indicating that engagement-related cohabitations do not appear to be qualitatively different from marriages (also see Skinner et al. 2002).

Cohabitation as a stage may also be indicative of a trial or exploratory union, usually in response to uncertainties about the desirability of any particular match. One type of uncertainty concerns personal compatibility—whether partners' personalities are a good match, whether desired lifestyles are mutually shared, whether differences in background will be a major impediment to the union, and so forth. Another important source of uncertainty, however, concerns the socioeconomic characteristics of one or both partners. It is this subset of issues that provides the primary focus of the present study. The richness of the NLSY79 socioeconomic data already has proved quite productive in research on *marriage* formation for young men and women (Clarkberg 1999; Lichter et al. 1992; Lloyd and South 1996; Oppenheimer and Lew 1995; Oppenheimer and Lewin 1997; Oppenheimer et al. 1997). Now that better cohabitation data have become available, the NLSY79 should also provide a major resource for analyzing the role of socioeconomic factors in cohabitation behavior as well.

## RECENT RESEARCH ON COHABITATION AND ECONOMIC FACTORS

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

### The Transition to Cohabitation

Until the recent release of the NLSY79 cohabitation data, the major source of longitudinal data for regression analyses of the effect of young men's economic characteristics on whether they enter a cohabitation or marriage was the National Survey of the High School Class of 1972 (NLS-72). In this large panel study, the class of 1972 was interviewed periodically from 1972 to 1986 to obtain detailed time-varying economic, cohabitation, and marital data, thereby enabling a life-course analysis. Clarkberg (1999) and Willis and Michael (1994) examined the impact of men's socioeconomic characteristics on whether they formed a cohabiting or marital first union. Although the results were somewhat mixed, men's earnings had a strong positive effect on marriage formation and a somewhat weaker effect on the transition to cohabitation. Employment instability, as measured by the total number of jobs ever held, had a positive effect on the transition to cohabiting but no effect on the transition to marriage, supporting the idea

that those with greater job instability were more likely to spend time in a "trial union" (Clarkberg 1999).<sup>1</sup>

A major limitation of the NLS-72 data is their socioeconomic bias owing to the exclusion of high school dropouts, a group that has been suffering increasingly severe labor-market problems that may increase its likelihood of cohabiting (Juhn, Murphy, and Pierce 1993; Levy 1998). This is one reason Clarkberg (1999) suggests that she did not find a relationship between educational attainment and union formation. In addition, this reduction in socioeconomic variance in the NLS-72 data may diminish the observed impact of work and earnings variables. The omission of high school dropouts will particularly affect the analysis of union formation among blacks because a higher percentage of blacks are dropouts—for example, 18% versus 12% in 1993 for black and white NLSY79 males, respectively.

### Transitions Out of Cohabitation

Several multinomial studies stand out in the analysis of the effects of men's socioeconomic characteristics on cohabitation outcomes. Most were based on the NSFH, either using retrospective data from the first wave in 1987–1988 (Manning and Smock 1995) or focusing on cohabitation outcomes occurring between the first and second wave in 1992–1994 (Brown 2000; Sanchez, Manning, and Smock 1998; Smock and Manning 1997). Another study used the 1993 and 1994 waves of a Canadian cross-sectional panel study (Wu and Pollard 2000).

These regression analyses of transitions out of cohabitation yielded mixed results. Studies using the NSFH found that full-time employment, as opposed to unemployment, had a negative effect on separations but no effect on marriages (Brown 2000; Manning and Smock 1995; Smock and Manning 1997), and that earnings had a positive effect on marrying (Brown; Sanchez et al. 1998; Smock and Manning 1997). In contrast, the Canadian study found that high earnings for males had no effect on marriage formation but encouraged separations (Wu and Pollard 2000). Although some of the differences between the NSFH and Canadian studies undoubtedly are due to differences in the populations studied and in variable definitions and methodological strategies, the type of samples used in both have some serious drawbacks for conducting a detailed analysis of the role of economic factors in cohabitation outcomes. For example, although the retrospective data on marriage and cohabitation appear to be good in the NSFH, detailed retrospective information on economic characteristics is quite limited.

Broadly cross-sectional multipurpose samples are also not focused on those groups that are most likely to be involved in union transitions; hence, the sample size for the analysis of cohabitation tends to be small and/or highly heterogeneous (Clarkberg 1999). This makes it impossible to carry out a detailed study of very different types of cohabiting processes: the behavior of young single people entering the marriage market for the first time and the behavior of somewhat older people who are separated or divorced and whose socioeconomic and family circumstances, and hence their marriage-market behavior, are likely to be quite different. For example, the age for the Canadian sample varied from 15 to over 85 years and also included postmarital cohabitators, as did most of the other studies cited. Issues such as painful memories of a former marriage, the presence of children from a previous marriage, a weaker marriage-market position, financial obligations to a former spouse or to one's children by him or her, and other differences between

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1. Although Willis and Michael (1994) reported similar findings, they interpreted the number-of-jobs variable as an indicator of personal characteristics rather than as a labor-market position. They suggested that those with many jobs have less stable relationships in general. This argument, however, is not consistent with other economic analyses that have indicated that higher job mobility among young men may have a beneficial effect on their career development and hence is a rational career strategy (Johnson 1978; Topel and Ward 1992).

never- and ever-married people may lead to delays in remarriage or reduce the desire to remarry at all, at least early in the postmarital period.

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

Finally, length bias is potentially a major problem in the multivariate analysis of broad-based cross-sectional studies with only a very limited panel feature. For example, in the Canadian study and in NSFH studies that analyze cohabitation exits between the two waves, the cohabitation can be observed only from the start of the survey rather than from the start of the union. Given the rapidity with which cohabitations dissolve in the first two years after they are formed, this may create serious biases in the analysis. Longer-term cohabitators will be overrepresented in the sample, while engagement-related cohabitations will be underrepresented. In addition, one cannot use the respondent's characteristics at the time of entry into the cohabitation to predict its outcome, and this may be a particularly important factor when a cohabitation is also an engagement, resulting in selection bias.

## THEORETICAL FRAMEWORK

The theoretical underpinnings of this analysis are based on Oppenheimer's theory of marriage timing and on its empirical application to the effect of NLSY79 men's career development on their marriage timing (Oppenheimer 1988; Oppenheimer et al. 1997). A basic premise of this approach is that, from both a normative and behavioral perspective, men continue to have an important economic role in the family. As such, difficulties in making a timely and successful transition to a stable work career affect the formation of marital unions. For one thing, a very low and unstable income makes it extremely difficult to establish an independent household. In addition, by viewing the transition to a relatively stable occupational career as a developmental process, one can study it in terms of changes in the degree of career "maturity" over the young-adult life course. Career immaturity may affect marriage formation, not only because it raises questions about whether a young man is *currently* able and/or willing to make a serious commitment to adult responsibilities, but also because it creates uncertainties about his *future* capabilities in this respect. And because marriages are supposed to last, uncertainties about a young man's future economic stability also tend to influence *current* marriage behavior. These uncertainties also make it more difficult to mate assortatively on the basis of anticipated future socioeconomic characteristics. Hence, uncertainties should increase the desirability of marriage postponement.

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

Ideally, the notion of "career maturity" should be developed as a multidimensional concept but this would take us well beyond the scope of the present study. One important and more easily defined component of career maturity, however, is the extent to which

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

Data limitations preclude completely replicating our earlier research; instead this analysis will concentrate on investigating the effect of career-entry difficulties on the formation and dissolution of cohabiting unions. The major focus will be on three issues: (1) the effect of young men's current financial positions on transitions into and out of cohabitations; (2) the effect of indicators of career immaturity on these transitions; and (3) the effect of uncertainty about *future* socioeconomic characteristics.

## DATA

The NLSY79 cohorts are representative of American youths born between 1957 and 1965 (Center for Human Resource Research 1992). Interviews were first conducted in 1979 when the respondents were 14–22 years old, and the cohort has been interviewed annually until the survey became biennial after 1994. In comparison with other panel studies, retention rates are high: for 1993, 89% of the original sample of men studied in this article were interviewed. This analysis focuses on the cross-sectional and supplementary samples of blacks combined and on the cross-sectional sample of non-Hispanic, white males (hereafter referred to as whites) and covers the yearly interviews from 1979 through 1993. The analysis is limited to the partnering behavior of never-married males (hereafter referred to as "single"), aged 17 and older, and to cohabitations formed after the first interview. The latter accounted for almost all cohabitations; only 2% of single males were cohabiting at the 1979 interview.

Although the NLSY has always had excellent annual data on marriage and on respondent's socioeconomic characteristics and behavior, until just recently there was very limited information on cohabitation. Data on whether a respondent was cohabiting at each interview were available, but it was impossible to link cohabiting partners from one year to the next or to a marital partner at some later date. The newly added data on partners rectified this problem by matching the names of all spouses and partners across years in order to provide each with a unique identifying number (Gryn et al. 2000).<sup>2</sup> In this way it was possible to establish the duration of any given cohabitation and whether a respondent married his cohabiting partner.

In addition to being representative, the expanded NLSY data set has a number of other important advantages for analyzing the role of economic factors in cohabitation behavior and its relationship to first marriage. Because it is a large sample and has followed a

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2. Also included in the partner category used in this analysis were the relatively small number of cases of those listed as "unrelated adults of the opposite sex" and as a spouse or partner in at least one interview.

narrow range of cohorts for over 15 years, the NLSY data can support a detailed analysis of the career-entry and union-formation processes over much of the young-adult life course of these cohorts; moreover, it is large enough to study blacks and whites separately. Furthermore, because the cohort has been interviewed yearly, the study contains a history of each respondent's economic behavior, such as earnings and detailed labor-market data, information that is often difficult to obtain from retrospective questions. Moreover, it is possible to follow the fate of the great majority of cohabitations from their inception, thereby avoiding the length-bias problem. And because of the long time span covered by the NLSY79, one can study both cohabitation formation *and* dissolution for the same group of people and hence determine whether similar factors affected both processes and what selectivity factors might be involved in the transition to a cohabitation that thereby affect subsequent transitions.

Despite the advantages of the recently supplemented NLSY79 data, there are some limitations. The data refer only to the respondent's cohabitation status at the time of each interview and do not include retrospective data on cohabitation.<sup>3</sup> Hence very short cohabitations that began and ended between two interviews will not be reported. This does not mean, however, that most short-term cohabitations will be missed. Such an enormous undercount could occur only if *all* the cohabitations lasting less than a year started and ended between two annual interviews. However, the span of many short-term cohabitations will still include an interview and hence will be detected. For example, a respondent could have started a cohabitation one month before a given interview and separated or married one month after that interview; thus the outcome of the cohabitation will be determined on the following interview. In general, although extremely short-term unions are more likely to be missed, the later a short-term cohabitation started during an interview year, the less likely it will be missed.

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

A particular disadvantage of these cohabitation data is the poor information on the partner's income. Although such data were requested, information is missing for a high proportion of the cases, especially for blacks and for the year in which the cohabitation was formed. This makes it difficult to measure the effect of income on the early dissolution of cohabitations, a common occurrence. Hence, I have not attempted to use these data. Unfortunately, information on whether the partner worked the previous year was not very enlightening either because most women worked—about 85% of the partners of white males, for example. Furthermore, initial experimental regression models using the partner's educational attainment, alone or relative to the respondent, had no effect on transitions out of cohabitation and were eliminated from the models. Hence, the analysis is limited to the characteristics of the male respondents alone. The impact of a female partner's characteristics will have to await the analysis of the recently released cohabitation data for the female NLSY respondents.

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



## DESCRIPTIVE RESULTS

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

Marriage was, by far, the major first union experience for whites, rising rapidly during the first seven years out of school and then moderately thereafter to achieve a high of 58% by the 15th year. By contrast, the percentage of whites whose first union was a cohabitation increased far more gradually with time out of school and stabilized at much lower levels. Blacks exhibited a somewhat different pattern from whites. The cumulative percentage whose first union was a cohabitation was actually slightly lower for blacks during the first six years out of school; then it increased more rapidly so that by the 10th year out, it had risen to 28% for blacks as compared with 23% for whites. Even if a high proportion of these black cohabitations had ended in marriage, however, the cumulative proportion whose first union was a marriage was so low that, over time, a much smaller proportion of blacks than whites had entered any union. For example, by 10 years out of school, 76% of whites but only 60% of blacks had formed one type of union or another.<sup>4</sup>

Following similar life-table procedures, Figure 2 examines the outcomes of all premarital cohabitations, by cohabitation duration. The general pattern resembles that of previous research despite the undercount of some short-term cohabitations (Bumpass and Sweet 1989; Manning and Smock 1995). For whites, there is little evidence that cohabiting unions are long-term substitutes for marriage; instead they were relatively short-term arrangements with high proportions ending in marriage. For blacks, however, cohabitation seemed to be much less tied into the marriage-formation process. For example, only 43% of white cohabitations, versus 59% of black, survived through the first interview year following the one in which they were formed. Moreover, 32% of the white cohabitators had married, compared with only 13% of the black cohabitators. Two interviews later, only 12% of white cohabiting unions still survived, with 51% of the cohabitators having married. This compares with a higher cohabitation survival rate of 23% for blacks but a much lower percentage marrying—only 22%. Hence, among blacks, cohabitations were more likely to provide a medium-term substitute for marriage and, perhaps, for a relatively small number, they may have represented a long-term substitute. Nevertheless, black cohabitators were much more likely to separate than white cohabitators—55% versus 38% respectively by the third interview year. What stands out most in these findings, along with those in Figure 1, is the far greater amount of time black males spent in no type of residential union compared with whites, and the much higher proportions of whites than blacks who had marriage as a first union or who married out of a cohabitation.

## METHODS

This analysis estimates two sets of regression equations: one dealing with the entry of young single noncohabiting men into a cohabiting or marital union, and the other with the

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4. These findings may be low because of the undercount of some of the short-term cohabitations. However, they are generally consistent with those of Clarkberg (1999), although she does not distinguish by sex or race and uses age rather than time out of school.

Figure 1. Type of First Union, by Year Out of School and Race

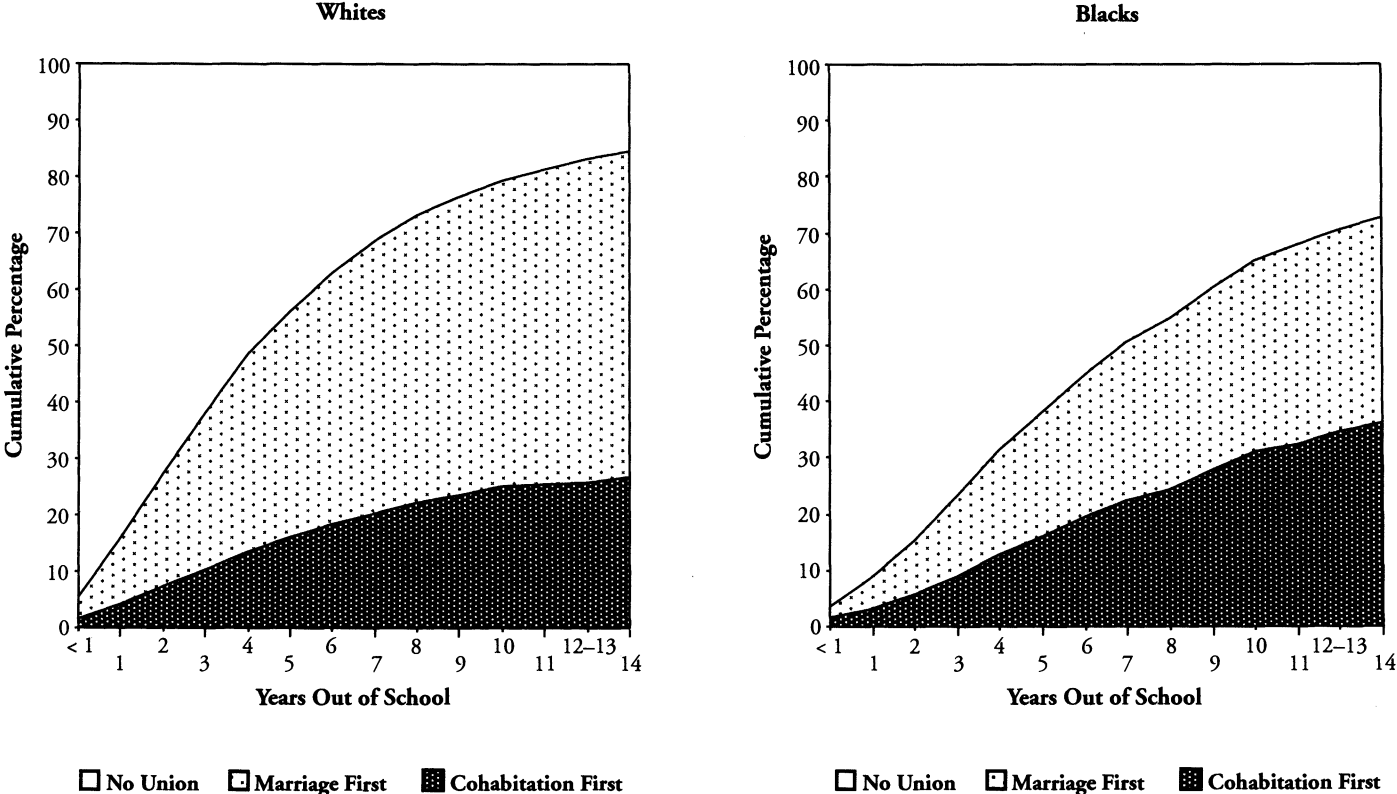
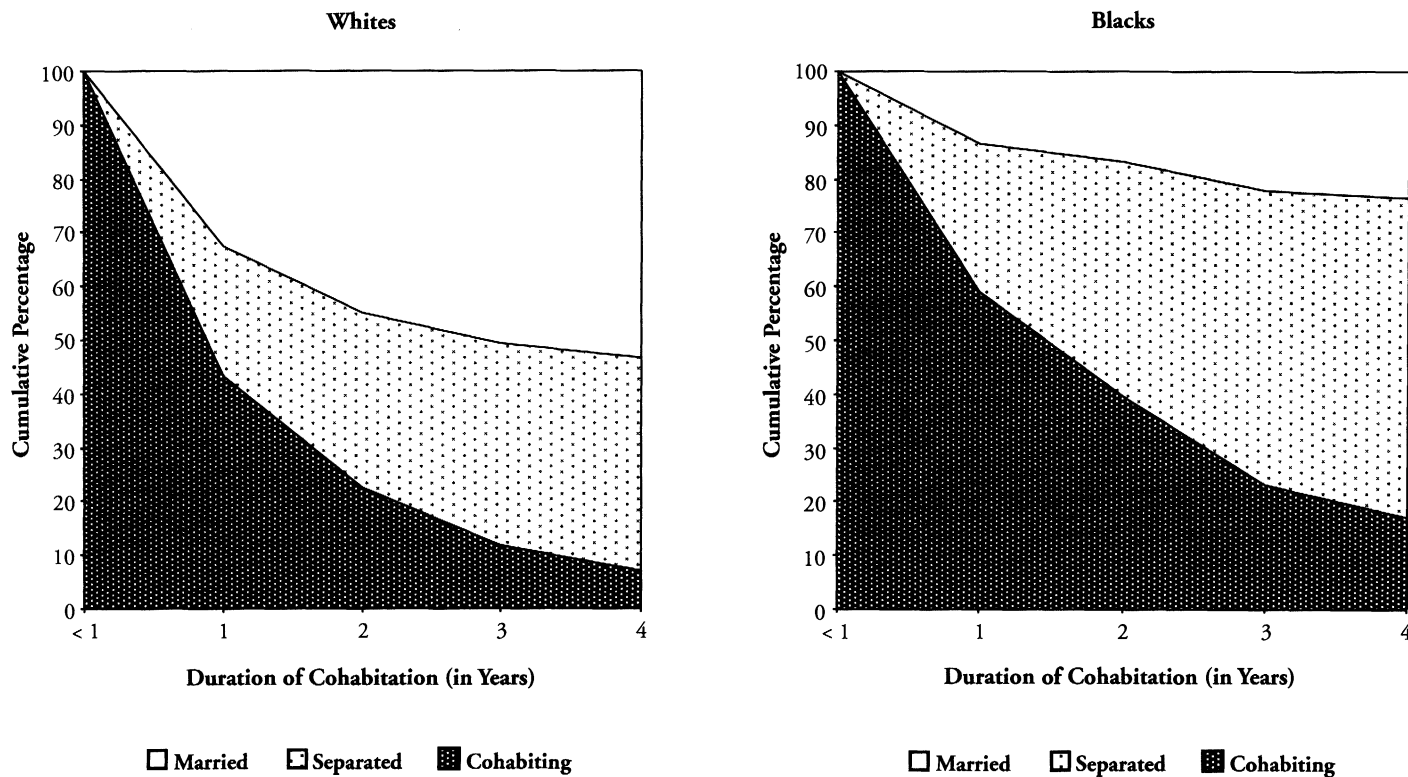


Figure 2. Outcome of Cohabitations, by Duration and Race



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

## TRANSITION TO A COHABITATION OR MARRIAGE

### Variables

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

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

**Current level of career maturity.** Two types of variables are used to measure career maturity: (1) school enrollment, combined with years out of school, and (2) a two-year work-experience variable. Years out of school is a general measure of potential work experience; using it, rather than age, controls for the fact that men of the same age but in different educational groups are likely to be at somewhat different stages of their career cycle. Years out of school should have a positive effect on marriage formation, although adding more direct measures of career maturity and economic viability to the equation should considerably reduce its impact. I calculated time out of school from actual NLSY data on school enrollment at each interview, rather than imputing it from age and educational attainment, as is typical. Because it is possible to leave school more than once, I also included a control variable for this possibility.

The major indicator of career maturity is a work-experience variable measured over the two-year period preceding each year at risk of forming a union. I used a multiyear work-experience variable to achieve a direct measure of career development and to reduce the likelihood of endogeneity problems. In trial runs, this measure also proved to be more successful than a one-year measure. The measure was limited to two years because it made fewer demands on the data and because recent changes in employment status are

most likely to have the greatest effect on union formation during the earlier stages of young men's work careers.

Based on a dichotomization of work experience for each year, the two-year variable consisted of four categories: (1) less than full-time/full-year for both years (<FTFY/<FTFY), an indicator of more chronic and serious labor-market instability; (2) full-time/full-year followed by less than full-time/full-year (FTFY/<FTFY), an indicator of a deterioration in work stability; (3) less than full-time/full-year followed by full-time/full-year employment (<FTFY/FTFY), a measure of an improvement in labor-market stability, consistent with a growing career maturity; and (4) full-time/full-year for both years (FTFY/FTFY), as an indicator of greater career maturity. The fourth category was the reference category. Full-time work is defined as working at least 35 hours per week, on average. Because job experimentation is a normal and often positive part of the career-development process, and because the time between two interviews can be longer or shorter than 52 weeks, full-year employment at each interview was defined as having worked at least 85% of the time between the last two interviews. My general hypothesis was that those with a recent history of employment instability would be less likely to marry but more likely to start cohabiting, presumably as an adaptive response to the uncertainties raised by career immaturity.

**Long-term socioeconomic characteristics.** The indicator used was educational attainment, which I treated as a time-varying categorical covariate. Although schooling also proxies an individual's current labor-market position, the work-experience and annual-earnings variables should account for much of this effect. If so, schooling will be a reasonable indicator of longer-term socioeconomic characteristics and, in some cases, uncertainty about what these may be. For both respondents and their potential mates, four or more years of college is usually a good predictor of a relatively prosperous socioeconomic future as well as of a particular type of lifestyle, social and cultural as well as material, thereby reducing one source of current uncertainty in the matchmaking process. Hence it should increase the likelihood of marrying as opposed to cohabiting. On the other hand, the reverse would be the case for high school dropouts and even high school graduates whose future prospects are increasingly more uncertain. In addition to the question of *what* an individual's future prospects are likely to be, there is the question of *when* he might achieve them. This, too, is partially indicated by educational attainment, given previous findings that the pace of the cohort's transition to a stable and economically viable work career was highly related to schooling (Oppenheimer et al. 1997).

**Control variables.** Several other control variables were included, in addition to whether the individual had previously cohabited and whether there was a break in schooling. Based on age in 1979, a third control variable divided respondents into two birth cohorts to obtain a crude marker of trends in marriage and cohabiting behavior. Finally, region and metropolitan residence were added as controls because they tended to have a somewhat depressing influence on the impact of earnings. Those living in the South and nonmetropolitan areas were more likely to marry at an earlier age but also had lower earnings.

## Regression Results

Descriptive statistics for the explanatory variables are shown in Table 1. Table 2 presents odds ratios for multinomial regressions of whether single noncohabiting males made the transition to a cohabiting or marital union or did not change their status (the reference category). Columns 3 and 6 show the odds of each group cohabiting as compared with marrying.

**Earnings.** The effect of earnings indicates a strong threshold effect on forming either type of union; however, it is quite a low threshold. The 1992 poverty line for a two-person household was about \$9,400 (U.S. Bureau of the Census 1993); however, for

**Table 1. Descriptive Statistics (in Percentages) of Explanatory Variables**

Variable	Single, Not Cohabiting		Single, Cohabiting	
	Whites	Blacks	Whites	Blacks
Age in 1979				
14-17	57.7	55.7	54.6	52.9
18-22	42.3	44.3	45.4	47.1
Duration of Cohabitation				
< 1 year			57.6	45.5
1 year			22.4	23.2
2-3 years			14.8	21.0
4+ years			5.2	10.3
Years Out of School				
Unknown	1.6	2.6		
Enrolled	34.1	22.5		
< 1	12.4	10.5		
1	10.6	9.6		
2	9.0	8.7		
3-6	21.6	26.1		
7+	10.7	20.0		
Enrolled in School			10.5	3.7
School Break				
Unknown	9.9	9.6		
Yes	13.0	12.3		
No	77.1	78.1		
Education (in Years)				
Unknown	0.3	0.5		
< 12	20.4	34.4	18.8	33.0
12	39.7	42.2	46.8	47.3
13-15	24.8	17.8	19.9	13.1
16+	14.8	5.0	14.6	6.6
Previously Cohabited	3.7	7.0	12.1	15.4

(continued)

whites, compared with those in the reference group (\$10,000-\$20,000), those with either no earnings at all or earnings below \$5,000 had very low odds of entering either a cohabiting or marital union. For blacks, this was also the case for marrying, but only black nonearners had significantly lower odds of entering a cohabitation. Moreover, the effect of earnings did not again achieve significance until men were in the next to highest earnings category, and here there was an increase in the likelihood of marrying, consistent with previous research (Clarkberg 1999). However, for both blacks and whites, and with but one exception, the odds of entering a cohabiting union changed little for those earning \$5,000 or more; a low income threshold seems to be the major factor at work here. These

(Table 1, continued)

Variable	Single, Not Cohabiting		Single, Cohabiting	
	Whites	Blacks	Whites	Blacks
Two-Year Work Experience Before Current Interview				
Unknown	13.8	13.5	2.5	2.9
<FTFY/<FTFY	42.4	50.1	25.5	30.8
FTFY/<FTFY	5.9	6.4	10.8	11.0
<FTFY/FTFY	11.9	10.6	15.9	17.2
FTFY/FTFY	26.0	19.3	45.2	38.0
Two-Year Work Experience at Start of Cohabitation				
Unknown			2.0	1.3
<FTFY/<FTFY			34.7	37.7
FTFY/<FTFY			11.9	12.0
<FTFY/FTFY			16.9	20.1
FTFY/FTFY			34.4	28.8
Earnings Variables				
No Information	1.9	3.2	1.1	3.6
No earnings	12.4	21.7	2.7	5.9
< \$5,000	22.2	27.4	9.6	18.5
\$5,000–\$9,999	16.3	13.9	12.5	15.2
\$10,000–\$19,999	24.0	21.7	35.8	33.0
\$20,000–\$29,999	12.7	7.9	20.4	15.4
\$30,000+	10.4	4.2	17.8	8.2

Note: These statistics are based on the relevant person-year files of those at risk of entering or exiting a cohabitation.

income effects were quite robust over different specifications—for example, omitting the work-experience variable or using one year's instead of two years' work experience did not change the pattern for either blacks or whites.

**Current level of career maturity.** For blacks and whites alike, career immaturity, as measured by school enrollment and a short time out of school, had a net negative effect on both types of transitions, although, in models not reported here, the effects were larger before work experience and earnings were included in the model. In addition, for both groups, the odds of marrying were particularly low for those out of school for seven or more years compared with those out two years, whereas the odds of starting to cohabit were higher, suggesting the selective removal over time of those most eligible or desirous of marrying.

The findings on work experience strongly support the idea that, although marriages were discouraged by labor-market instability, cohabitation provided something of a fallback strategy. Both blacks and whites who worked <FTFY/<FTFY were much less likely to marry than those with two years of FTFY employment. For whites, this was even more the case for those whose work stability had *deteriorated*. However, for both racial groups, an improvement in work experience resulted in marrying odds that were not significantly different from those of two-year FTFY workers. The cohabitation response to

**Table 2. Odds Ratios for the Multinomial Logistic Regression Analysis of the Transition to Cohabitation or First Marriage for Noncohabiting Single Males, by Race<sup>a</sup>**

Variable	Whites			Blacks		
	Cohabiting/ No Change	Married/ No Change	Cohabiting/ Married	Cohabiting/ No Change	Married/ No Change	Cohabiting/ Married
Age in 1979						
14–17	0.98	0.95	1.04	1.20*	1.02	1.18
18–22	—	—	—	—	—	—
Years Out of School						
Unknown	1.66	0.39**	4.28**	2.81*	0.35 <sup>†</sup>	8.02**
Enrolled	0.44**	0.55**	0.80	0.35**	0.63*	0.55*
< 1	0.67*	0.93	0.73	0.55**	0.89	0.62
1	0.93	1.02	0.92	0.70 <sup>†</sup>	0.76	0.92
2	—	—	—	—	—	—
3–6	1.31 <sup>†</sup>	1.00	1.32	1.02	0.87	1.17
7+	1.31	0.59**	2.22**	1.33 <sup>†</sup>	0.67*	2.00**
Cohabited Previously	2.76** <sup>b</sup>	0.96	2.89**	1.93** <sup>b</sup>	1.07	1.81**
Education (in Years)						
Unknown	2.40	1.81	1.32	1.51	0.68	2.20
< 12	1.20	1.28** <sup>b</sup>	0.94 <sup>b</sup>	1.18	0.78 <sup>tb</sup>	1.50** <sup>b</sup>
12	—	—	—	—	—	—
13–15	1.10	1.13	0.97	1.13	1.04	1.09
16+	0.88 <sup>b</sup>	1.24*	0.71*	1.42 <sup>tb</sup>	1.54*	0.92
School Break						
Unknown	0.58 <sup>†</sup>	1.27	0.46*	0.43 <sup>†</sup>	0.80	0.54
Yes	1.78**	1.15	1.55**	1.32*	0.82	1.60*
Two-Year Work Experience						
Unknown	1.13	0.65**	1.74*	0.91	0.84	1.08
<FTFY/<FTFY	0.92	0.67**	1.38 <sup>†</sup>	1.08	0.59**	1.83**
FTFY/<FTFY	1.37*	0.57**	2.39**	1.28	0.72	1.78*
<FTFY/FTFY	1.18	0.88	1.34 <sup>†</sup>	1.28 <sup>†</sup>	0.91	1.40 <sup>†</sup>
FTFY/FTFY	—	—	—	—	—	—

*(continued)*

employment instability was quite different. Whites whose work experience deteriorated were 37% more likely to start cohabiting; for blacks this pattern was also observed, although the relationship did not achieve significance. As a consequence of these contrasting patterns for entering cohabitations and marriages, the odds that either black or white males would enter a cohabiting rather than a marital union were quite high and statistically significant for all those working less than FTFY/FTFY. For example, among those whose labor-market behavior had deteriorated, whites were 139% more likely to cohabit than to marry, whereas blacks were 78% more likely to do so.



(Table 2, continued)

Variable	Whites			Blacks		
	Cohabiting/ No Change	Married/ No Change	Cohabiting/ Married	Cohabiting/ No Change	Married/ No Change	Cohabiting/ Married
Earnings (in 1992 dollars)						
No information	0.79	0.88	0.90	0.59 <sup>†</sup>	0.65	0.91
No earnings	0.52**	0.34**	1.52	0.41**	0.28**	1.47
< \$5,000	0.66**	0.58**	1.12	0.80	0.52**	1.52 <sup>†</sup>
\$5,000–\$9,999	0.98	0.90	1.09	0.99	0.82	1.21
\$10,000–\$19,999	—	—	—	—	—	—
\$20,000–\$29,999	0.90	1.23*	0.73*	0.96	1.37*	0.70 <sup>†</sup>
\$30,000+	0.77 <sup>†</sup>	1.16	0.66*	0.89	0.98	0.91
-2 Log-Likelihood	12,348.3**			7,392.4**		
df	58			58		
Person-Years	15,459			11,371		

<sup>a</sup>Region and metropolitan residence also were controlled for in both models.

<sup>b</sup>Interactions with race are significant at the .10 level or better.

<sup>†</sup> $p < .10$ ; \* $p < .05$ ; \*\* $p < .01$

**Long-term socioeconomic position.** Educational attainment had a rather complex relationship to union formation, with the effects differing for blacks and whites. As predicted, a college degree, compared with a high school diploma, increased whites' odds of marrying and decreased their odds of cohabiting. As a result, white college graduates were more likely to marry than to cohabit, consistent with their more favorable and more predictable near- and long-term prospects. For blacks, however, a college education significantly increased the odds of entering *either* type of union, apparently reflecting the particularly poor partnering position of black men with a high school education, the comparison group (Oppenheimer et al. 1997).

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

## TRANSITION FROM A COHABITATION

### Variables

**Dependent variable.** In this second equation, the dependent variable is whether a never married cohabiting respondent went on to marry, separate, or continued to cohabit (the reference category).

**Financial basis for a union.** The earnings variable is measured in the same way as in the first regression equation; the hypotheses about its effect are somewhat different,

however. As Table 2 showed, men with no earnings or earnings below \$5,000 were much less likely to enter either type of union. This suggests that the effect of earnings on transitions *out* of a cohabitation might be relatively low as those with a very low or no income were infrequently selected into a cohabitation, as is also shown in Table 1.

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

I used two versions of the two-year work-experience variable for analyzing cohabitation outcomes. One is the same time-varying covariate used in the first set of regressions. Presumably, cohabitators who have recently been improving their work stability or have maintained a stable FTFY employment would be more likely to marry. However, as most cohabitations very rapidly lead either to marriage or a separation, the characteristics of the respondents at the time the cohabitation was formed could be particularly important in affecting cohabitation outcomes. For example, these characteristics may be indicative of implicit or explicit agreements about the expected future of the relationship. Hence the second version of the two-year work-experience variable is measured around that time. It indicates the change in work experience from the interview year just before the cohabitation was formed to that during the year the cohabitation started. My hypothesis was that those single cohabitators who were in a more stable (i.e., more "mature") labor-market position at the start of a cohabitation should have higher odds of marrying, partly because they are more likely to have become engaged before they started to cohabit. Those in a more unstable employment position may be viewing the cohabiting relationship as more exploratory and tentative and hence may exhibit lower odds of marrying; however, they also may be less likely to separate, perhaps because of poorer alternate marriage-market options or because they are waiting for their situation to improve, a reasonable expectation during a career-development period.

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

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

## Regression Results

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

**Earnings.** There was a negative relationship between earnings and the odds of separating for whites, indicating that a certain level of financial resources is essential for *maintaining* as well as *forming* a cohabiting union. However, although earnings had a strong positive effect on the transition to a first marriage among single noncohabitators (Table 2), it had no significant effect on the transition to a marriage among those whites currently

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

Variable	Whites			Blacks		
	Separated/ No Change	Married/ No Change	Married/ Separated	Separated/ No Change	Married/ No Change	Married/ Separated
Age in 1979						
14–17	1.21	0.85	0.70 <sup>†</sup>	1.15	0.97	0.84
18–22	—	—	—	—	—	—
Duration of Current Cohabitation						
< 1 year	—	—	—	—	—	—
1 year	0.69 <sup>†</sup>	0.77	1.12	0.96	0.41**	0.43**
2–3 years	0.78	0.65 <sup>†</sup>	0.83	0.68 <sup>†</sup>	0.70	1.04
4+ years	0.37*	0.28**	0.75	0.49**	0.44 <sup>†</sup>	0.90
Cohabited Previously	1.14	0.59*	0.52*	0.79	0.91	1.16
Enrolled in School	0.84 <sup>a</sup>	0.48***	0.56 <sup>†a</sup>	1.99 <sup>†a</sup>	3.30***	1.66 <sup>a</sup>
Education (in Years)						
< 12	0.79	0.66 <sup>†</sup>	0.84	0.83	0.82	0.98
12	—	—	—	—	—	—
13–15	1.30	1.48 <sup>†</sup>	1.14 <sup>a</sup>	0.84	2.28**	2.72***
16+	1.48	1.67*	1.13 <sup>a</sup>	0.77	3.14**	4.07***
Two-Year Work Experience at Start of Cohabitation						
Unknown	1.22	0.69	0.57	1.62	3.38 <sup>†</sup>	2.09
<FTFY/<FTFY	0.86	0.56**	0.66	1.13	0.68	0.60
FTFY/<FTFY	0.60 <sup>†</sup>	0.46***	0.76	0.68	1.02 <sup>a</sup>	1.50
<FTFY/FTFY	0.62 <sup>†</sup>	0.72	1.16	0.95	1.24	1.32
FTFY/FTFY	—	—	—	—	—	—
Earnings (in 1992 dollars)						
No information	0.40	1.22	3.08 <sup>a</sup>	2.25*	0.30	0.14 <sup>†a</sup>
No earnings	2.04	2.32	1.14	1.08	1.17	1.08
< \$5,000	1.67 <sup>†</sup>	1.60	0.96	1.24	0.76	0.62
\$5,000–\$9,999	1.16	1.30	1.12	0.99	1.36	1.37
\$10,000–\$19,999	—	—	—	—	—	—
\$20,000–\$29,999	0.80	1.19	1.49	0.76	1.27	1.67
\$30,000+	0.55*	1.26	2.29**	1.12	1.21	1.08
–2 Log-Likelihood		1,908.5**			1,701.2**	
<i>df</i>		38			38	
Person-Years		960			1,044	

<sup>a</sup>Interactions with race are significant at the .10 level or better.

<sup>†</sup> $p < .10$ ; \* $p < .05$ ; \*\* $p < .01$

cohabiting (Table 3). For blacks, earnings did not have a statistically significant effect on either separation or marriage. This extremely weak income effect on exits from cohabitation is quite robust across different specifications: whether I omitted the two-year work-experience variable, substituted a one-year variable, or used income in continuous log form, the results varied little.

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

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

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

Table 4 shows the regression results when the time-varying work-experience variable is used. The rapidly decreasing sample size with duration of cohabitation made the results more subject to sampling error than the time-invariant covariate of Table 3. Nevertheless, for both blacks and whites, recent employment instability did have a negative

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5. Smock and Manning (1997) found that income had a positive effect on marriage formation for male cohabitators. These differing results may be partly because a substantial percentage of the NSFH males had been previously married (42%) and the sample was less age-restricted. Engagements may be much less of a reason for starting to cohabit for a less age-restricted sample, and hence the selectivity on income would be less pronounced. Moreover, earnings may be a more important consideration for somewhat older couples and the previously married. The length bias of their sample also may contribute to these different results because those who are engaged may be underrepresented in a sample that is somewhat biased toward those with longer-duration cohabitations.

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

Variable	Whites			Blacks		
	Separated/ No Change	Married/ No Change	Married/ Separated	Separated/ No Change	Married/ No Change	Married/ Separated
Two-Year Work Experience Before Current Interview						
Unknown	1.12	0.73	0.65	1.31	1.28	0.97
<FTFY/<FTFY	0.97	0.67 <sup>†</sup>	0.69	1.31	0.53	0.40*
FTFY/<FTFY	1.24	0.48**	0.38***	0.80	0.79	0.98 <sup>†</sup>
<FTFY/FTFY	0.74	0.73	0.99	0.95	0.93	0.97
FTFY/FTFY	—	—	—	—	—	—
-2 Log-Likelihood	1,911.3**			1,703.9**		
<i>df</i>	38			38		
Person-Years	960			1,044		

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

<sup>†</sup>Interactions with race are significant at the .10 level or better.

<sup>†</sup> $p < .10$ ; \* $p < .05$ ; \*\* $p < .01$

effect on marriage formation and significantly decreased the odds of marrying as opposed to separating.

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

## CONCLUSION

This study has shown that both cohabitation and marriage have a substantial relationship to young men’s career development. Consistent with previous studies, earnings had a positive effect on entering either a cohabiting or marital union among both black and white noncohabiting males. What is new to this analysis, however, is the strong threshold effect that emerged when I created a dummy variable for earnings. Another departure from most previous studies is that in the case of cohabitation *outcomes*, and with but one exception, earnings ceased to have any impact on marriage formation for both blacks and whites. This is probably because the strong negative selection of non- and low earners into cohabitations eliminated a major component of the earnings effect. In addition, if a substantial

proportion of cohabitations were also engagements, the income effect for these couples was probably already factored into the decision to cohabit. The methodological implications of these findings are also important because they point to some of the risks of drawing firm conclusions from the analysis of cohabitation outcomes alone when the selection effects on entry into a cohabitation cannot be assessed.

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

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

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

Second, this analysis has shown that entering a cohabiting rather than a marital union appears to be one common response to employment instability and all the uncertainties it engenders. Hence this adaptive response to the well-documented rise in young men's labor-market difficulties should also be an important factor in cohabitation and marriage trends. Once again, we have a trend that does not convincingly indicate that the institution of marriage is becoming less desirable to young people.

An additional source of heterogeneity in the cohabitation phenomenon is due to the increasing proportion of cohabitators who have been previously married (Casper and Bianchi 2001: table 2.1). As a group, they are systematically different from younger, never-married cohabitators: they are more likely to have children from a former union than the never-married, their cohabitations last longer, and they are more likely to say that they do not expect to remarry (Bumpass, Sweet, and Cherlin 1991). It is not clear that their behavior should be interpreted in the same way as that of young single people. Yet small sample sizes have often precluded considering them separately in regression analyses, with the result that their presence affects the overall measurement and characterization of cohabitation. This, in turn, influences our interpretation of what cohabitation trends

signify. All in all, properly evaluating the rapidly shifting role of cohabitation in American family life requires considerably more finely focused research as well as the greater availability of data sets that are large enough and detailed enough to support such a research endeavor.

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