

**Premarital Cohabitation and Marital Disruption Across Time: New Results from  
the NSFH 3**

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## **Abstract**

Using data from waves 1 and 3 of the National Survey of Family and Households (NSFH), I examine how the relationship between premarital cohabitation and marital disruption has changed over time. As cohabitation has become a common experience among many young adults, I wish to investigate if the association between cohabitation and marital instability has weakened across time. Recently, the National Survey of Families and Households (NSFH) completed data collection on a third wave of data (2001-2002), and conducted extensive interviews of the focal child of the main respondent (Sweet & Bumpass 2002). I compare between the two cohorts how cohabitation experiences prior to marriage affect marital disruption. I find that the association between cohabitation and marital disruption has weakened across time among those that cohabited only with their partner. However, time has not reduced the likelihood of divorce among those that have experienced multiple cohabitations prior to first marriage.

### ***Premarital Cohabitation and Marital Disruption Across Time: New Results from the NSFH 3***

The latter half of the 20<sup>th</sup> century ushered in substantial changes within the family institution, particularly changes in individuals' union formation and dissolution behaviors. One of the most well noted transitions has been the substantial rise in cohabitating unions. In the span of two decades the number of cohabitating households increased from 1.3 million to nearly 5 million households, and nearly half of all young adults have experienced a cohabiting relationship (Bumpass & Lu 1999; Bianchi & Casper 2001). Furthermore, the number of marriages preceded by cohabitation has risen dramatically, from less than 10% in 1960 to over 50% in the mid-1990's (Bumpass & Lu 1999).

A surfeit of literature has emerged documenting these trends and their functions within the family system. One of the most well documented consequences of cohabitation is the increase risk of marital disruption (Bumpass, Martin & Sweet 1991; DeMaris & McDonald 1993; Heaton 2002; Teachman & Polonko 1990). Although many young adults view their relationship as a time to assess compatibility and if a marriage would be successful, evidence consistently reveals that marriages preceded by cohabitation are more likely to experience a disruption than those that enter directly into marriage (Bumpass, Martin, & Sweet 1991; DeMaris & McDonald 1993; Heaton 2002; Teachman & Polonko 1990).

Two main explanations have been proffered to explain the association between cohabitation and marital divorce. The first argument contends there is a casual effect of cohabitation. That is, the experience of cohabitation itself changes people and their attitudes and behaviors that undermine the stability of marriage beyond individual's own characteristics. Through the cohabitation experience individuals learn about alternative intimate relationships outside of marriage and the temporal nature that characterize the majority of cohabitating unions

(Smock 2000). Indeed, Axinn and Thornton (1992) examine cohabitators' attitudes prior to and following a cohabitation episode and find that individuals are more accepting of divorce after a cohabitation episode than they were before they entered into a cohabitating union.

On the other hand, the selection perspective purports that individuals that cohabit prior to marriage encompass certain characteristics that differ from non-cohabitators, and that these characteristics increase the likelihood of a marital disruption. That is, cohabitators tend to possess more individualistic and non-traditional attitudes, have poor relationship skills, resided in a divorced home during childhood, and have lower levels of education. Previous research indicates that controlling for certain selection factors does decrease or nearly dissolve the association between cohabitation and subsequent marital disruption (Axinn & Thornton; Booth & Johnson 1988). In the span of only three decades the percentage of marriages preceded by cohabitation rose from roughly 10% to over 50% (Bumpass & Lu 1999). As cohabitation has begun to usurp marriage as the common model of initiating first unions, and nearly half of young adults having cohabitated at least once, recent cohorts of cohabitators are no longer a distinct select sub-group. Cohabitation has transformed from what was once an uncommon and even deviant state to now a normative experience for a large majority of young adults, thus, the issue of selectivity on marital instability may have declined over time (Dush et al 2003; Schoen 1992; Teachman 2003). Schoen (1992) asserts that as a greater proportion of the population cohabits, there is simply less room for selection. Using the first wave of the NSFH, Schoen predicts that the association between cohabitation and marital instability will be reduced over time.

In a more recent study, Dush, Cohan, & Amato (2003) examine the association of cohabitation on marital quality and stability across cohorts. The authors find that cohabitators in both cohorts exhibit greater marital instability and the negative consequences of cohabitation have not dissipated across time. However, the sample size employed for the most recent cohort of cohabiting individuals was relatively small, and furthermore, the authors limit previous

cohabitation experience to a simple episode of prior cohabitation or not, ignoring the diversity and complexity of cohabitation history particularly among recent cohorts.

In a recent study by Teachman, he contends (2003) that a substantial limitation of prior research is the exclusion of the diversity in histories of premarital cohabitation. Most often, research examines if an episode of cohabitation occurred prior to marriage, and does not consider the extent of multiple cohabitations and with whom the cohabitation occurred. Yet, with the marked rise in cohabitation over the last few decades, young adults today are experiencing multiple cohabitation events (Bumpass and Lu 2000). Indeed, Bumpass and Lu (2000) find that the proportion of women that have experienced more than one cohabitating union more than doubled between 1980-84 and 1990-94. Teachman posits that cohabitation with one's spouse has become a normative step in the marital process, over 50% of marriages are preceded by a cohabitation, and thus such behaviors may no longer be characteristic of selection factors that increase the likelihood of marital disruption (Phillips & Sweeney 2005). Yet, individuals that enter into multiple cohabitation unions may still represent a selective of a group of individuals that possess certain characteristics that undermine the stability of marriage.

The objective in this analysis is to explore if the association between premarital cohabitation and marital stability has changed over time. I achieve this objective by comparing cohabitation and marital experiences of individuals who cohabitated between 1979-1988 with those between 1992-2003 when they were 18 to 34 in 1988 and 2001. With the recent availability of the third of the National Survey of Families and Households (NSFH), I hope to extend previous research (Schoen 1992), and examine the changing nature of cohabitation and marital stability. I hypothesize that the 1) effect of cohabitation on marital disruption has weakened across time 2) However, because the experience of multiple cohabitations still remains a somewhat non-normative event, I expect that having entered multiple cohabitations prior to first marriage will increase the likelihood of a marital disruption.

For this study, I use data from the first wave (1987-1988) and third wave focal children (2001-2002) of National Survey of Families and Households (NSFH). The NSFH is a national probability sample of 13,007 respondents, including 9,643 main respondents aged 18 and over, plus an oversample of minorities, single parent families, recently married couples and cohabiting couples (Sweet, Bumpass & Call 1988). Detailed information on current partner and previous first spouse was also collected. Of the 3429 ever-married respondents 2950 full partner information is available. Because data are not available on previous cohabiting partners, I am unable to examine how partnering of cohabiting individuals affects cohabitation outcome. Recently, the National Survey of Families and Households (NSFH) completed data collection on a third wave of data (2001-2002), and conducted extensive interviews of the focal child of the main respondent (Sweet & Bumpass 2002). Detailed marital and cohabitation histories were collected from the focal child, now aged 18-34. Current and previous partner information is also available among the focal child data. Nearly all partner information is available among the focal child data.

Given the dramatic changes that have occurred within the past two decades in both the process and meaning of cohabitation, these samples prove ideal with a nearly 15 year span between the two cohorts. The study sample restricts cohabitation event to respondent's cohabitation experience prior to their first marriage in order to reduce bias (Brown 2000; Manning 2004). Because the focal children sample is between the ages 18 to 34, the same age range is used for the older cohort for comparability and resulting in a final N=3697.

## **Measures**

*Dependent Variable.* The analysis in this paper will examine the outcome of marriage for those in their first marriages. I create a dichotomous variable that measures whether a marriage ended in divorce or was still intact at the time of the interview. Exposure time to the risk of marital dissolution is measured from the date of first marriage to the date of divorce or separation.

Among the marriages still intact, survival time is measured of the date of first marriage to the date of the interview. Both cohabitation and marital duration are measured in months.

*Independent Variables.* In order to control for the role of selection in the analysis a number of variables are examined. These measures include education, race, parental divorce, experiencing a premarital conception, and mother's educational attainment. In order to gauge the extent to which cohabitation history may affect marital dissolution, I model the cohabitation histories from Teachman's (2003) analyses. I examine four categories of cohabitation experience: 1=cohabited more than once before first marriage; 2=cohabited only once but not married to the cohabiting partner; 3=cohabited only once but married to the cohabiting partner; and 4=no cohabitation prior to marriage. Education was coded into four mutually exclusive categories: less than a high school diploma; high school degree; some college; bachelor's degree or more. Race was coded into four categories: Black; Hispanic; White, and other. Parental divorce was coded 1=parents divorced by age 18 and 0=no parental divorce prior to age 18. Premarital conception was coded 1=if conception occurred outside of marriage.

### **Preliminary Analyses**

In Table 1 I provide descriptive statistics for both cohorts. Consistent with the literature on the prevalence of cohabitation, Table 1 reveals less than half of the recent cohort did not experience a cohabitating union prior to first marriage, compared to over 70% of the earlier cohort. I further find that the more recent cohort is better educated, has greater a percentage of white respondents, a larger share experienced a parental divorce.

Table 2 provides some preliminary analyses. I examine how the explanatory variables including cohabitation history on the hazard rate of marital dissolution. In regards to cohabitation history I find that the complexity of prior cohabitation is significantly associated with marital dissolution and varies greatly by the type of cohabitation history. Unlike Teachman (2003), I do find that those who cohabited once and married that partner are still 83% more likely to

experience a marital disruption relative to those that did not cohabit prior to marriage. However, those who cohabited multiple times including with their spouse are 198% more likely to divorce. For those that cohabited prior to their first marriage, but not with their current spouse, they are 209% more likely to divorce compared to those who never cohabited. It appears that though cohabitating only with one's spouse does increase the risk of divorce, the experience of multiple cohabitating events prior to marriage dramatically increases the odds of experiencing a marital disruption. In addition to prior cohabitation histories, I also find that the experience of a premarital conception increases the likelihood of divorce by 22% and women are 23% more likely to experience a disruption. I further find lower education levels to have a positive effect on marital divorce. Lastly, and in support of previous research I find that those who experienced a parental divorce by the age of 18 are 21% more likely to end their marriage compared to those whose parents' remained married.

In model 2 of Table 2 I examine if the effect of prior cohabitation history on marital stability has weakened across time. I find that among the most recent cohort, the effect of cohabiting only with one's spouse has weakened across time. Indeed, those that cohabited only with their spouse in the later cohort are nearly 66% less likely to experience a marital disruption than those that cohabited with their spouse in the earlier cohort. This may reflect that as cohabitation prior to marriage has become a normative step in the marital process, the association of premarital cohabitation and divorce has begun to weaken. Similar to Teachman (2003) I find that the effect of multiple cohabitations prior to marriage is still associated with greater marital instability, and the effect of time has not weakened this association. Individuals that enter and exit multiple co-residential unions may encompass characteristics that undermine the stability marriage. For instance, having experienced multiple co-residential unions may be indicative of less commitment to the idea of marriage, an awareness of alternatives to marriage, and personal experience with the process of ending a union (Phillips & Sweeney 2005; Teachman 2003).

These findings are consistent with previous research that finds premarital cohabitation increases the risk of experiencing a marital disruption (Heaton 2002; Bumpass, Martin, & Sweet 1991), but marital instability varies by the complexity and history of cohabitation experiences. In addition, as cohabitation, specifically with one's current spouse, has become an increasingly normative event, the effect on subsequent marital stability has begun to dissipate over time. However, the complexity and diversity of cohabitation histories cannot be ignored in order to understand the changes in premarital cohabitation in the last two decades.

Table1: Descriptive Statistics for Independent Variables Used in the Analysis by Cohort (% or M)

	<b>1978-1988 Cohort</b>	<b>1994-2003 Cohort</b>
<b>Background Variables</b>		
Age at marriage	21.87	22.84
Female	0.62	0.57
<b>Educational Attainment</b>		
Less than High School	0.14	0.06
High School	0.43	0.32
Some College	0.25	0.34
BA or more	0.18	0.28
<b>Race</b>		
Black	0.13	0.06
White	0.76	0.87
Hispanic	0.10	0.05
Other	0.02	0.01
<b>Cohabitation History</b>		
Cohabited once and married that partner	0.23	0.40
Multiple cohabitations but not w/ spouse	0.01	0.02
Multiple cohabitations including spouse	0.05	0.11
No cohabitation prior to marriage	0.72	0.48
Premarital Conception	0.19	0.17
<b>Mother's Educational Attainment</b>		
Less than High School	0.32	0.12
High School	0.46	0.45
Some College	0.11	0.26
BA or More	0.11	0.18
Parents Divorced	0.34	0.47

Table 2: Parameter Estimates of Cox Regression Models Predicting Transition to Divorced among Married Individuals

	Model 1		Model 2	
Cohort	0.839		0.590	
Age	0.867		0.868	
Age sq	1.002		1.002	
Gender (1=female)	1.232	*	1.259	**
<b>Cohabitation History</b>				
Cohabited only with spouse	1.831	**	1.966	**
Cohabited but not with first spouse	2.986	**	3.086	**
Cohabited more than once including spouse	3.099	**	3.216	**
<b>Educational Attainment</b>				
Less than high school	2.098	**	1.944	**
High school	1.891	**	1.611	**
Some college	1.813	**	1.701	**
BA or More	--	--		
Premarital concept	1.222	**		
Black	1.336	**	1.338	**
Hispanic	0.760	*	0.755	*
Other	0.607		0.600	
<b>Mother's Educational Attainment</b>				
Less than high school	0.890		0.899	
High school	0.938		0.946	
Some college	1.009		1.018	
BA or More	--		--	
Parental Divorce	1.212	**	1.217	**

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wave*Cohabited only with spouse	0.573	*
wave*high school	2.430	*

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- U.S. Census Bureau (2001). Table DP- 1 Profile of General Demographic Characteristics of the United States 2000. Washington D.C.