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Families Formed Outside of Marriage

Cohabitation and childbearing outside of marriage are increasingly common family arrangements in the United States. Cohabitation is becoming more like formal marriage in that both are childrearing institutions. Attempts to study the meaning of families formed outside of marriage face the challenge of studying a moving target because the rapid rise in nonmarital families contributes to new meanings and institutional supports. Among these institutions are state policies that formalize ties between members of nonmarital families. This review summarizes the changing demography of cohabitation and nonmarital childbearing, considers the causes and effects of these changes, and describes some recent policies that formalize the relationship between members of families formed outside of marriage. These policies may affect family members' behavior.

Marriage and childbearing within marriage are the centerpiece of family studies. Researchers investigate the formation and dissolution of relationships, the quality of marital and parental relationships, and the effects of marriage and changes in marital status on individuals. Marriage forms alliances between kin groups and allows the exchange of property and other resources. Children are the most important of the resources created in marriage. Individual and family-level processes, such as who marries, who has children and how the children are raised affect reproduction. State

policies and community-level processes also affect reproduction, for instance, through social practices, norms, and laws about marriage and about parents' rights and responsibilities for children.

Scholars have provided new insights into family relationships by broadening their studies to include greater emphasis on nonmarital relationships. Although studies of nonmarital relationships are not new phenomena, recent data facilitate a broader conceptualization of families formed outside of marriage than was possible before this decade. In particular, social scientists have collected improved data on cohabiting unions and childbearing outside of marriage. Investing resources in better data on nonmarital families acknowledges that cohabitation and childbearing outside of marriage are important aspects of U.S. family life. Because the number and social significance of families formed outside of marriage have grown over recent decades, the place of these relationships in contemporary kinship has changed. Studies of nonmarital families focus on a moving target.

This review considers two ways in which families are formed outside of marriage: by coresidence, as when a couple lives together without being married, and by having children outside of marriage. The review considers intimate relationships between adults or "conjugal" relationships and relationships between parents and minor children. I treat coresidence and childbearing behaviors as defining characteristics of families. This behavioral definition differs from definitions of families formed by marriage because marriage is defined, in part, by laws. Couples who marry obtain marriage licenses, in contrast to couples who

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live together without marrying and who require no formal license. The phrases "out-of-wedlock" and "illegitimate" childbearing also highlight the legal distinction between families formed outside of marriage and families formed in marriage. I follow convention by using the phrase "nonmarital cohabitation" and "cohabitation" synonymously to describe heterosexual couples who live together as intimate partners but are not married to each other. My review complements other recent reviews by Casper and Bianchi (in press), Patterson's review of gay and lesbian families (2000); Prinz (1995); Smock (2000); Thomson, Bachrach, Kaye, and Ventura (1998); the Department of Health and Human Services 1995 *Report to Congress on Out-of-Wedlock Childbearing* (Thornton, 1995); Thornton, Amaudo, Marsiglio, Sugland, and Waite (1998); and the 1998 National Institute of Child Health and Human Services (NICHD) *Ties That Bind* conference (Waite, Bachrach, Hindin, Thomson, & Thornton, 2000). The large number of new publications on this topic is consistent with the growing importance of these family arrangements in the U.S. kinship system.

As families formed outside of marriage grow in number, policy makers and individuals try to formalize aspects of nonmarital family relationships, such as when the father of a child born outside of marriage is formally identified as that child's father through the establishment of legal paternity. I consider research on the trend toward formalizing the rights and responsibilities of families formed outside of marriage at the end of this review.

Marriage licenses parenthood (Malinowski, 1964). I start from this assumption and ask whether cohabitation is also an institution for childrearing. This necessarily emphasizes young families over older families in which members are beyond reproductive age, although nonmarital family relationships among older persons may be increasingly important in the United States and other Western societies with aging populations (Chevan, 1996; Gonnot, Keilman, & Prinz, 1995; see also Allen, Blieszner, & Roberto, 2000). My focus on young adults excludes grandparent-grandchild households, from which the middle generation is absent, and other aspects of grandparents' involvement in childrearing, although these family ties are certainly important. Emphasis on younger adults takes into account that this is a time when many make important decisions about forming families and, as a result, they may provide unique

insight into new meanings of cohabitation and nonmarital childbearing. (See Thornton and Fricke, 1989, for a similar strategy in a comparative analysis of changing kinship.) Finally, I focus on nonmarital families in the United States, but draw on evidence from other countries.

The review is organized as follows. The next section discusses the effects of social context on the meaning of families formed outside of marriage. It also considers how individuals' expectations about the stability of cohabiting relationships or relationships that produce children may change as a result of things that happen to the couple once they start living together or after their child is born. The next several sections review research on cohabitation. First, I chart the increase in cohabitation and consider group differences in rates of cohabitation. I then review the debate about whether cohabitation is a stage in the courtship process leading up to marriage or whether cohabitation is an end in itself. The sections after that consider the stability of cohabiting unions, how cohabitators organize their daily lives, and the associations among cohabitation, childbearing, and childrearing. Then I turn my attention to nonmarital childbearing more generally. This is followed by a discussion of conceptual and methodological issues that affect the interpretation of past research and should be considered in new work on nonmarital families. I then examine the increasing efforts to formalize relationships between members of families formed outside of marriage. The review ends with a short discussion of cohabitation as a kinship institution.

TRIAL ARRANGEMENTS AND CHANGING EXPECTATIONS

It is a sociological truism that the meaning of cohabitation outside of marriage and other family relationships depends on the social context in which they occur. For example, many Latin American countries have long histories of socially accepted consensual unions, which may substitute for formal unions in some groups (De Vos, 1999; Parrado & Tienda 1997). Laws about taxes and housing and child allowances treat unmarried and married couples the same in Sweden, where premarital cohabitation is nearly universal (Hoem, 1995). In contrast, in the United States, where cohabitation was uncommon until recently, family law gives cohabitators few of the rights of married couples (Gordon, 1998/1999). Similarly, U.S. children born outside of marriage lack some ad-

vantages that accrue to children born in marriage, unless the former have legally identified fathers.

As cohabitation and nonmarital childbearing become more common, individuals are less likely to think of them as deviant behaviors. Individuals also have fewer incentives to marry before having a child when children born outside of marriage are eligible for the same benefits and accorded the same social recognition as children born in marriage. In the United States, individuals are marrying and forming nonmarital families in a changing social context. Marriage, as an institution, is increasingly defined as a short-term relationship. Divorce is more acceptable now than in the past (Thornton, 1989). Laws no longer assume that marriage is forever (Weitzman, 1985), and celebrations of marriage are less likely to emphasize its permanence (Furstenberg, 1997). The meaning of cohabitation is shifting, in part because the meaning of marriage has shifted. Marriage offers fewer benefits relative to cohabitation now than in the past. Most young people expect to marry and believe that it is important to have a good marriage and family life, but most do not believe that they must marry to live a good life (Thornton, 1995).

The meaning of cohabitation and nonmarital relationships also depends on the expectations of those who form the union and on individuals' own experiences within the relationship. Individuals' attitudes on the appropriate conditions for marriage and childbearing, on whether relationships involve lifetime commitments, and on the different rights and responsibilities of women and men in cohabiting and marital relationships affect how they understand their personal relationships. Marriage is an economic arrangement, notwithstanding the expressions of love that accompany the formalization of such unions. Economic uncertainty and scarcity of economic resources increase the likelihood of cohabitation compared with marriage, but rates of cohabitation have risen among those with both low and high levels of education, an indicator of likely economic success. Individuals who decide to live together instead of marrying may do so as a way to evaluate whether their partner will end up as a good economic match (Oppenheimer, 1988) or an egalitarian partner (Cherlin, 2000). Once couples begin living together, they also develop new ties that bring them closer together (Berger & Kellner, 1974). Having children together connects cohabiting partners in addition to the symbolic connections adults create. For some couples, these symbolic and child-based

sources of solidarity may reinforce their plans to marry. For other couples, these bonds may make the idea of formalizing their union through marriage less important than when they began living together. The secular rise in the public's acceptance of cohabitation and of childbearing outside of marriage contributes to a decline in cohabiting partners' expectations about whether marriage is the "next step" in their own relationship.

THE RISE IN COHABITATION AND GROUP DIFFERENCES IN COHABITATION

It was clear by the start of this decade that cohabitation was an important aspect of couple relationships in the United States. Between the mid-1970s and 1980s, young adults became more accepting of nonmarital cohabitation, with increasing percentages agreeing that cohabitation was a "worthwhile experiment" and that it was a good idea to live together before marrying (Thornton, 1989). Approval of cohabitation is likely to continue to increase in the future through the process of cohort replacement because young adults are more likely than older adults to believe that it is all right for an unmarried couple to live together even if they have no plans to marry (Bumpass & Sweet, 1995; Oropesa, 1996). British data also show that compared with older persons, young adults are much more likely to say that they would advise a young person to live with a partner before they marry the partner (Kiernan & Estauch, 1993; see Thornton, 1995, for a review of attitudes about cohabitation and changing family patterns). Trends in behavior follow a similar pattern, with each recent birth cohort more likely to cohabit than previous cohorts (Bumpass & Sweet, 1989; Chevan, 1996). Rates of cohabitation have increased even among older adults, however (Waite, 1995). By 1997, there were approximately 4.1 million cohabiting couples of all ages, up from 2.9 million in 1990, an increase of 46% (Casper & Cohen, 2000).

The rise in cohabitation is best understood in the context of delayed marriage for recent cohorts compared with cohorts born between the post-World War II period and the mid-1960s. About two thirds of the decline between 1970 and 1985 in the proportion of young adults married by age 25 can be attributed to the rise in nonmarital cohabitation (Bumpass, Sweet, & Cherlin, 1991, Table 1). Although much discussion of cohabitation among young adults considers it a stage in the transition to first marriage, Bumpass and his col-

leagues showed that cohabiting unions also occur after a marriage dissolves and that rising rates of postmarital cohabitation compensated for the decline in remarriage among couples separated in the early 1980s.

These trends have continued for U.S. women in the 1990s. Nearly 40% of women aged 19 to 24 years in 1995 had ever cohabited, compared with just under 30% of women that age in the late 1980s (Bumpass & Lu, 2000, Table 1). More than half of first unions in the early 1990s began with cohabitation (Bumpass & Lu, Table 3). The increase in nonmarital cohabitation occurred for all education groups and for Whites, Blacks, and Hispanics, although the increases were greater for those with a high school degree or less and for non-Hispanic Whites than for other groups (Bumpass & Lu, Table 2). Cohabitation continues to offset the decline in marriage for young women (Bumpass & Lu).

Cohabitation remains more common among those with less education and for whom economic resources are more constrained (Bumpass & Lu, 2000; Clarkberg, 1999; Willis & Michael, 1994), perhaps because cohabiting unions require less initial commitment to fulfill long-term economic responsibilities (Clarkberg, Stolzenberg, & Waite, 1995; Smock & Manning, 1997). Because the institution of marriage includes expectations about economic roles, couples may think that they should reach specific financial goals, such as steady employment or housing of a certain quality, before it is appropriate to marry. Those with low incomes may also think that marriage, with its legal rules about marital property and inheritance, is irrelevant for them given their few material assets (Cherlin, 1992). Consistent with higher rates of cohabitation among the economically disadvantaged, cohabitators with more financial resources are more likely to expect to marry their partners (Bumpass et al., 1991). They are also more likely to realize their expectations about marriage than cohabiting couples who are economically disadvantaged (Smock & Manning).

Cohabitation rates have increased at the same time as marriage rates have declined for both Blacks and Whites. By 1998, about two thirds of White women aged 20 to 24 were never married, nearly doubling the percentage never married in 1970. Marriage is even less common for Black women age 20–24, among whom 85% were never married in 1998 (Cherlin, 1992; Teachman, Tedrow, & Crowder, 2000; U.S. Bureau of the Census, 1998).

Rates of marriage or nonmarriage exaggerate Black-White differences in union formation. When one considers both informal unions (cohabitation) and formal unions (marriages), the race difference in the percentage of young women who have entered a union is reduced by about one half (Raley, 1996). Puerto Ricans also enter informal unions at high rates. Compared with non-Hispanic Whites, Puerto Ricans are less likely to marry their cohabiting partners (Landale & Forste, 1991). Explanations for race and ethnic differences in cohabitation patterns draw on both cultural and economic factors. Landale and Fennelly (1992), for example, argued that the long history of social recognition of consensual unions in many Latin American countries explains in part why Puerto Rican women, compared to non-Hispanic White women, are less likely to formalize their unions, even when children are involved.

When men's economic circumstances are precarious, young adults delay marriage (Oppenheimer, Kalmijn, & Lim, 1997). Those who are economically insecure, including those still enrolled in school, may choose cohabitation over marriage (Thornton, Axinn, & Teachman, 1995; Willis & Michael, 1994). Among cohabiting couples, those in which the male partner is more economically secure are more likely to marry than those in which the male partner is economically insecure (Smock & Manning, 1997). Economic factors alone, however, do not explain race differences in union formation (Raley, 1996), pointing again to the need for explanations that take account of both cultural and economic factors. That men's declining labor market prospects explain some, but not all, of the delay in marriage between 1960 and 1980 for Black and White men reinforces the need to consider both economic and noneconomic factors to account for temporal and cross-sectional differences in union formation (Mare & Winship, 1991).

COHABITATION AS A STAGE BEFORE MARRIAGE OR AS AN END IN ITSELF

That family scholars in the 1980s regarded cohabitation in the United States as a transitional stage between being single and marrying is evident from the organization of the 1990 *Journal of Marriage and the Family* decade reviews. Ten years ago, cohabitation was examined in the review of research on mate selection and premarital relationships (Surra, 1990). Cohabitators themselves also saw their unions as a way to assess marital

compatibility (Bumpass et al., 1991, Table 7). Most either had definite plans to marry their cohabiting partner or thought they would marry their partner (Bumpass et al., Table 9). Among young adults, never-married cohabitators are usually intermediate between those who are single and those who are in first marriages on attitudes and socio-economic characteristics. On most of these dimensions, cohabitators are more similar to single, noncohabiting adults than to those who are married (Rindfuss & VandenHeuvel, 1990). Because cohabitation may occur either before a first marriage or with a new partner after a divorce, it is instructive to compare the characteristics of single and cohabiting persons, taking account of whether they have ever been married. Casper and Bianchi (in press, Table 3) show that, among 25- to 34-year-old adults, never-married singles and cohabitators are more similar to each other than they are to ever-married singles and cohabitators on education, per capita income, and use of food stamps. Ever-married singles and cohabitators resemble each other on these characteristics and are generally more disadvantaged than the never-marrieds, regardless of cohabitation status. Comparisons on other characteristics show more variation in which groups bear the greatest resemblance.

Not surprisingly, cohabiting women are more similar to married women than to single women in their sexual and contraceptive behavior due to their greater exposure to risk (Bachrach, 1987). Although adults in cohabiting relationships report that they have sex more frequently than those who are married, once the younger age of cohabitators is taken into account, the difference diminishes (Laumann, Gagnon, Michael, & Michaels, 1994). Never-married cohabiting couples are less likely to have a child together than are married couples, but they are significantly more likely to have a child compared with single women (Manning & Landale, 1996; Wu, Bumpass, & Musick, 1999). However, race and economic characteristics affect the degree to which cohabiting couples' fertility resembles that of married couples (Loomis & Landale, 1994; Manning & Landale, 1996).

Although cohabitation is often a prelude to marriage, cohabiting unions may be an end in themselves for an increasing percentage of cohabitators. These cohabitators do not necessarily reject marriage. Instead, cohabitators are less likely to see marriage as the defining characteristic of their family lives. Fewer cohabitations end in marriage now than in the past. In the 1970s, about 60% of cohabitators who formed unions at age 25 or older

married their partners within 3 years of starting to live together, compared with only about 35% in the early 1990s (Bumpass, 1995, Figure 6; see Bumpass, 1998, for replication using different data). Thus, fewer cohabitations are a stage on the way to marriage, either because the partners never intended to marry in the first place or because other changes in their circumstances altered their intentions or their ability to fulfill their intentions.

Change in the meaning of nonmarital cohabitation also comes from the growing importance of cohabitation as a setting in which couples bear and rear children. The percentage of cohabitators who had biological children together increased from 12% in the early 1980s to 15% in the early 1990s (Bumpass, personal communication, 1999). Although these percentages are still low, the change is a 25% increase over a short time. Having a child in the relationship may change how the couple thinks of their union. For example, among Puerto Rican women interviewed in a survey that allowed them to describe their unions as either informal marriages (i.e., they thought of themselves as married) or cohabitations, women who had borne children outside formal marriage were much more likely to describe their relationship as an informal marriage than women without children (Landale & Fennelly, 1992).

At the same time that cohabitators have become more likely to bear children together, the percentage of all children who are born to unmarried parents in the United States increased from about 18% in 1980 to nearly a third in 1997 (Smith, Morgan, & Koropecyk-Cox, 1996; Ventura, Martin, Curtin, & Mathews, 1999), a trend I discuss further below. Cohabiting couples are responsible for much of this increase in nonmarital childbearing. In the early 1980s, cohabiting couples had 29% of nonmarital births, compared with 39% a decade later (Bumpass & Lu, 2000). About 20% of nonmarital births occur in cohabiting unions after a first marriage has ended in separation or divorce, among women born since 1945 (Brown, 2000). Children born to cohabiting parents begin life in a household with both biological parents, but researchers and policy makers often assume that these children live in a single-mother household.

Single women who become pregnant are increasingly likely to move in with rather than marry the father of their child. In the past, many of these pregnancies were "premarital" pregnancies that resulted in marital births; a single woman who became pregnant married the father of their child.

(See Parnell, Swicegood, & Stevens, 1994 on declines in "legitimation" in the postwar period.) As recently as the early 1980s, about 20% of single noncohabiting women who had a pregnancy that resulted in a live birth married by the time the child was born. By the early 1990s, only 11% did so. Over this same period, the percentage of pregnant single women who began cohabiting by the time their child was born increased from 6% to 9% (Raley, in press). Thus, women are almost as likely to form nonmarital cohabiting unions as marry when they have a child. Cohabiting couples also care for children brought to the union by only one of the partners. Nearly half of cohabiting couples live with children (Bumpass, personal communication, 1999), and cohabiting couples make up one fourth of all stepfamilies (Bumpass, Raley, & Sweet, 1995).

STABILITY OF COHABITING UNIONS

Cohabiting unions end quickly either because the couple marries or breaks up. Half end in a year or less for one of these reasons (Bumpass & Lu, 2000). Compared with married couples, cohabitators are much more likely to break up. About 29% of cohabitators and only 9% of married couples break up within the first 2 years (Bumpass & Sweet, 1989, Table 4). Over the past decade, cohabiting unions have become even less stable, but this is mainly because of the decline in the percentage of cohabitators who eventually marry their partners (Bumpass & Lu). Within 5 years, more than half of unions begun by cohabitation have ended, regardless of whether the couple formalized the union by marrying (Bumpass & Lu). In Canada, cohabiting unions may also be less stable than in the past (Wu & Balakrishnan, 1995). Informal unions dissolve more quickly than do formal marriages because of differences in the quality of the match between partners who marry and those who do not, the strength of normative consensus favoring marriage, the legal and social institutions that support formal marriage over cohabitation, and differences in the attitudes and resources of cohabitators and those who marry.

Marriages preceded by cohabitation are more likely to end in separation or divorce than marriages in which the couple did not live together previously (Bumpass & Lu, 2000; DeMaris & Rao, 1992; Laumann et al., 1994; Lillard, Brien, & Waite, 1995; Sweet & Bumpass, 1992). For instance, about 16% of marriages preceded by cohabitation broke up within the first 5 years, com-

pared with about 10% of marriages not preceded by cohabitation among women born in the mid-1930s. For women born a decade later who were marrying during the 1960s when divorce rates were rising, the contrast is 31% compared with 16%, respectively (Schoen, 1992, Table 1). However, for women born more recently, there is some evidence of convergence in the rates of marital dissolution between those who cohabited and those who did not (Schoen; but see Bumpass & Lu, 2000, who reported that the higher disruption rates for marriages preceded by cohabitation persist for a more recent period).

In Britain, premarital cohabitation is also associated with higher rates of marital disruption (Berrington & Diamond, 1999). In France, however, Leridon (1990) found that premarital cohabitation does not affect the stability of first marriage. Both cohort and country variation in the association between premarital cohabitation and marital disruption support my earlier claim that the social context affects who cohabits and the meaning and consequences of cohabitation.

In the United States, higher divorce rates for couples who cohabit before marriage may be due to differences in the background, attitudes, and behavior of those who choose premarital cohabitation compared with those who do not. Yet if young adults are correct in their belief that cohabitation is a worthwhile experiment for evaluating the compatibility of a potential spouse, one would expect those who cohabit first to have even more stable marriages than those who marry without cohabiting once preexisting differences between those who cohabit before marriage and those who do not are taken into account. Alternatively, the experience of premarital cohabitation may damage the couple's prospect of having a stable marriage. (See Axinn & Thornton, 1992; and Brüderl, Diekmann, & Engelhardt (1998); Sweet & Bumpass, 1992, who elaborate on these interpretations.)

Evidence for whether cohabitation *causes* an increase in the chance of divorce is mixed. Young men and women with liberal gender-role attitudes are more likely to cohabit than to marry (Clarkberg et al., 1995). Similarly, those who hold more negative attitudes about marriage and are more accepting of divorce have higher rates of cohabitation and generally lower rates of marriage (Axinn & Thornton, 1992). Childhood family characteristics associated with marital disruption also affect whether a person cohabits or marries. Growing up in a single-parent household increases the likelihood of cohabiting in the United States and in

Great Britain (Bumpass & Sweet, 1989; Cherlin, Kiernan, & Chase-Lansdale, 1995; Thornton, 1991). Longitudinal surveys do not measure all of the personality traits and attitudes that distinguish cohabitators from those who marry. Higher rates of marital disruption for those who have previously cohabited disappear when these unobserved differences are taken into account with econometric techniques (Lillard et al., 1995). For German couples, premarital cohabitation actually enhances marital stability after statistical adjustments for unmeasured differences, such as attitudes and the quality of the couple's relationship, between those who cohabit and those who do not (Brüderl et al., 1998). The statistical techniques used in these studies require assumptions that are difficult to meet, but the similarity in findings and their consistency with other longitudinal analyses is reassuring on this point.

Young adults also become more tolerant of divorce as a result of cohabiting, whatever their initial views are (Axinn & Thornton, 1992). Cohabitation may expose partners to a wider range of attitudes about family arrangements than those who marry without first living together. In addition, how cohabitators organize their daily lives may carry over into marriage (see below). Women and men in cohabiting couples divide housework somewhat more equally and bring home more similar earnings than married couples (Brines & Joyner, 1999; Nock, 1995). If these patterns carry over into marriage, they may contribute to higher divorce rates for those who cohabited before marriage because marital solidarity may depend on a specialized division of labor. Couples who cohabited before marriage may find that attempts to pursue a more egalitarian division of labor in marriage, a social institution that promotes a gendered division of labor, creates strain and conflict, which in turn increase the likelihood of divorce (Brines & Joyner). Researchers have done little to address the following questions: How and why do cohabiting couples decide to marry (or not to marry)? And how, if at all, does marriage change their behavior and feelings about the relationship (but see Gupta, 1999, and Singh & Lindsay, 1996, for initial steps in this direction; see Bumpass & Sweet, in press, for a similar point).

On balance, both the "people who cohabit are different" and "cohabitation changes people" interpretations are supported by recent studies. None of the studies cited above provides definitive evidence on which is the better interpretation of higher divorce rates for those who cohabit before

marriage. Much past research focuses on individuals and their attitudes, to the exclusion of partners' attitudes and the characteristics of their union, including how those who cohabit and those who marry organize their lives. Nevertheless, studies using different data and different methods of analysis consistently show that those who live together before marriage come from more "divorce-prone" families and hold more liberal attitudes toward divorce than do those who do not cohabit before marriage. Claims that individuals who cohabit before marriage hurt their chances of a good marriage pay too little attention to this evidence.

Paradoxically, whatever the effect of cohabiting on divorce at the level of the relationship, the instability of individual cohabiting unions stabilizes the rate of divorce. Many relationships that would have been short-term marriages dissolve before couples marry. Living together shows the couple that marriage is not for them, so they break up before formalizing their union. Demographers speculate that this removes some "high-risk" marriages from the pool of marriages that contributes to the formal divorce rate (Bumpass & Lu, 2000; Bumpass & Sweet, 1989). Recently, however, Goldstein's (1999) simulation provides evidence against this interpretation, suggesting that the rise in cohabitation explains little, if any, of the stabilization in the divorce rate.

HOW COHABITORS ORGANIZE THEIR LIVES: WORK, COUPLE, AND KIN TIES

That couples who cohabit differ in their attitudes about gender roles and family institutions suggests that they may organize their daily lives differently from those who choose to marry. Much of what we know about the organization of cohabiting couples' lives and how their lives compare to the lives of married couples builds on the rich information provided by Blumstein and Schwartz (1983) in their study of couple relationships in the United States. Cohabiting couples have greater flexibility in the degree to which they follow the gender-based division of labor and family responsibilities that is characteristic of formal marriage. Because some couples use cohabitation as a testing ground to evaluate a partner's compatibility, women (and men) who want to marry someone who will share most household and childrearing tasks may be particularly likely to live with a partner before marriage to observe and negotiate these arrangements (Cherlin, in press). Whether the

greater similarity in women's and men's roles within cohabitation than in marriage is due to the different goals that cohabitators bring to their relationship or to the lack of institutional supports for a gender-based division of labor is still an open question.

Recent data from large, national probability surveys, such as the National Survey of Families and Households (Sweet & Bumpass, 1996), provide similar information on the experiences of heterosexual couples in formal and informal unions. These data show that compared with wives, women in cohabiting couples do fewer hours of housework but more hours of paid work. When differences between married and cohabiting couples in education, paid work, and the presence of children are taken into account, women in cohabiting couples still do about 6 fewer hours of housework than wives do. This is consistent with the finding cited above that compared with those who marry, cohabitators have more liberal gender-role attitudes when they begin their relationship. There are small differences, if any, in housework time for men by whether they are in formal or informal unions (Shelton & John, 1993; South & Spitze, 1994). In both marriage and cohabitation, women do more housework than men do, but the somewhat greater similarity between women's and men's paid and unpaid work in cohabiting unions suggests that the role responsibilities of female cohabiting partners may differ from those of female marriage partners.

Because cohabiting women perceive their relationships as less secure and as more likely to dissolve than formal marriages, they may be less willing to limit their paid labor force participation or to invest extra effort in housework to the detriment of their participation in the paid labor force. Both women and men may be less committed to their relationships when they cohabit than when they marry. Compared with those who are married, women and men in pre- and post-marital cohabiting unions see fewer costs and more benefits to breaking up (Nock, 1995). A recent study in Norway also showed that a majority of cohabitators, regardless of whether they had a child together, are reluctant to marry because marriages are difficult to dissolve (Kravdal, 1999, Table 6). These perceptions of the barriers to breaking up are realistic assessments. Married couples are more likely to pool their financial resources and have other relationship-specific investments, including biological children born to the union, than are cohabiting couples (Blumstein &

Schwartz, 1983; Loomis & Landale, 1994; Singh & Lindsay, 1996). Another indication that spouses are more committed than are cohabitators to their relationships comes from the U.S. National Health and Social Life Survey of adults, which showed that marriages are more likely to be sexually exclusive than cohabitations, even taking account of cohabitators' more permissive values (Treas & Giesen, 2000). We do not know, however, whether partners who invest more in their relationship do so because it is a good relationship or whether the relationship improves and becomes stronger as a result of the partners' investments.

Cohabiting partners may evaluate the success of their union using different criteria than do spouses in formal marriage. For instance, because they hold more egalitarian attitudes, young adult cohabitators may observe how their housework is actually divided to assess whether the relationship is "working." Cohabiting couples in which partners have similar earnings are more stable than those with dissimilar earnings. In contrast, among married couples, a more specialized division of labor, in which wives are not employed but husbands are, increases marital stability, as noted above (Brines & Joyner, 1999).

Cohabiting couples face more disapproval of their relationship and receive less social support than do married couples. The lack of support may contribute to higher rates of disruption for cohabiting unions. Although the general public has grown increasingly tolerant of nonmarital cohabitation, parents may prefer that their children marry rather than cohabit. When mothers think marriage is important, their daughters are less likely to cohabit than when mothers hold less favorable attitudes about marriage (Axinn & Thornton, 1992). Similarly, data from young adults in The Netherlands show that young adults' intentions to cohabit depend on whether they think that their parents and friends would support their decision (Liefbroer & Gierveld, 1993).

Cohabitation may strain relationships between parents and adult children. Members of married couples describe their relationships with parents more positively than do cohabiting couples (Nock, 1995). Parents also report closer relationships with married children than with cohabiting children (Aquilino, 1997). On the other hand, members of cohabiting couples are almost as likely as members of married couples to have been introduced to each other by a family member, which suggests that spouses and cohabiting partners may be part of similar social circles (Laumann et al., 1994,

Table 6.1) Parents whose children cohabit are also more likely than those whose children are single (and not cohabiting) to share with each other leisure activities, meals, and enjoyable times and to have emotionally close relationships (Aquilino).

COHABITATION, CHILDBEARING, AND CHILDBEARING

Do Cohabiting Couples Marry Because They Want Children?

If cohabiting unions are experiments that young couples undertake to decide if they should marry, is there an end to the experiment or some precipitating event that prompts couple members to marry? Cohabiting couples who decide that they are ready to have children may decide to marry as a first step toward having a child. Cohabiting couples in which the woman becomes pregnant (and does not have an abortion) are more likely to marry than are couples in which the woman is not pregnant (Manning, 1995), although this effect is greater for White than for Black women (Manning & Smock, 1995). Pregnancy also increases marriage among cohabitators in Sweden, a setting with fewer institutional barriers to childbearing outside of formal marriage than in the United States (Bracher & Santow, 1998). Cohabiting couples in the United States who already have children, whether born to the couple or in previous relationships, are more likely to marry than those without children (Manning & Smock, 1995). This finding is not consistent across settings, however. In Canada, which has also experienced a rise in cohabitation, couples who have a child in their cohabiting union are less likely to marry than those who have not had a child in their union (Wu & Balakrishnan, 1995). Childbearing in cohabitation reduces the chance that a couple will break up, whether or not they formalize their union (Wu & Balakrishnan).

Effects of Cohabitation on Children's Family Experiences

As noted above, much of the recent rise in childbearing outside of marriage can be attributed to childbearing in cohabiting unions. Children in these unions start life in households with both of their biological parents instead of in a single-mother household. For new parents in Oakland, California, and Austin, Texas, about half of unmarried mothers who have just had a child report

that they are living with their child's father (McLanahan, Garfinkel, & Padilla, 1999; McLanahan, Garfinkel, & Waller, 1999). Even if these reports overstate the extent of cohabitation at childbirth, perhaps because the interview occurred at a time of great optimism about the strength of the couple's relationship (L. Wu, personal communication, 1999), these children are born into families in which both parents are present, at least for a time.

Inferences about children's living arrangements from parents' marital status provide a misleading picture of recent demographic trends, such as the rise of "single"-father families. For instance, Garasky and Meyer (1996) showed that treating cohabitators as two-parent families reduces estimates of the growth in "single"-father families between 1960 and 1990 from about 240% to about 120%. Cohabitation also reduces the amount of time that children will spend in a single-parent household during childhood. Estimates using marital status to infer whether both parents are present have shown that children in recent cohorts will spend a median of nearly 7 years in a single-parent household from the time they first enter it. When cohabiting parents are taken into account, the median duration drops to 3.7 years (Bumpass & Raley, 1995).

At first glance, taking cohabitation into account suggests that children's lives have become more stable. Yet because cohabiting unions are usually short-term relationships, taking cohabitation into account increases the number of family disruptions children experience. Just over one third of children born in either a marital or cohabiting union will experience the break-up of their parents' relationship before the end of their teenage years, and this fraction increased in the decade between the early 1980s and the 1990s (Bumpass & Lu, 2000, p. 37). Cohabitation also affects children's experience in stepfamilies, many of which are begun informally when a parent brings a new partner into the household, rather than by formal marriage. By the early 1980s, almost two thirds of children who entered a stepfamily did so by cohabitation instead of marriage (Bumpass et al., 1995, Table 2). Once children enter a stepfamily, the rates at which they face the dissolution of their stepfamily are similar whether the stepfamily began by cohabitation or by marriage (Bumpass et al., 1995, Table 4). The similarity in rates of disruption for cohabiting and remarried stepfamilies suggests that there is less selection into cohabiting

unions after a first relationship ends than into premarital cohabiting unions.

Effects of Cohabitation on Children

Adults who live with children share resources with them. A parent's cohabiting partner is likely to contribute toward the economic costs of raising the child(ren). These contributions may occur because the parent and her partner pool their incomes or because the child shares the household's public goods, such as housing, even if the cohabiting partners do not pool all of their incomes. The National Academy of Sciences report on measuring poverty recognizes that cohabiting partners' resources are important for family members' economic well-being. The report recommends that poverty measures treat cohabitators as part of the same family (Citro & Michael, 1995). Cohabitators are included in the definition of "family" because of their likely pooling of income, economies of scale, and potential for continued resource sharing for several years. Although we know little about the extent to which cohabiting partners pool their incomes, Bauman (1999) finds that compared with spouses, cohabitators pool less of their income. Partners may be more likely to pool their incomes when they have a child together or have lived together a long time (Winkler, 1997).

Income from a parent's cohabiting partner reduces by almost 30% the number of children in cohabiting-couple families who are in poverty (Manning & Lichter, 1996). The rise in cohabitation over the past several decades implies that assessments of trends in poverty may overstate poverty in the more recent period relative to poverty rates a few decades ago. In fact, once cohabiting partners are included as family members and contributors to family income, the increase between 1969 and 1989 in child poverty from 13.1% to 18.7%, as measured by official statistics, would have been about 11% less (Carlson & Danziger, 1999). Children whose parents cohabit are still more likely to be poor than those in married-couple families because of the age, education, and employment differentials between those who cohabit and those who marry.

In addition to the economic implications for children's well-being, married and cohabiting parents may follow different childrearing practices. Compared with stepfathers, male cohabiting partners devote less time to organized youth activities at school, religious, or other community organizations. Otherwise, however, stepfathers and male

cohabiting partners pursue similar activities with children (Thomson, McLanahan, & Curtin, 1992). Cohabiting fathers may pursue fewer organized activities because they often are arranged for children's socially recognized parents, and those who are cohabiting may be reluctant to participate unless they are married to the child's mother. We know little about how parents' cohabiting partners affect children's family experience, although studies are beginning to distinguish cohabiting-couple families from married-"intact" families and stepfamilies (Hanson, McLanahan, & Thomson, 1997; Thomson, Hanson, & McLanahan, 1994). Efforts to compare childrearing practices of cohabiting parents to those of married biological parents and married stepparents are limited by small sample sizes, even in studies that include oversamples of cohabiting families (Bumpass & Lu, 2000; Thomson, Mosley, Hansen, & McLanahan, 1998).

DEMOGRAPHIC CONTOURS OF CHILDBEARING OUTSIDE OF MARRIAGE

The high proportions of nonmarital births that occur within cohabiting unions are only part of the story of childbearing outside of marriage in the United States. Increasing numbers of children are also being born to single mothers, women who are neither married nor cohabiting. The demography of childbearing outside of marriage can be summarized with two types of statistics: birth rates for unmarried women (e.g., births per 1,000 unmarried women aged 15-44) and the percentage of children born outside of marriage (births to unmarried women divided by births to all women). Answers to questions about women's or couples' behavior (such as "how does delayed marriage affect childbearing outside of marriage?") should use information about the birth rate for unmarried women. Answers to questions about children and the family resources available to them should use information about the percentage of children born outside of marriage. For instance, children born outside of marriage are somewhat disadvantaged compared with children born to married parents who divorced and more seriously disadvantaged compared with children in two-parent, never-disrupted households (McLanahan & Sandefur, 1994). Plans to meet the next generation's needs depend, in part, on the distribution of children across these family types.

The delay in marriage and rise to high levels of divorce, along with increasing acceptance of sexual intercourse outside of marriage, expose

many more U.S. women (couples) to the risk of nonmarital pregnancy. The birth rate for unmarried women increased between 1970 and 1997 from 26.4 to 44.0. There has been a slight downturn since 1994, however, when the rate was 46.9. Nonmarital birth rates were higher for Black women than for White women, 73.4 compared with 37.0, respectively, in 1997. The rate for Hispanic women (of any race) is higher than for either Blacks or Whites (Ventura et al., 1999, Table 18). Women with less education have higher rates of nonmarital childbearing than women with college educations. The education difference accounts for some, but not all, of the racial and ethnic differences in rates of childbearing outside of marriage (Ventura, Bachrach, Hill, Kaye, Hollcombe, & Koff, 1995).

The nonmarital birth ratio also has risen over the past decade. In 1997, 32.4% of children were born outside of marriage, up from 28.0 in 1990 (Ventura et al., 1999, Table 19; Ventura & Martin, 1993, Table 18). Here again there are substantial racial and ethnic differences in levels. Among non-Hispanic Whites in 1997, 21.5% of children were born outside of marriage. For non-Hispanic Blacks, more than two-thirds of children were born to unmarried parents; among Hispanics (of any race) 40.9% were born to unmarried parents (Ventura et al., Table 19).

Not only the level but also the pattern of nonmarital childbearing has changed, primarily because of the rise in the percentage of cohabiting women (Raley, in press). As noted above, higher percentages of nonmarital births occur to cohabiting parents now than in the past. In fact, there was only a slight increase in the percentage of nonunion (nonmarital *and* not to cohabiting parents) births between the early 1980s and early 1990s, from 15% to 17% of births to women under 40 (Bumpass & Lu, 2000, p. 35). Another important change is the degree to which women who have had one nonmarital birth bear all of their children outside of marriage. For women born in the 1930s, about 26% of women who bore a child outside of marriage had all of their children in nonmarital relationships. For women born in the early 1960s, this rose to 70% (Hoffman & Foster, 1997, Table 3). For both early and later cohorts, Black women were more likely to bear all of their children in nonmarital relationships than were White women (Hoffman & Foster, Figure 8).

The increasingly concentrated pattern for women who have one nonmarital birth to have all of their children outside of marriage forces researchers to pay more attention to the conditions of a women's

first birth. Compared with White women, much higher percentages of Black women bore their first child outside of marriage in the early 1990s (34% vs. 81%, respectively; Wu, Bumpass & Musick, 1999, p. 12, Figure 3). The race difference in whether first births were in cohabiting unions is much smaller. Among White women, 12% of first births were in cohabiting unions compared with about 10% of Black first births (Wu et al., pp. 12–13, Figure 4). Compared with Blacks, however, a much higher fraction of White nonmarital first births were to cohabiting parents. The gap between the percentage of Black and White children who begin life in a two-parent household widens somewhat when information on cohabitation is taken into account instead of relying only on information about parents' marital status at the child's birth.

Women of all ages bear children outside of marriage. About 30% of nonmarital births are to women less than 20 years old and about 15.5% to women 30 and older (Ventura, Martin, Curtin, Mathews, & Park, 2000, Table 17). These figures show that the common view of nonmarital childbearing as a teenage phenomenon is false. In fact, births to teenagers are a declining percentage of all nonmarital births. In 1970, births to unmarried teenagers were 50% of all nonmarital births (Ventura et al., 1995, Figure II-2). Rates of teenage childbearing have also declined. During the 1990s, the birthrate for teenagers declined from 16.1 in 1991 to 51.1 in 1998 (Ventura et al., 2000, Table B). The age at which women bear their first child has increased over the past 25 years for both unmarried and married women; however, the increase has been more modest for unmarried women (Wu et al., 1999).

Nonmarital childbearing in the United States has a somewhat different character than it does in some Western European countries. For instance, in Sweden about half of births are to unmarried women, but these are almost all births to cohabiting women, not women living alone (Prinz 1995; Ventura et al., 1995). France is more similar to the United States in the percentages of children born outside of formal marriage (Ventura et al.). Other comparative work to date shows great similarity in patterns, if not levels, of cohabitation and nonmarital childbearing between the United States and Great Britain (Bumpass & Lu, 2000; Ermisch, 1999; Kiernan, 1999). Notwithstanding, the decline in U.S. rates of nonmarital childbearing among teenagers, the United States has higher rates than in other industrialized countries (Ventura et al.).

REASONS FOR THE RISE IN CHILDBEARING OUTSIDE OF MARRIAGE

Just as cohabitation has become more widely accepted, adults in the United States have also become more tolerant toward childbearing outside of marriage. Between 1974 and 1985, the percentage of White women and men who said that it would be acceptable for their daughters to have a child outside of marriage increased from 7.7% to 13.9% for women, and 8.3% to 12.7% for men. Acceptance among Black women was more than twice as likely as acceptance among Whites, 28.5% compared with 13.9%, respectively (Pagani & Rindfuss, 1993, Tables 1 and 2). Whether the change in attitudes is a cause or consequence of the greater incidence of nonmarital childbearing is unclear, but changes in attitudes and behaviors are probably mutually reinforcing.

Over this same period, delays in marriage have increased the number of years in which young adults face the risk of conceiving and bearing a child outside of marriage. Although contraception is relatively inexpensive and widely available, high percentages of women report unplanned pregnancies. Nearly 90% of pregnancies to never-married women are unintended, compared with about 40% among married women (Brown & Eisenberg, 1995, p. 31). Although about half of unintended pregnancies end in abortion, the percentage of unplanned births seems to be increasing for both married and never-married women (Brown & Eisenberg, Figures 2-2, 2-6, 2-7). Note that estimates of unplanned pregnancies may understate their true occurrence because women are reluctant to report abortions.

Cohabitors differ from both married and single (never-married, not cohabiting) women in the extent to which they have a child at a time when they did not plan a birth. Whereas about 18% of married women report that their first birth did not occur when it was wanted, 44% of cohabiting women and 61% of single women reported that their first birth was mistimed (Manning, 1999, Table 6).

Group differences in whether a woman becomes pregnant, whether the pregnancy was intended and "on-time," use of abortion, and union status at the time of the birth depend on differences in the costs and benefits of various strategies to limit births, as well as the costs and benefits of cohabitation and marriage (Montgomery, 1996; Willis & Haaga, 1996). Because men and women face different role responsibilities and have access

to different resources, it is important to develop theories and data that include information from both women and men (Goldscheider & Kaufman, 1996; Montgomery; Willis & Haaga). High rates of marital instability demonstrate to both women and men that marriage may not be a lifetime relationship. Given the greater likelihood that children will live with their mothers after their parents' marriage dissolves or when a child is born outside of marriage, men can anticipate fewer benefits of having children, either in or outside of marriage (Willis & Haaga). Moreover, the financial costs to U.S. men of having a child outside of marriage are considerably less than the child-related costs of divorce, in part because there are fewer formal and informal obligations for men who father children outside of marriage compared with those for divorced fathers. Lower percentages of fathers whose children were born outside of marriage have child support orders, pay child support, or see their children compared with divorced fathers (Beller & Graham, 1993; King, 1994; Seltzer, 1991). Fathers of children born in cohabiting relationships have visiting patterns more similar to those of nonmarital fathers who never lived with their children than to divorced fathers (Seltzer, 2000). For women the costs of childbearing outside of marriage and the relative benefits of childbearing in marriage have also declined as the economic circumstances of potential fathers has deteriorated and women's relative economic circumstances have improved. Individuals who prefer autonomy or intimate partnerships with greater role symmetry than is common in marriage may also see childbearing outside of marriage and cohabitation as relatively more beneficial than formalizing these ties by marriage (Cherlin, 2000; Oppenheimer, 1997). How women and men understand their "options" and the factors that influence their decisions are important components of new theoretical models and data on childbearing outside of marriage (Harris, Boisjoly, & Duncan, 1999; Keane & Wolpin, 1999).

Changes over historical time in how individuals understand and make choices about family relationships are rooted in long-term trends toward greater individual autonomy and the economic arrangements that facilitate individualism (Lesthaeghe, 1995). At a macrolevel, these cultural and broad-based economic changes account for a constellation of family changes in the United States and Western Europe, including rising rates of cohabitation and nonmarital childbearing, but also the related trend toward declining rates of formal

marriage and increases in divorce (Lesthaeghe; see also Prinz, 1995, for a review in the context of European trends).

EFFECTS OF NONMARITAL CHILDBEARING ON CHILDREN

Children who spend part of childhood in a single-parent household are disadvantaged on a variety of educational, economic, and social outcomes (McLanahan & Sandefur, 1994). Children born outside of marriage grow up in households with less money than children born to married parents, and this economic difference explains some, but not all, of the association between family structure and children's subsequent well-being. As their mothers move in and out of cohabiting and marital unions, children's lives are disrupted, sometimes in good ways and sometimes in bad ways. Repeated family changes of this type, however, may increase the risk of some negative outcomes (e.g., Wu & Martinson, 1993). Just as mother's marital status is inadequate to determine whether she is cohabiting with the child's father, knowledge of children's living arrangements alone is inadequate to determine whether a child's father is involved in the child's life (Marsiglio, Amato, Day, & Lamb, 2000). Children's relationships with their nonresident biological father also affect their adjustment and well-being (Amato & Gilbreth, 1999; Seltzer, 1994). Research on the effects on children of being born outside of marriage and of changes in parents' cohabitation and marital status must take account of children's developmental stage when the changes occur, as well as changes in parents' economic circumstances, residential mobility, and other aspects of the parents' lives that affect their ability to care for their children. A thorough review of the growing body of research in this area is beyond the scope of my review.

STUDYING COHABITATION AND NONMARITAL CHILDBEARING

The increase in cohabitation in the United States has motivated researchers to develop new ways of studying who cohabits and why. The U.S. Census Bureau changed the way it identifies cohabiting couples first in the Decennial Census and then in the Current Population Survey. The 1990 Decennial Census is the first to include direct information identifying cohabiting couples. That census included the category "unmarried partner" as a

response choice identifying a person's relationship to the householder. Before 1990, researchers using decennial census data identified cohabiting couples using indirect methods, which define cohabitators as persons of the opposite sex who live together. Households in which there are multiple adults who meet this criterion make the identification of cohabiting couples ambiguous. The direct indicator of cohabitation also suffers from the problem that it cannot identify cohabiting couples in which one partner is not the householder (i.e., the reference person on the household roster).

Fewer people identified themselves as cohabitators in 1997 than would be treated as cohabiting based on the Census Bureau's indirect method of identifying cohabiting unions, 3,079,000 by self-identification versus 4,125,000 by indirect identification (Casper & Cohen, 2000, Table 2). Estimates of the proportion of the population who are cohabiting vary, depending on the way cohabitators are identified, even among studies such as the National Survey of Families and Households, the National Survey of Youth 1979, and the Panel Study of Income Dynamics, which include more direct measures of cohabiting couples. How the question is asked affects responses, and the degree of variation across surveys differs by respondents' age and other characteristics (Casper & Cohen; Moffitt, Revelle, & Winkler, 1998). The indirect measure used in the past by the Census Bureau undercounts cohabitators who live with children (Casper & Cohen).

As cohabitation and childbearing outside of marriage have become more common, survey respondents may be more willing to identify themselves as cohabiting or as having had a nonmarital birth. This affects both trends and differentials to the extent that subgroups in the population perceive these behaviors as more or less stigmatized. Similarly, trends in nonmarital childbearing based on vital statistics records may overstate the increase since 1970 in nonmarital childbearing, compared with Current Population Survey data, because the vital registration data are more affected by social desirability bias in the early part of the period, which encouraged mothers to report nonmarital births as marital births (Wu et al., 1999). Consistent with this interpretation, discrepancies between the time trends for Whites are significantly larger than those for Blacks, for whom nonmarital childbearing was less stigmatized.

Change in how the Census Bureau estimates cohabitators is only one aspect of the difficulty of defining cohabiting unions. Couple relationships

occur along a continuum of greater and lesser intensity, time spent together, and the degree to which the relationship is recognized by the state (marriage vs. nonmarital unions). (Also see Ross, 1995, who treated partnerships on a continuum of social attachment.) In some informal unions, couples spend substantial time together but still maintain separate households. If the maintenance of separate households is a temporary phenomenon as partners make the transition to a single household, it may be difficult for survey respondents—and for researchers—to specify a date that the relationship or even the cohabiting part of the relationship began. Individuals may also be in a long-term, intimate relationship to which they are highly committed but still live apart, sometimes referred to as “Living Apart Together” (Leridon & Villeneuve-Gokalp, 1989; Liefbroer & Gierfeld, 1993). How members of a couple think about their relationship and whether they view themselves as “partners,” “lovers,” or something else may also vary over time. Couples may describe themselves differently to different audiences (parents, friends, co-workers). Members of the same couple also may differ in how they view their relationship, how they describe it, and in whether they consider their children to be planned or unplanned (Thomson et al., 1998; Goldscheider & Kaufman, 1996; Manning, 1999; Montgomery, 1996; Thornton et al., 1998).

This variation poses methodological problems but also raises conceptual questions about what is being studied. We know relatively little about the progress of relationships between “dating” and living together, about how members of a couple think about their relationship, including when each person begins to think of themselves as part of a couple and their expectations for the relationship and how long it will last. Longitudinal data from individuals and those they identify as “dating” or other types of partners would help address these gaps. The design of the National Longitudinal Study of Adolescent Health helps address this need, but the sample members are too young to be used to study adult family relationships. Matched couples, those in which partners agree that they are in a relationship, should be compared with matched couples in which partners disagree about their relationship and to unmatched persons to provide more complete information about why some persons “choose” to be in a relationship and some do not.

One reason that we are able to identify these gaps in the conceptualization and in the data on

nonmarital families is the tremendous improvement over the past decade in the quality and extent of data that we do have on cohabiting relationships, on cohabitators, and on childbearing outside of marriage. Many of the results summarized here come from the two waves of the National Survey of Families and Households, the Panel Study of Income Dynamics, and the National Survey of Family Growth (NSFG). The 1979 National Longitudinal Survey of Youth (NLSY79) has become a valuable new data source with the recent release of cohabitation information, including whether male respondents married cohabiting partners, that has been coded from the (mostly) annual household roster information (National Longitudinal Survey of Youth User Services, 2000). Although the rosters will not provide information about cohabitations that began and ended between survey dates, the inclusion of the new data will allow a more careful assessment of union patterns for men than was possible previously with this economic survey (Gryn, Mott, & Burchett-Patel, 2000).

Even without the new information, the NLSY79 provides useful information about children's experience with parents' cohabitation (Graefe & Lichter, 1999). Other data sources, such as The National Longitudinal Survey of the High School Class of 1972 (NLSHS72), provide information about subgroups of interest, such as high school graduates, although in light of the link between economic disadvantage and cohabitation, such studies miss an important subgroup. Longitudinal studies restricted to specific cohorts, such as the NLSHS72 and the 1961 Detroit Area Study, provide invaluable information about the family experiences of individuals as they age. However, rapid change in public opinion and the institutional setting in which individuals make decisions about cohabitation means that we should continue to collect data on new cohorts' experiences to assess change in the meaning of cohabitation and nonmarital childbearing. Otherwise, inferences about the meaning of cohabitation will be based on the meaning for a particular cohort. Willis and Michael (1994), for example, noted that their conclusions about cohabitation as a trial marriage were specific to the cohort who graduated from high school in 1972. The parallel designs of the NLSY79 and the 1997 National Longitudinal Survey of Youth are important steps in the right direction to enable cross-cohort comparisons of cohabiting experiences.

Data from other countries and from different race and ethnic groups within countries open new

opportunities to investigate the effects of context on the formation and consequences of families formed outside of marriage. The European Fertility and Family Surveys include data on a common set of questions, including partnership and birth histories, for more than 20 countries. Most of these were conducted in the 1990s and are designed to be comparable to the 1995 NSFG in the United States. These, along with rich data from several British and Canadian surveys and from other U.S. surveys from which much of this review is drawn, suggest that the next *Journal of Marriage and the Family* decade review on families formed outside of marriage will include a summary of more explicitly comparative analyses. These will build on projects like that of Blossfeld (1995) and the contributors to his volume comparing nine countries. A strength of the cross-country comparative design is variation in the social and legal institutions that govern marriage and that affect parents' obligations to children born inside and outside of marriage.

Cohabiting relationships and nonmarital childbearing are best studied with information from or about two partners, in part because members of the same couple see and understand things differently (e.g., whether a union is temporary, whether the couple will live together when a child is born, what rights each person has to common goods, including children). The National Survey of Families and Households design assumes that information from both partners is essential. It includes information from both members of cohabiting couples, married couples, and ex-couples. Unfortunately, low rates of survey participation may bias results from couple samples. Families in which both members of cohabiting couples and both new parents of children born outside of marriage participate in surveys differ in important ways from those in which only one partner or parent participates (McLanahan et al., 1999b; McNally, Sassler, & Schoen, 1997). Men and women may differ in the quality of their reports or their understanding of interviewers' questions. For instance, compared with men, women appear to report both the occurrence and the dates of family events with fewer errors (Auriat, 1993; Rendall, Clarke, Peters, Ranjit, & Verropoulou, 1999) and to interpret the phrase "live with" differently (Tuschen, 1994). In particular, male survey respondents are less likely than female respondents to report about the existence of their children born outside of marriage (Rendall et al.). The hospital-based design of the Fragile Families and Child

Wellbeing Study, which attempts to interview both mothers and fathers at the time their child is born, attempts to address this problem. Survey data on men suffer from both nonparticipation and response bias (Rendall et al.; Schaeffer, Seltzer, & Dykema, 1998).

Finally, most current knowledge about the place of cohabitation and nonmarital childbearing in U.S. kinship comes from studies of young adults and of women in their reproductive years. The focus on the reproductive years provided valuable insight into the experiences of individuals making major decisions about how they will start their adult family lives. But if people are lucky, life is long. Children grow up and form new families. Parents dissolve marriages and form new unions. The process of cohort replacement means that the elderly population of tomorrow will have much more experience with cohabitation, both in their own intimate relationships and in their children's lives. Survey samples of older persons will include more respondents who have ever or are currently cohabiting. We know little about cohabitation in older age. New research on the meaning of cohabitation and other families formed outside of marriage, including "Living Apart Together," should examine age (life stage) differences in couple members' understanding of the obligations of cohabitation and in the way these couples arrange their lives together.

BEHAVIORAL AND LEGAL DEFINITIONS OF FAMILY

Cohabitation and childbearing outside of marriage are central features of growth in families formed outside of marriage. Relationships between cohabiting couples and between many parents of babies born outside of marriage are defined by coresidence and sharing a household. Nonmarital family relationships also cross household boundaries, as when parents and children live apart after divorce. Contact and financial transfers from nonresident parents to minor children help define family ties that may be important for children's welfare (Seltzer, 1991, 1994). Cohabitation, childbearing outside of marriage, and relationships between parents and minor children who live apart are all families that exist largely without formal recognition by the state, although state laws about child support are an important exception to the lack of formal recognition. Individual citizens and policy makers seek to formalize relationships between cohabiting couples and fathers and children who

live apart to acquire rights and, from the policy makers' side, establish responsibilities.

Two aspects of cohabiting unions may be formalized: rights and responsibilities within the union, including property and inheritance, and rights and responsibilities with respect to the state and other third parties (e.g., Blumberg, 1981, 1985). Rights within the union can be formalized by individual contracts and other legal procedures the couple members can initiate. Establishing these legal contracts may be expensive, which means that they are not universally available because cohabitation is more common among the economically disadvantaged.

Rights with respect to third parties, such as social insurance claims, access to health insurance and other "family" benefits, derive from public action, including the passage of state laws, city ordinances establishing domestic partnership licenses, and policies adopted by employers. Vermont's recent civil union legislation tries to formalize both aspects of nonmarital unions for same-sex couples. The legislation provides same-sex couples who establish a civil union with the rights and obligations of marriage and requires that when a civil union dissolves, it is governed by the laws for marital dissolution. Other domestic partner laws apply to both same-sex and opposite-sex partnerships but may limit the types of heterosexual couples who are allowed to register as domestic partners. For instance, the California Assembly bill (AB 26, 1999–2000) on domestic partners allows same-sex adult partners or seniors to register as partners if they live together and agree to be jointly responsible for each other's living expenses. The bill gives partners the same rights to hospital visitation as members of married families have, as well as rights to health insurance benefits. The substantial variation across states in the availability of domestic partnership registration, the eligibility rules, and the benefits and responsibilities of registration demonstrates public disagreement about the meaning of cohabitation and its place in the U.S. kinship system. The rapidly changing opportunities to acquire domestic partnerships and the diverse record keeping systems make it difficult to study these arrangements. We know little about the prevalence of domestic partnerships, the content of the agreements, who acquires the partnerships, and the consequences of the partnerships for the nature and stability of the relationship, although researchers are beginning to address these questions (e.g., Willetts & Scanzoni 1998).

Evidence about trends and effects of policies formalizing biological fathers' ties to children is somewhat better. Between the mid-1970s and the late 1980s the percentage of divorcing families with joint legal custody increased from about 10% to nearly 30% (author's tabulations). Joint legal custody is the formal right to make decisions about the child's life, as distinct from physical custody or placement, which identifies with whom a child lives. Because most national data sources do not include good measures of joint legal custody, it is not possible to assess whether this trend has continued in the 1990s, although evidence from a small sample suggests that it has (Seltzer, 1998).

Rates of paternity establishment, the mechanism for identifying the biological father of a child born outside of marriage as the child's legal father, have also increased in recent decades, from just under 20% of nonmarital births in 1979 to more than 50% in 1996 (Garfinkel, Meyer, & McLanahan, 1998). Increases in paternity establishment reflect federal emphasis on the need for legal paternity establishment as a first step in assigning child support orders and collecting formal child support on behalf of children born outside of marriage.

Policies advancing joint legal custody and paternity establishment emphasize the rights and responsibilities of biological parents, primarily fathers, because fathers are more likely than mothers to live apart from their children. Advocates of the policies expect that formalizing fathers' ties to children will increase their commitment to childrearing and increase the amount of time and money that the fathers invest in their children. Critics who are skeptical about past work showing a positive association between formal ties and paternal involvement argue that fathers and families who formalize their relationships are already more child-oriented or get along better, and these characteristics explain both the adoption of joint legal custody or legal paternity as well as nonresident fathers' greater involvement with children.

Even after taking account of preexisting differences between families, both joint legal custody and paternity establishment may increase fathers' involvement with children. Joint legal custody increases the frequency of visits between nonresident fathers and children (Seltzer, 1998). Preliminary evidence also suggests that compared with fathers without paternity, those for whom legal paternity has been established are more likely to pay

child support and to spend time with their children (Seltzer, 1999). These findings suggest that formalization of a father's rights and responsibilities alters his participation in childrearing and may alter the behavior of the child's mother as well. Whether formalizing relationships between unmarried cohabiting couples also alters their investments in their relationship is an important question for research in the coming decade. Based on research in the 1990s, there is every reason to expect that U.S. families will continue to be formed outside of marriage and, in a sense, outside the law, while at the same time legal institutions will continue to move toward formalizing relationships in these families.

COHABITATION AND NONMARITAL CHILDBEARING: INDIVIDUAL AND SOCIAL MATTERS

Families matter for individuals. What happens in our families affects how we live our lives, whether we are rich or poor, the languages we speak, the work that we do, how healthy we are, and how we feel. Families also matter for the larger social group. Family members take care of each other (some better than others) and bear and rear the next generation. Within a society, the work families do depends on what people believe is the right way to treat parents, siblings, children, grandparents, and other kin. A common understanding about the obligations and rights of family members contributes to the institutionalization of family relationships. General consensus in public opinion about who should be counted as a family member and consistent laws also institutionalize relationships. Cohabitation, like remarriage, is still an incomplete institution in the United States (Cherlin, 1978; Nock 1995). It takes a long time for new behaviors to become institutionalized.

The rapid increase in cohabitation and nonmarital childbearing over the past few decades suggests that these relationships may become more complete institutions in the future, but it is unlikely that they will have the preferred standing of marriage and childbearing in marriage any time soon. Cohabiting couples are very diverse, in part because they are forming their relationships under a rapidly changing set of social rules about marriage, cohabitation, and childbearing outside of marriage. The instability of the environment in which individuals make family choices hampers the enforcement of kin obligations and norms about the acceptability of informal families and

makes it even more likely that individuals will experiment in their family lives.

Some cohabitators would prefer formal marriage, but their economic circumstances prevent them from achieving this goal. Others seek a different type of relationship, one with greater gender equality, than they expect to find in marriage or than they found in a previous marriage. Yet another group of cohabitators uses their informal relationship as a trial period during which they negotiate and assess whether to formalize their union through marriage. We do not know the relative size of these groups in the population nor do we know how rapidly each group is growing. The heterogeneity of cohabiting couples poses a challenge to researchers who try to understand what cohabitation means.

Adults have more choices today about whether to cohabit and whether to have a child outside of marriage because the social costs, at least to adults, of forming informal families are much less today than just a few decades ago. Choosing one's family is part of a long-term trend toward greater individual autonomy in West Europe and the United States (Lesthaeghe, 1995). The ability to choose at the individual level, however, does not mean that all choices will or should have the same standing in the public sphere. Nevertheless, the inclusion of a decade review on families formed outside of marriage in the *Journal of Marriage and the Family* demonstrates the greater legitimacy of individual choice in the contemporary United States and suggests even greater variation in informal families in the near future.

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