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Why Marry? Race and the Transition to Marriage among Cohabitors*

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Our study investigates the transition to first marriage among cohabiting black and white men and women, drawing on data from the National Survey of Families and Households. Our results underscore the importance of economic factors on the transition to marriage for both black and white cohabitors. We also find that for black cohabitors, but not for whites, socioeconomic disadvantage during childhood reduces the odds of marriage. The presence of children in cohabiting unions tends to increase the chances of marrying a cohabiting partner for both blacks and whites. Our results demonstrate the importance of including cohabitation in research on the marriage process.

The "retreat from marriage" is accompanied by a striking rise in cohabitation in the United States, particularly since the 1970s. Although the average age at marriage has increased, the average age of union formation remains relatively unchanged if both marriage and nonmarital cohabitation are considered (Bumpass, Cherlin, and Sweet 1991). The contemporary path to marriage increasingly involves cohabitation and then marriage: roughly one-half of first marriages formed in the 1980s were preceded by cohabitation (Bumpass et al. 1991).

Interpretations of the divergence between blacks' and whites' marriage patterns over recent periods (e.g., Bennett, Bloom, and Craig 1989; Cherlin 1992; Espenshade 1985; Lichter, LeClere, and McLaughlin 1991; Lichter et al. 1992; Mare and Winship 1991; South and Lloyd 1992) may be altered by a consideration of cohabitation. Although whites have higher marriage rates than blacks, research suggests that race differences are reduced substantially if cohabitation is taken into account. Inclusion of both cohabitation and

* This paper was presented at the 1994 annual meetings of the Population Association of America. The research reported here was supported by NIA Training Grant T32AG00208. Support services were provided by the Population Research Institute, The Pennsylvania State University, which receives core support from NICHD (Grant 1-HD28263). The authors are grateful to Nancy S. Landale, Daniel T. Lichter, and anonymous reviewers for their helpful comments.

marriage as union types reduces by nearly one-half the race difference in the proportion of women forming a union by age 25 (Raley 1993). Black women have higher overall probabilities of cohabiting than white women and hold similar expectations of marrying their cohabiting partners, but are less likely to make the transition from cohabitation to marriage (e.g., Bumpass et al. 1991; London 1991; Schoen and Owens 1992).

No research to date has evaluated possible explanations for the transition from cohabitation to marriage generally, nor evaluated factors that might explain the lower likelihood that black cohabitors will make the transition directly into marriage. Prior studies examining marriage among cohabitors have been largely descriptive, limited to estimating proportions of cohabiting unions terminated either by marriage or by separation (Bumpass and Sweet 1989; Schoen and Owens 1992; Thornton 1988). Moreover, previous research focusing on marriage among the never-married overlooks cohabitation as a stage into marriage. In this paper we bridge the two bodies of research. Our specific goals are 1) to identify factors (economic prospects, socioeconomic background, and childbearing) that may "explain" black-white differences in the transition from cohabitation to marriage, and 2) to evaluate the importance of these factors in the likelihood, for both blacks and whites, that cohabitors marry. We base our analyses on data from the National Survey of Families and Households, drawing on subsamples of never-married cohabiting non-Hispanic white and black men and women.

Background

Previous research shows that marriage at both the individual and the aggregate level is linked positively to economic opportunity (e.g., Lichter et al. 1992; Mare and Winship 1991). Correspondingly, recent attempts to explain the racial divergence in marriage patterns have focused primarily on socioeconomic advantage (or disadvantage). Economic prospects, however measured, have not accounted fully for the racial gap in marriage, but they account for some part of it (e.g., Goldscheider and Waite 1991; Lichter et al. 1991, 1992; Mare and Winship 1991; McLaughlin and Lichter 1993; Oropesa, Lichter, and Anderson 1994; Wilson 1987). It is not known whether racial economic inequality accounts for racial differences in the transition to marriage among cohabitors.

Like prior work exploring the transition to marriage among the never-married, we expect that full-time employment and higher completed education will accelerate the transition to marriage among cohabitors, and that current school enrollment will reduce the odds of marriage (e.g., Goldscheider and Waite 1991; Lichter et al. 1992; Mare and Winship 1991; Oppenheimer and Lew forthcoming; Testa et al. 1991). Individuals with less economically certain futures (e.g., students and perhaps part-time employees) may decide to continue cohabiting rather than to marry. Past research has found that factors such as stable or high earnings and completed education are less important prerequisites for cohabitation than for marriage (Landale and Forste 1991; Raley 1993; Schoen and Weinick 1993).

The effects of the economic factors may vary by race for at least two reasons. First, previous research suggests that blacks place greater value on economic supports as a criterion for marriage than do whites; this point implies that employment and education might affect the likelihood of marriage more strongly among blacks than among whites (Bulcroft and Bulcroft 1993). Second, in view of the increasingly poor economic prospects for many young men, particularly minority men (e.g., Wilson 1987), women's economic prospects might be expected to affect the transition to marriage more strongly among black than among white cohabiting women.

Our analyses also take into account childbearing and socioeconomic background. Studies focusing on the transition to marriage find that children or pregnancy have a negative impact, or none, on marriage probabilities (e.g., Bennett, Bloom, and Miller 1995; Goldscheider and Waite 1991). In the case of cohabitors, however, we expect that children or a pregnancy may give impetus to marriage. Given racial differences in premarital childbearing and legitimation patterns, we also anticipate that the effects will be stronger among cohabiting whites than among blacks (Manning 1993; Manning and Landale forthcoming).

In regard to socioeconomic background, prior research suggests that it has stronger associations with marriage for whites than for blacks (McLanahan and Bumpass 1988; Michael and Tuma 1985). Yet research on the transition from cohabitation to marriage among young whites reveals no effect of parental marital disruption, a key indicator of family background (Thornton 1991). Thus family background variables, although interesting in their own right and important as controls, may be of limited importance in explaining race differences in the transition to marriage among cohabitors.

Our study contributes to ongoing research into the changing marriage process. First, unlike previous researchers, we examine the multiple factors associated with the transition to marriage for cohabiting black and white men and women. Second, we attempt to account for the black-white gap in marriage among cohabitors as well as evaluating racial differences in the determinants leading to marriage for cohabitors. A third, underlying aim is to illustrate whether considering cohabitation alters our understanding of the contemporary path to marriage.

DATA AND MEASURES

Data

We draw on data from the 1987–1988 National Survey of Families and Households (NSFH), a national probability sample of 13,017 respondents (Sweet, Bumpass, and Call 1988). These data are quite suitable for our research aims: they contain background variables and detailed sequences of retrospective questions that permit us to reconstruct monthly labor force, education, cohabitation, and marital histories. Our subsamples include never-married individuals who formed premarital cohabiting unions between 1970 and 1984; the subsamples contain 1,332 white and 385 black men and women. By focusing on both cohabiting women and cohabiting men (although they are not cohabiting with one another) our research moves beyond earlier studies that focus only on women (e.g., Lichter et al. 1992; London 1991; Schoen and Owens 1992).¹

Our analyses begin by presenting life table estimates of the proportion of individuals ending a cohabitation by marriage. Next we estimate discrete-time event history models to examine the determinants of transitions into marriage by duration of cohabitation; this method avoids proportionality assumptions and permits the use of both fixed and time-varying variables (Allison 1984). The analyses are based on person-months; individuals either experience an event or are censored by interview or five-year duration of cohabitation. Because of the short duration of cohabitation, person-months are preferable to person-years. Our predictions of the odds of marriage are based on multinomial logistic regression models. We estimate the odds of 1) marrying versus staying together; 2) separating versus staying together; and 3) marrying versus separating. There are substantive reasons to expect that effects of covariates differ depending on whether the alternative "choice" is dissolution or continuation of cohabitation.²

Our general strategy is to test a series of models, but here we present only the final model for the entire sample and the model disaggregated by race. We first estimate a "basic" model (race, gender, age at union formation, period, and duration), pooling across men and women and across blacks and whites. We build progressively on this basic model

by adding family background, child-related, and economic measures and evaluating the extent to which these sets of variables may account for overall black-white differences in the decision to marry. Last, we determine whether the effects of independent variables in the pooled model vary significantly by race.

Independent Variables

Our basic model includes the following variables: duration of cohabitation, age at start of cohabitation, period (coded as time-varying), gender, and race.³ For socioeconomic background, we rely on several measures: family structure at age 14, mother's educational attainment (less than 12 years, 12 years, 13 or more years), whether welfare was received while respondent was growing up, whether the respondent's mother was employed outside the home, and number of siblings. Our measures of childbearing are time-varying (monthly) indicators. We categorize this measure into 1) no children; 2) a woman (or man's partner) pregnant with first child; 3) one child; and 4) two or more children.⁴

Because income data by duration are not available, we employ a series of measures similar to those used in past research to proxy men's and women's economic prospects.⁵ We include a time-varying measure of years of completed schooling as of each duration (i.e., less than 12, 12, 13-15, and 16 or more), a time-varying dichotomous variable indicating whether the individual is currently enrolled in school, and a lagged (three month) time-varying categorical variable designating whether the respondent is employed full-time, is employed part-time, or is not employed.⁶

RESULTS

Life Table Estimates

Table 1 shows life table estimates of the proportion of cohabiting men and women marrying by duration of cohabitation, disaggregated by race. Most of the cohabiting unions (81%) end within four years of formation, and the median duration of cohabitation is 16 months (data not shown). Overall, 25% of cohabitations end in marriage within one year, and the median duration to marriage is slightly less than three years.

As expected, clear race differences are present in the transition from cohabitation to marriage. Within four years of the start of the union about two-thirds of whites, compared with one-third of blacks, marry their partners. Correspondingly, the pace of marriage is more rapid among whites. Thus marriage is a more common means of exit from

Months		Race		
	All	Black	White	
6	14	9	16	
12	25	16	28	
24	42	25	48	
36	52	32	59	
48	60	38	67	
Median Duration	33	63	26	

 Table 1. Cumulative Proportions of Never-Married Cohabitors Marrying Directly from

 Premarital Cohabitation

cohabitation for whites than for blacks. The majority (60%) of white cohabitors end cohabitation by marrying, but fewer than half (40%) of blacks do so.

Multivariate Results

Table 2 shows the weighted means of our independent variables both overall and separately by race. For the time-varying covariates, the table shows the means as of the first month of cohabitation. Our independent variables reveal several significant differences by race. In regard to socioeconomic background, 72% of white cohabitors grew up with both biological parents, in contrast to 50% of black cohabitors. Blacks were more likely to receive public assistance than whites at some point while growing up (28% versus 11%). The mothers of white cohabitors have higher average levels of educational attainment than those of black cohabitors, and the mothers of white cohabitors were less likely to be employed than those of black cohabitors (67% versus 83%).

The child-related measures show particularly sharp differentials by race: the great majority of white cohabitors (92%) were neither pregnant nor had children in the first month of cohabitation, compared with 54% of black cohabitors. Approximately 5% of whites had at least one child at the start of cohabitation, compared with 38% of blacks.

Finally, our measures of economic prospects show that black cohabitors were more likely than whites to have fewer than 12 years of education (41% versus 24%) and less likely to have more than 12 years (29% versus 45%). About 26% of white and 22% of black cohabitors were enrolled in school at the start of cohabitation; 49% of blacks and a slightly higher 55% of whites were employed full-time.

Table 3 shows results from our multinomial regression models for the entire subsample and for blacks and whites separately. The first column presents coefficients predicting the log odds of marrying rather than continuing to cohabit; the second column shows the coefficients predicting the likelihood of separating rather than continuing to cohabit. For clarity of presentation, we do not show the coefficients for the likelihood of marriage versus separation, but these can be computed easily by subtracting the coefficients in the second column from those in the first. We denote significant differences in the odds of leaving cohabitation via marriage rather than via separation by underlining coefficients in the first two columns. Significant differences in effects between racial subgroups are determined by whether the interaction coefficient between race and a particular independent variable is at least twice its standard error in the full, pooled model.

In keeping with the life table results, our first multivariate model in Table 3 shows that net of all other independent variables, cohabiting whites are 129% ((exp(.83)-1) x 100) more likely to marry than blacks. On the basis of the log likelihoods, we find that each group of variables enhances the fit of the model (table not shown). Yet none of our three sets of independent measures (economic prospects, family background, and childbearing), alone or combined, appears to mediate the effect of race on the odds of marriage among cohabitors. The race coefficient is the same in the zero-order model as in the final model presented here.

In our measures of economic prospects, whites' current school enrollment significantly deters marriage, in agreement with prior research (e.g., Mare and Winship 1991). Also whites' full-time employment increases the odds of marriage rather than of separation. In contrast, the next two columns of Table 3 show that the measures of economic prospects have no statistically significant effects for blacks. Although significant effects for enrollment and employment appear to be limited to whites, tests of interaction terms reveal no statistically significant differences in effects between blacks and whites. The lack of apparent effects for blacks, when blacks are analyzed separately, is likely due to small

	All	White	Black
Race/Ethnicity			
Black	16.0		
White	84.0		
Gender			
Female	48.2	46.9	54.7
Male	51.8	53.1	45.3
Age			
<17	13.6	13.8	12.6
18–19	23.1	23.7	19.9
20-24	42.5	41.9	45.5
25-29	15.9	16.1	14.9
30 +	4.9	4.5	7.1
Period			
1970–74	23.0	23.9	18.0
1975–79	35.6	27.8	39.5
1980-84	41.5	41.3	42.5
Family			
Two biological	68.5	71.9	50.4
Steparent	10.0	9.7	11.7
Single parent	13.2	12.2	18.4
Other	8.4	6.3	19.5
Siblings ^D			
None	8.4	8.2	9.3
Some	91.6	91.8	90.7
Mother Employed			
No	30.3	32.9	16.5
Yes	69.7	67.1	83.4
Public Assistance			
No	86.1	88.8	71.8
Yes	13.9	11.2	28.2
Mother's Education			
<12 yrs.	21.7	19.6	32.4
12	51.4	51.3	52.0
13 +	26.9	29.1	15.6
Children			
None	85.6	91.6	54.2
Pregnant	3.6	3.0	6.3
One child	8.3	4.8	26.7
Two or more	2.5	0.5	12.7
Education			
<12 yrs.	26.8	24.1	41.3
12	30.9	31.2	29.3
13-15	21.6	22.2	18.3
16+	20.4	22.5	11.1
Enrolled			
No	74.5	73.9	77.7
Yes	25.5	26.1	22.3
Employment			
Not employed	42.5	41.7	46.9
Part-time	3.8	3.8	3.8
Full-time	53.7	54.5	49.3
Ν	1,717	1,322	385

Table 2. Distribution of Independent Variables in the First Month of Cohabitation, by Race^a

^a Weighted percentages and unweighted N.
^b The variable "siblings" is coded as a continuous variable.
^cMissing mother's education is coded at the mean (12 years).

Why Marry?

	Total		Whites		Blacks	
	Marriage	Separation	Marriage	Separatione	Marriage	Separation
Race/Ethnicity				· · · · · · · · · · · · · · · · · · ·		
(Black)						
White	0.83*	0.00				
Economics						
Education						
<12 yrs.	-0.13	-0.17	-0.07	-0.07	-0.27	-0.33
(12)						
13-15	0.12	-0.11	0.16	-0.16	0.01	-0.01
16+	0.19	-0.10	0.15	-0.06	0.24	-0.34
Enrolled						
(No)						
Yes	-0.36*	0.16	-0.42*	0.14	-0.05	0.16
Employment						
(Not employed)						
Part-time	0.06	-0.22	-0.01	-0.33	0.26	0.34
Full-time	0.15	-0.21*	0.12	-0.23*	0.26	-0.17
Background					0.20	0
Public assistance						
(No)						
Ves	-0.13^{a}	0.02ª	0.09	-0.18	-0.88*	0.21
Mother's education	0.15	0.02	0.07	0.10		0.21
<12 yrs	0.14	0.05	0.18	-0.04	0.02	0.17
(12)	0.14	0.05	0.10	0.04	0.02	0.17
(12) 12 +	0 08ª	0.15	0.01	0.12	0 73*	0.15
Family	0.00	0.15	0.01	0.12	0.75	0.15
(Two biological)						
(1 wo blological) Steparent	-0.10	0.00	-0.13	0.07	-0.23	0.08
Single parent	-0.38*	0.09	-0.30*	0.07	-0.43	0.00
Other	-0.38°	-0.04	-0.39	-0.03	-0.43	-0.08
Siblings	-0.43	-0.04	$\frac{-0.29}{-0.04}$	$\frac{-0.04}{-0.03}$	-0.09	-0.03
Mother amployed	-0.02	-0.03	-0.04	-0.03	0.00	-0.02
(No)						
(INO)	0.15	0.09	0.12	0.05	0.52*	0.14
res Children	-0.15	-0.08	-0.15	-0.05	-0.55*	-0.14
(Nana)						
(None)	1 57*8	0.22	1 6 9 *	0.20	0.79*	0.20
Pregnant One shild	$\frac{1.32^{+}}{0.60^{*}}$	$\frac{-0.35}{0.05}$	$\frac{1.02^{+}}{0.57*}$	$\frac{-0.38}{0.28}$	$\frac{0.78}{0.62*}$	$\frac{-0.28}{0.07}$
One child	0.00*	$\frac{-0.05}{0.12}$	0.57*	$\frac{-0.28}{0.44}$	0.62*	$-\frac{0.07}{0.18}$
Two or more	0.48*	-0.13	0.57*	-0.44	0.55	-0.18
Controls						
(Ferrale)						
(Female)	0.11	0 42*	0.14	0.54*	0.00	0.16
Male	<u>-0.11</u>	0.45*	-0.14	0.54*	0.00	0.10
Age	0.248	0.00	0.42*	0.15	0.24	0.10
<1/	-0.24	0.06	$\frac{-0.43^{+}}{0.11}$	0.15	0.34	0.10
18-19	-0.02	0.24*	-0.11	0.27*	0.34	0.21
(20-24)	0.00*	0.15	0.22*	0.20	0.10	0.04
25-29	$\frac{0.22^{*}}{0.21^{*}}$	$\frac{-0.15}{0.27}$	$\frac{0.23^{*}}{0.00}$	$\frac{-0.20}{0.40}$	0.18	-0.04
30+	-0.21	-0.37	-0.09	-0.40	-0.00	-0.34
Period	0.04	0.10	a a a	0.10	0.00	o 07
1970-74	0.04	0.19	0.02	0.19	0.20	0.07
1975-79	-0.08	-0.03	-0.07	0.00	-0.20	-0.09
(1980–84)	o · •	0.000	0	0		
1985 +	0.12	0.36**	0.16	0.16	-0.23	0.78*
Number of Cases	1	,717	1	,332		385
Number of Person-Months	36,586		25,878		10,708	

Table 3. Multinomial Logit Models of Exit from Cohabitation

^a Significant difference between whites and blacks. Underlining denotes significant differences between coefficients for marriage versus separation, $p \, \leq 05$. Duration is included in models but not presented here. * $p \leq .05$

sample size. For both groups, full-time employment acts as a deterrent against separation, increasing the likelihood of marriage relative to separation. Current school enrollment is also related negatively to the odds of marriage for both blacks and whites.

Because of young minority men's poor economic prospects (e.g., Wilson 1987), women's economic prospects may be more important for black than for white cohabiting couples. Thus we tested for gender differences (table not shown). Employment effects indeed are more important among white men than white women. Being employed full-time clearly deters separation among white cohabiting men, and increases the odds of marrying versus separating to a marginally statistically significantly degree (p = .07) (table not shown). This is not the case among white cohabiting women; tests for significant differences in effects confirm this result. This finding shows indirectly that among whites, men's employment plays a more crucial role than women's employment in the transition to marriage among cohabitors.

The pattern among blacks differs somewhat. First, we find no statistically significant gender differences in employment effects. Completed level of schooling, however, emerges as differentially important by gender: black cohabiting women with more than 12 years of schooling are significantly more likely to marry. This education effect differs significantly from those for black men, for whom we observe no effects of educational attainment. Overall, these results are consistent with our expectations, and suggest that men's economic prospects are somewhat more important than women's in the decision to marry only among white cohabitors. For blacks, on the other hand, the evidence suggests no gender differences in effects of employment. Women's economic prospects, at least as proxied by educational attainment, may play even a more important role than men's.

In regard to socioeconomic background, the receipt of public assistance is related negatively to the odds of marrying versus continuing to cohabit or separating among black cohabitors, but not among white cohabitors; this variable is not statistically significant in the pooled model. Another measure of family socioeconomic background, mother's education, is also related to the likelihood of marriage among blacks but not among whites. Specifically, having a mother with more than a high school education increases the odds of marriage among black cohabitors. Coming from a white single-parent or a black "other" type of family reduces the odds of marriage following cohabitation.⁷ Finally, in regard to family background, statistical tests for differences in effects of family structure at age 14 reveal no significant variation between black and white cohabitors.

These results, taken together, suggest that socioeconomic advantage and disadvantage during childhood influence young adults' family formation patterns for blacks but not for whites, net of the individual's own characteristics. Past studies of marriage in the general population have shown family background effects to be largely limited to whites (e.g., McLanahan and Bumpass 1988; Michael and Tuma 1985), but focusing on persons already in a union changes the interpretations significantly: socioeconomic background emerges as important in explaining the transition to marriage among black cohabitors.

Cohabiting women (or men's partners) who are pregnant with their first child are more likely to marry than to continue cohabiting or to separate in relation to those with no children. Although the effects are smaller, having children also significantly increases the odds of marriage. These findings, unlike past research predicting marriage in the general population of never-married young adults (e.g. Bennett et al. 1995; Goldscheider and Waite 1991; Lichter et al. 1992), suggest that pregnancy or the presence of children increases the odds of marriage among cohabitors.

Tests for race differences in our child-related measures show that the presence of children increases the odds of marriage similarly for blacks and for whites. Yet comparisons between black and white women alone (data not shown) reveal that *pregnancy* is a strong impetus to marriage among whites but not blacks.⁸ Also, statistical tests of differences show

that the effect of pregnancy on marriage is significantly greater among white than black cohabiting women. This result is consistent with our expectations and with previous work (Manning 1993). Marriage may be a more important prerequisite for childbearing among whites than among blacks, and nonmarital cohabitation may be a less acceptable family context for childbearing among whites.

SUMMARY AND DISCUSSION

Prior studies attempting to explain the black-white gap in marriage focused largely on the never-married population. Our study investigates the transition to first marriage among cohabiting black and white men and women, drawing on data from the National Survey of Families and Households. Because cohabitation increasingly has become the typical path to marriage, we expect that a fuller understanding of racial differences in the transition to marriage can be achieved by focusing on persons already in a coresidential union.

We applied the types of measures that are frequently used to study the transition to first marriage in general (e.g., economic prospects, childbearing, family background), and found that inclusion of these measures does not account for black-white differences in the transition to marriage from cohabitation. Simply put, we cannot explain away cohabiting whites' greater propensity to marry.

At the same time, our results underscore the importance of economic factors, even roughly measured, in the transition to marriage for both black and white cohabitors, in keeping with prior research on marriage in general (Goldscheider and Waite 1991; Lichter et al. 1992; Mare and Winship 1991). We find no overall racial differences in effects; among whites, however, the positive impact of full-time employment on the odds of marriage versus separation is limited to men. Although we lack information on cohabiting women's partners, this result implies that men's employment status is more central than women's in cohabiting whites' decision to marry. If employment status captures earnings, and if reasonably high income levels are conducive to the decision to marry, such a result is not surprising in view of the continuing wage gap between white men and white women. No gender differences in employment effects exist among black cohabitors; because of minority men's generally low earnings, black women's earnings are probably more crucial in attaining an acceptable standard of living that leads to marriage.

Our findings differ in two respects from previous work on the likelihood of marriage among the never-married population; these differences suggest that if we ignore cohabitation, we may misrepresent the contemporary marriage process. First, prior studies tended to find that family background characteristics have little, if any, impact on marriage among blacks (McLanahan and Bumpass 1988; Michael and Tuma 1985). Our analyses, however, indicate important effects when they focus on individuals already in coresidential unions. For black cohabitors but not for whites, socioeconomic disadvantage during childhood (i.e., receipt of public assistance) reduces the odds of marriage, and mother's schooling levels are associated positively with marriage. These distinct patterns of results may stem from differences between blacks' and whites' selection processes into cohabitation. It may be that cohabitation operates primarily as a precursor or a transitional stage to marriage among whites, but more as an alternative form of marriage among blacks (Manning and Landale forthcoming; Rindfuss and Vanden Heuvel 1990). Thus family background effects may demonstrate that among whites cohabitation may be selective of those already relatively likely to marry, whereas among blacks selection may operate more strongly in the transition to marriage than in the transition to initial cohabitation.

Second, in contrast to research showing that premarital childbearing reduces the likelihood of marriage (Bennett et al. 1995), the presence of children in cohabiting unions

increases the chances of marrying a cohabiting partner for both blacks and whites. Couples who cohabit with children already present may be more committed to the union than those without children, and it is likely that this commitment increases with time as stronger ties are forged between the cohabiting partner and the child or children. We also find that the effect of a pregnancy differs substantially by race. For white cohabiting women, pregnancy serves as a strong impetus to marriage, but this is not the case for black women. This result is consistent with ethnographic findings that marriage is often not a prerequisite for childbearing among blacks. In precarious economic conditions, governmental assistance or extended-family members may be more reliable sources of social and/or economic support than a partner (Burton 1990; Sullivan 1989).

In sum, although our current analysis could not explain the racial gap in marriage even among couples already living together, we found that quite a substantial proportion of both white and black cohabiting couples go on to marry within a few years; our life table estimates suggest that this occurs for about 40% of black couples and two-thirds of white couples. Moreover, because an increasingly large proportion of young adults in the United States cohabit, and many go on to marry, research focusing on the contemporary transition to marriage—or specifically on racial differences in family patterns—must consider cohabitation both as a family form in its own right and as a key part of the process leading to marriage.

NOTES

¹ We cannot directly examine how partner's characteristics influence marriage because this information is not included in the NSFH. We will be able to address the role of partner's economic characteristics by using the second wave of the NSFH.

 2 For example, the effect of being enrolled in school may not increase the likelihood of dissolving a cohabiting relationship, but it may reduce the odds of marrying a cohabiting partner. Instead of assuming that a covariate similarly influences the odds of marriage and of dissolution, we can establish how the covariates influence the two distinct types of exit from cohabitation—marriage and separation. We believe that these manners of exit represent independent decisions.

 3 For clarity of presentation, we do not display the effects of duration of union in the tables.

⁴ Because the data do not allow us to determine whether a child is the biological offspring of the cohabitor's partner, we performed additional analyses using an indicator of whether the child was born during the cohabiting union. These analyses showed that the "location" of childbearing has no effect on the odds of marrying a cohabiting partner.

⁵ We believe, however, that prospective data on income provide an important measure of economic prospects, particularly in subgroups with dramatic differences in earnings and economic well-being. For example, assuming that economic well-being is indeed the major facilitator of marriage, we could not expect to explain racial differences in marriage with employment status when full-time employment among prime-aged men translated into a mean annual income of \$33,804 for white men but only \$22,925 for black men in 1987 (U.S. Bureau of the Census 1988).

⁶ In preliminary analyses we experimented with various measures indicating change from nonemployment or part-time employment to full-time employment, showing duration of employment (i.e., being employed full-time for a longer period versus shorter periods), and representing different time lags. None of the results from these variations differed substantially from those reported in the text.

⁷ "Other" family types make up a residual category comprising individuals not living with both biological parents, living with a single parent, or living in a stepfamily at age 14. For example, this category includes those living with foster parents, those who were adopted, and those living with other relatives.

⁸ We report these results for women, but not for men, because we are more confident in the fertility data provided by women. The gender differences in effects among blacks may be due to a

generally lower quality of data on men's fertility and cohabitation/marital histories. Possibly men who are more likely to marry are more likely to be surveyed and to report children or their partners' pregnancies.

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