
MARRIAGE OR DISSOLUTION? UNION TRANSITIONS AMONG POOR COHABITING WOMEN*

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The objective of this paper is to identify the incentives and barriers to marriage among cohabiting women, especially disadvantaged mothers who are targets of welfare reform. We use the newly released cohabitation data from the National Longitudinal Survey of Youth (1979–2000), which tracks the partners of cohabiting women across survey waves. Our results support several conclusions. First, cohabiting unions are short-lived—about one-half end within one year, and over 90% end by the fifth year. Unlike most previous research, our results show that most cohabiting unions end by dissolution of the relationship rather than by marriage. Second, transitions to marriage are especially unlikely among poor women; less than one-third marry within five years. Cohabitation among poor women is more likely than that among nonpoor women to be a long-term alternative or substitute for traditional marriage. Third, our multinomial analysis of transitions from cohabitation into marriage or dissolution highlights the salience of economically disadvantaged family backgrounds, cohabitation and fertility histories, women's economic resources, and partner characteristics. These results are interpreted in a policy environment that increasingly views marriage as an economic panacea for low-income women and their children.

Ongoing debates over welfare reform legislation have raised new policy questions about how government and other nonprofit groups can assist low-income people in achieving their aspirations for marriage and a stable family life (Cherlin 2003; Sawhill 2002). Marriage proponents claim that marriage provides a route from poverty and welfare dependence for single mothers, while having the salutary effect of reducing welfare caseloads (Rector et al. 2003). To be sure, married women have substantially lower poverty rates than single women who head families (5.3% vs. 26.5% in 2002; U.S. Census Bureau 2004). But critics worry about government intrusion in personal family matters and raise concerns about creating perverse incentives that encourage low-income women to marry unwisely or to stay in abusive or unhappy marriages. Despite these policy concerns, we know surprisingly little about the marital and cohabitation histories of poor single women and the men with whom they form relationships (Ellwood and Jencks 2004; Fein et al. 2003; Gennetian and Knox 2003). Our study addresses this void.

Our primary goal is to identify incentives and barriers to marriage among cohabiting women, including poor women who have been the targets of welfare reform legislation and new healthy marriage initiatives. Several recent studies have examined union transitions among cohabitators (Carlson, McLanahan, and England 2004; Manning and Smock 1995; Sassler and McNally 2003), but few if any have focused on the process of union formation among a nationally representative sample of poor couples. This is perhaps surprising. Economically disadvantaged couples, including those in cohabiting unions, often intend or desire marriage, but a significant share do not realize their marital aspirations (Lichter,

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Batson, and Brown 2004; Waller and McLanahan 2005). This fact raises a straightforward policy question: What prevents cohabiting couples—those couples often believed to be the most receptive to marriage—from actually marrying?

In this article, we use the newly available panel data on cohabitation spells from the National Longitudinal Survey of Youth (NLSY) to build on previous work in two important ways. First, we calculate the percentage of poor and nonpoor cohabiting unions that end in marriage or dissolution, using multiple-decrement life table techniques. Second, we estimate the effects of earnings and welfare receipt, as well as socioeconomic family background and personal and partner characteristics, on transitions to marriage or dissolution. Our analyses, based on data collected over a 21-year period, build on previous qualitative studies of single or cohabiting women and their partners (e.g., Edin and Kefalas 2005; Sassler 2004), retrospective marital-history studies that typically lack temporal information on income or poverty (e.g., Lichter, Graefe, and Brown 2003), and panel studies of low-income families or of new unwed mothers in selected metropolitan cities (Cherlin and Fomby 2004; Harknett and McLanahan 2004). Our focus on poor couples is propitious in light of current welfare policy debates on marriage promotion and “healthy marriage.”

THEORY AND RESEARCH

In 2000, 4.9 million households were headed by unmarried opposite-sex couples, a number representing 3.7% of all households and 8.1% of all heterosexual couple-headed households (i.e., cohabiting couples and married couples; Fields and Casper 2001). The conventional view is that cohabitation is a stepping-stone to marriage and that it is now a routine step in the marriage process. Indeed, roughly one-half of all first unions before age 25 are cohabitations (Bumpass and Lu 2000; Bumpass and Sweet 1989). Previously published estimates indicate that for most couples, cohabitation is short-lived rather than a long-term alternative to marriage. Bumpass and Sweet (1989) showed that 56% of cohabiting couples married within five years; most of the others dissolved their cohabiting relationships. Today, more than ever before, a full understanding of union formation processes requires an appreciation of the reasons that cohabiting couples ultimately decide to marry, break up, or continue with their current living arrangement.

While cohabitation has become an institutionalized part of the adult life course, it also is sometimes viewed as a threat to traditional marriage. In fact, some scholars suggest that the rise in cohabitation has fueled the apparent deinstitutionalization of marriage in America (Cherlin 2004; Nock 2002), especially among low-income couples (Lichter et al. 2003). Yet, nearly 90% of cohabiting childless women *expect* to marry, and about three-quarters of cohabiting mothers expect to marry their current partners (Lichter et al. 2004; Mauldon et al. 2004).¹ Even among welfare-dependent cohabiting mothers, roughly 70% hope to marry (Lichter et al. 2004). Clearly, cohabiting women—even poor women—do not hold antimarriage attitudes or need to be convinced about the value of marriage. The problem is that many poor or disadvantaged couples face significant barriers or obstacles to marriage (Gibson-Davis, Edin, and McLanahan 2005).

Economic Models of Union Transitions

Most previous empirical studies of transitions to marriage have assumed, either explicitly or implicitly, a rational choice model of marriage that emphasizes the economic readiness of partners to marry (Sweeney 2002; Xie et al. 2003). The gains to marriage presumably increase with household specialization along traditional gender roles—men in market work and women in home production (Becker 1981; Oppenheimer 1997). Indeed,

1. Using data from the Fragile Families and Child Wellbeing Study, Waller and McLanahan (2005) reported that 60% of unmarried partners were optimistic about the likelihood of marriage, and in less than 10% of all couples, both partners were pessimistic about marriage.

role-traditional couples are significantly more likely to marry than couples who more equitably share household tasks or who espouse egalitarian values (Sanchez, Manning, and Smock 1998; Sassler and Schoen 1999). Still, economic considerations—especially men’s ability to be “good providers”—usually trump most other considerations in the decisions of single people to marry. As more young women have eschewed the traditional homemaker role and have moved into the paid labor force, the economic incentives to marry also have declined as their financial independence from men has increased (i.e., the “economic independence” hypothesis).

Whether economic models of marriage, which emphasize the “gains to trade,” apply to cohabiting couples, however, is far from certain. The conventional wisdom is that cohabitation provides a venue for gathering information about prospective marriage partners, including information about current economic circumstances and the likely future employment and earnings prospects of their partners (Brien, Lillard, and Waite 1999). Some studies suggest that transitions from cohabitation to marriage are accelerated when either or both partners have stable and/or high-paying jobs (Manning and Smock 1995; Smock and Manning 1997). Results from more-recent studies are ambiguous. Fields and Kreider (2005) used Waves 1 through 9 of the 2001 panel of the Survey of Income and Program Participation to prospectively track month-to-month transitions from cohabitation to marriage. They found that men’s employment and income were largely unrelated to transitions to either marriage or dissolution (relative to continuing to cohabit). Sassler and McNally’s (2003) findings similarly suggest little direct relationship between cohabiting men’s economic characteristics and subsequent marriage when data from the National Survey of Families and Households were “repaired” for missing information on women’s cohabiting partners (see also Oppenheimer 2003). One implication is that the economic calculus involved in decisions of cohabiting couples to cement their relationship in marriage may be less important than other idiosyncratic or personal considerations (e.g., infidelity or gender distrust).

Union Transitions Among Poor Cohabiting Couples

In their comprehensive review, Fein et al. (2003) claimed that the vast majority of empirical analyses of marriage have paid little attention to the influences on marriage of various indicators of disadvantaged economic status (e.g., income, welfare receipt, poor neighborhood) other than racial or ethnic background. Indeed, only a handful of empirical studies have examined the etiology of marriage among low-income populations (Carlson et al. 2004; Lichter et al. 2003). Theory and research, however, indicate that marriage rates are especially low among disadvantaged women. Economic uncertainty provides a poor basis for marriage. For example, annually, poor single women are about 25% less likely than nonpoor women to marry (McLaughlin and Lichter 1997). Qualitative work by Furstenberg (2001) and Edin and Reed (2005) suggest that low-income women face many barriers to marriage, including gender mistrust, abuse, infidelity, and multiple-partner fertility.

Perhaps paradoxically, the increasing economic independence of women—not their poverty—is usually given as a prime explanation for declining marriage rates (cf. McLanahan and Casper 1995), although this may be changing among recent cohorts (Sweeney 2002). The “gains to trade” in marriage may be low among poor couples, especially if specialization in market and household tasks along traditional gender lines is minimal. Indeed, poor women—single or married—often have little choice but to work outside the home in order to make ends meet. Poor women often face shortages of employed men with earnings sufficient to fulfill the traditional provider role and support a family (Harknett and McLanahan 2004). In a disproportionately poor and minority sample from the Fragile Families and Child Wellbeing Study, only 15% of cohabiting couples married over the subsequent year (Carlson, McLanahan, and England 2004). Moreover, cohabiting mother’s and father’s earnings were largely unrelated to marital transitions. One interpretation is that any economic benefits are insufficient to encourage marriage;

the men available to these women are unlikely to be “good providers” by traditional middle-class standards.

For poor cohabiting couples, marriage may also jeopardize eligibility for welfare benefits if the income of partners is counted against the grant. Poor couples often must choose between being married without welfare or being unmarried with welfare (Manning and Smock 1995; Moffitt, Reville, and Winkler 1998). Moffitt et al. (1998) found that cohabitation rates were quite high among women on Aid to Families with Dependent Children (AFDC; 12% to 26%, depending on the age group and data source). These rates are well in excess of those in the general population. Welfare income presumably subsidizes longer marital searches, much as unemployment compensation subsidizes extended job searches. Cohabitation may be a short-term accommodation for poor women—a marriage-like arrangement with many of the benefits of marriage (e.g., companionship, economies of scale, income pooling) but without the cost of giving up welfare income.²

Poor women may also have characteristics themselves (e.g., low education, mental health problems, or out-of-wedlock births) that reduce their marital opportunities or make healthy relationships difficult to sustain (Graefe and Lichter 2002; Qian, Lichter, and Mel-lott 2005). For example, a large share of cohabiting couples have children of their own or from previous relationships. A recent analysis of data from the 2000 census indicated that 43% of all cohabiting-couple households include minor coresident children (Lichter and Qian 2004). The presence of children can either accelerate or impede transitions to marriage or remarriage (Bennett, Bloom, and Miller 1995; Sweeney 1997), depending on the biological relationship of children to the cohabiting partners. Manning and Smock (1995) and Raley (2001) found that transitions into marriage were accelerated by pregnancy (i.e., so-called shot-gun weddings). Graefe and Lichter (1999) similarly found that cohabiting couples with coresidential children were more likely to make the transition into marriage if the children were biologically related to both partners.³ Wu (1995) found, using Canadian data, that cohabiting couples with children were less likely to break up.

Children from previous relationships arguably constitute a major disincentive to marriage among the poor. For men, the decision to cohabit often means they must bear the economic costs of raising their partner’s coresidential children from a previous relationship (Lichter and Graefe 2001). The pool of willing or suitable prospective husbands available to unmarried women also is likely to decline with increases in the number of children. More children require more financial commitment from prospective husbands and may elevate the importance of positive personal qualities and parenting skills in mothers’ evaluations of prospective husbands/fathers. The men available to poor mothers often do not meet minimum standards (Edin and Kefalas 2005; Edin and Reed 2005). Cohabiting women whose partners have children must agree to share their partner’s time and income with children born to another woman and living elsewhere.⁴

Given the ambiguous results from previous studies, our analysis revisits the issue of economic incentives to marry among currently cohabiting couples, including those living below the poverty line. Specifically, this article builds on new research on marriage among

2. The persistent concern that welfare income creates economic disincentive to marry is only weakly supported by the empirical evidence. Among fragile families, for example, Carlson and her colleagues (Carlson, Garfinkel, et al. 2004) reported that higher welfare benefits helped keep unmarried cohabiting or visiting couples from breaking up, but neither encouraged nor discouraged marriage.

3. From a welfare policy perspective, this is probably unsurprising. In cases in which cohabiting couples have children of their own, both partners’ incomes are used to determine welfare eligibility. It may also be the case that cohabiting couples that have children together have a level of commitment to each other that is lacking in other cohabiting couples. Cohabiting couples also may choose marriage and childbearing simultaneously, that is, they may decide to marry when they decide to have children (see Brien et al. 1999).

4. Xie et al. (2003) found that pregnancy and the mother’s parity were statistically unrelated to marriage in a competing risk model with cohabitation. Pregnant single women, however, were more likely to cohabit than to marry.

economically disadvantaged mothers (Carlson, McLanahan, and England 2004; Lichter et al. 2003) and recent research on transitions from cohabitation to marriage (Sassler and McNally 2003; Waller and McLanahan 2005). Cohabiting couples, including poor couples who have borne children (i.e., the so-called magic moment for intervention), may be receptive beneficiaries of government efforts to promote marriage. As our empirical results will show, cohabitation is often a step in the transition to marriage, but this is much less true for poor women, who face serious barriers to marriage.

DATA AND METHODS

Data

Data are drawn from the 1979–2000 waves of the NLSY, a nationally representative sample of young men and women aged 14–22 in 1979. The survey, which oversamples minorities, economically disadvantaged non-Hispanic whites, and members of the military, was conducted annually from 1979 to 1994 and has been conducted biennially since 1996. Interviews with the oversamples of military personnel and economically disadvantaged non-Hispanic whites, however, were discontinued after the 1990 survey. We limit our analysis to women who experienced at least one cohabiting relationship during the study period.

Until recently, the ability to track cohabitation across waves of the NLSY was limited (see Sweeney 2002). However, recently released data identify cohabitations over time, as well as respondents involved in previous cohabiting and marital relationships. One limitation is that specific starting and ending dates of cohabiting relationships are unavailable; we are able to determine only whether a specific partner is present in the household at successive survey waves.⁵ Although the NLSY underestimates the number of short-term cohabitations, the short-term cohabiting couples included in our sample are representative of all short-term cohabitations if we assume that they are randomly distributed over each calendar year. Any limitations of these data are offset by key advantages. For example, the NLSY includes time-varying covariates on income and welfare at the beginning of each risk period. In most retrospective surveys, time-varying covariates are typically in short supply, including only the variables that are of the most interest to policy makers (e.g., employment, poverty status, or welfare receipt).

Analysis

Multiple-decrement life table estimates. Our first goal is to provide life table estimates of transitions out of cohabiting unions. Specifically, we use multiple-decrement life tables to estimate the likelihood of marriage or separation (Preston, Heuveline, and Guillot 2001). Women's cohabitation outcomes are tracked up to five years. Censoring occurs when a respondent was cohabiting at the fifth year, before she dropped out of the survey, or when the 2000 survey was taken.

Event-history analysis. Our second goal is to fit discrete-time event-history models to examine transitions out of cohabitation among poor and nonpoor women (Allison 1982, 1984). Events are measured within discrete points in time, in this case, between the dates of successive waves of the survey. Respondents contribute person-years to the data until they experience an event, either marriage or dissolution, or are censored. For person-years prior to the year they experience an event or are censored, they are at risk but have not yet experienced an event or are censored. Multinomial logistic models allow for the analysis

5. We assign relationship codes for missing data in two situations. First, if the same partner is present at two or more waves, and data are missing for years between these waves, we code the partner as being present at the missing years. This ensures that we do not code multiple relationships with the same partner. Second, if cohabitation leads to marriage, and data are missing for one or more years between the relationship transition, marriage dates are used to assign the correct relationship codes for the missing years.

of competing risks. We assume that marriage and dissolution are distinct events that are influenced by different underlying mechanisms (Allison 1994).

Our models take the following functional form:

$$\log \left(\frac{P_{ijt}}{1 - P_{ijt}} \right) = \alpha_{jt} + \sum_{m=1}^M \beta_m X_{mij} + \sum_{n=1}^N \beta_n X_{nij(t-1)}, \quad (1)$$

where P_{ijt} is the conditional probability of experiencing either a marriage or a dissolution ($j = 1$ for marriage or $j = 2$ for dissolution; $j = 0$ for censored cases) for a cohabiting woman i at year t since the start of cohabitation, given that she has not yet experienced an event or been censored prior to year t . For person-years prior to year t , the event is coded 0. α_{jt} is a set of $t - 1$ dummy variables to control for time dependence (two, three, four, and five years since the start of cohabitation, with the first year as the reference group). The models include m time-constant predictors and n time-varying predictors measured at $t - 1$ (i.e., they are lagged and predict transitions from cohabitation between $t - 1$ and t). We introduce independent variables (described below) that are time-constant or time-varying. Because some women have several episodes of cohabitation, we use robust standard errors to correct for the nonindependence of cohabiting episodes within each individual (White 1980).

Measurement. We identify poor and nonpoor women at the beginning of each episode of cohabitation by comparing total family income of the female partner in the previous calendar year to the official poverty income threshold defined by the Census Bureau. As with the official poverty measure, partners' incomes are excluded when the poverty status of cohabiting women is measured.⁶

Our event-history models include several time-constant and time-varying covariates. Exogenous family background variables include mother's education, family structure, the religion in which the respondent was raised, and the respondent's race. These variables are measured at the time of the first interview in 1979. Mother's education is a series of dichotomous variables indicating that she has a high school diploma, some college, or a college degree, with less than a high school education serving as the reference category. Family structure is measured by whether the respondent lived with both parents at age 14. Protestants serve as the reference group for the religion variable, with Catholics, those reporting another religion, and those reporting no religion serving as the three predictors. Race and ethnicity are coded with two variables, black and Latina, with non-Hispanic whites serving as the reference category.

Time-varying measures of the respondent's current circumstances include educational attainment, measured by the highest level of education completed at the previous survey, and a dichotomous measure of school enrollment as of May 1 of the previous survey year. Past fertility is measured by number of children ever born to the woman at the time of the prior survey. Two binary indicators identify whether cohabiting women had previously married or cohabited. The respondent's income from wages or salary is measured in 2000 dollars for the year prior to the survey. We measure receipt of public assistance as a dichotomous variable coded as 1 if the respondent or partner received AFDC or Temporary Assistance for Needy Families (TANF), food stamps, Supplemental Security Income (SSI), or other welfare in the calendar year prior to the survey. Dichotomous variables identify unemployed respondents and those who are out of the labor force in the week of the previous year's interview, with employed women serving as the reference category. Time-varying geographic variables include a dichotomous measure of urban residence and

6. In cases with missing information, we use the poverty status from the most recent year in which data were available. A similar procedure is adopted for missing data on other time-varying covariates (e.g., welfare receipt).

Table 1. Distributions of Variables at the Beginning of Cohabitation Episode

Variable	All Women	Poor Women	Nonpoor Women
Continuous Variables (means)			
Age	25.44 (4.88)	24.63 (4.78)	25.87 (4.88)
Children ever born at the previous interview (mean)	0.87 (1.16)	1.33 (1.32)	0.63 (0.99)
Partner's age	29.33 (7.02)	29.10 (7.62)	29.45 (6.69)
Total income from wages and salary (income adjusted for inflation)	13,670 (14,538)	2,511 (3,678)	19,519 (14,682)
Family Background (%)			
Black	20.11	28.26	15.83
Latina	14.74	15.87	14.14
Mother's education			
Less than a high school diploma	43.54	58.06	35.93
High school diploma	39.86	32.39	43.78
Some college	9.50	4.90	11.91
College degree	7.10	4.65	8.39
Lived with both parents at age 14	61.25	49.94	67.19
Religion in which the respondent was raised			
No religion	4.17	3.74	4.40
Protestant	49.09	54.58	46.21
Catholic	35.15	30.19	37.75
Other	11.58	11.49	11.64

(continued)

a series of variables indicating unemployment rate for the labor market of residence and the region of the country in which the respondent resided at the time of the previous survey. Two dichotomous variables indicate moderate (6%–11%) and high (12% and above) unemployment, relative to labor markets of low (less than 6%) unemployment. We distinguish between the coastal regions (i.e., Northeast and West) and America's more socially and politically conservative heartland (i.e., South and Midwest). A series of variables also measure the period in which the respondent started each cohabitation episode: 1985–1989 and 1990 and beyond, with 1979–1984 as the reference category.

Characteristics of the cohabiting male partner include age, education, and employment status. Age is a continuous variable. Education is a series of dichotomous variables measured at the previous survey, indicating a high school diploma, some college, or a college degree, with less than a high school education as the omitted category. Employment status is a dichotomous variable indicating whether the partner worked in the prior year. We expect transitions to marriage to be negatively associated with partner's age but positively associated with his education and employment.

Table 1 shows the means, standard deviations, and percentage distributions for the variables in the multivariate models for all women, poor women, and nonpoor women. Overall, there were 2,253 episodes of cohabitation for 1,342 women in the sample. Poor women experienced 775 episodes of cohabitation, while nonpoor women had 1,478. Descriptive results reveal differences between poor and nonpoor cohabiting women. Poor cohabiting women had more than twice as many children born than did nonpoor women

(Table 1, continued)

Variable	All Women	Poor Women	Nonpoor Women
Current Circumstances (%)			
Region at the previous interview			
Northeast	18.90	17.31	19.73
Midwest	25.57	26.10	25.29
South	31.48	35.66	29.29
West	24.06	20.93	25.69
Urban residence at the previous interview	81.53	76.43	84.21
Unemployment percentage in the labor market at the previous interview			
Low (less than 6%)	33.48	28.43	36.14
Medium (6%–11%)	54.38	56.20	53.42
High (12% or higher)	12.14	15.37	10.44
Previously Married	36.13	36.90	35.72
Previously Cohabited	40.66	40.00	41.00
Highest grade completed at the previous interview			
Less than a high school diploma	22.05	42.38	11.39
High school diploma	46.42	43.93	47.73
Some college	20.68	11.89	25.29
College degree	10.85	1.81	15.59
Enrolled in school at the previous interview	9.47	7.88	10.31
Partner is the biological father of at least one son at the previous interview ^a	10.56	17.66	6.71
Partner is the biological father of all children in the household at the previous interview ^a	9.55	11.63	8.42
Employment status at the previous interview			
Employed/In the military	65.67	33.85	82.37
Unemployed	10.85	19.12	6.51
Out of the labor force	23.48	47.03	11.12
Received welfare in the previous year	23.61	47.61	11.03
Partner's Characteristics (%)			
Partner's highest grade completed at the previous interview			
Less than a high school diploma	21.97	36.61	14.29
High school diploma	47.70	50.19	46.39
Some college	17.39	8.80	21.90
College degree	12.93	4.40	17.41
Partner worked in the previous year	90.80	83.87	94.44
<i>N</i>	2,253	775	1,478

Note: Numbers in parentheses are standard deviations.

^aThis variable is available for years 1984–1990 only. Those without children are coded as 0.

(1.33 vs. 0.63). Compared with nonpoor cohabiting women, cohabiting women were disproportionately more likely to be black, to have mothers with low levels of education, and to have lived in a single-parent household at age 14. Poor women also tended to live in labor markets with high unemployment rates, and they were less well educated and less

Table 2. Multiple-Decrement Life Table Estimates of Cohabitation Outcomes for All Cohabitation Episodes

Outcome	Years Since Cohabitation					<i>N</i>
	1	2	3	4	5	
All Women						
Cohabitation surviving	0.52	0.32	0.21	0.15	0.10	2,253
Cohabitation ending	0.48	0.68	0.79	0.85	0.90	
Marriage	0.24	0.34	0.39	0.42	0.44	
Dissolution	0.24	0.34	0.40	0.44	0.46	
Poor Women						
Cohabitation surviving	0.65	0.42	0.31	0.24	0.17	775
Cohabitation ending	0.35	0.58	0.69	0.76	0.83	
Marriage	0.10	0.19	0.24	0.27	0.31	
Dissolution	0.26	0.39	0.46	0.49	0.52	
Nonpoor Women						
Cohabitation surviving	0.45	0.26	0.15	0.10	0.07	1,478
Cohabitation ending	0.55	0.74	0.85	0.90	0.93	
Marriage	0.32	0.42	0.47	0.49	0.51	
Dissolution	0.24	0.32	0.38	0.41	0.42	

likely to be employed. The partners of poor women had much lower levels of schooling and were less likely to have worked in the previous year.

RESULTS

Life Table Estimates

Table 2 shows that most cohabiting unions are short-lived. Almost 50% end within one year, and 90% end by the fifth year after they indicate that they are cohabiting. These analyses also indicate that cohabiting unions are slightly more likely to end in dissolution than in marriage (rows 3–4, Table 2). This conclusion is based on multiple-decrement survival estimates in which cohabiting couples can exit cohabitation by either marrying or splitting up (Preston et al. 2001). By the fifth year, 44% will have married and 46% will have split up.⁷ These data reinforce the view that most cohabiting unions do not continue indefinitely.

The bottom two panels of Table 2 provide information about the experiences of poor and nonpoor cohabiting women. These results indicate that 65% of poor cohabiting women survive the first year of cohabitation, but only 17% survive five years. The corresponding figures for nonpoor women are 45% and 7%, respectively. Clearly, transitions out of cohabitation are considerably more accelerated among nonpoor than poor women. Poor women are much less likely to make the transition into marriage. Poor cohabiting relationships

7. These numbers are different from those found by Bumpass and Sweet (1989) or Manning and Smock (1995), whose analyses were based on a national cross-sectional sample of the U.S. population aged 19 and older in 1987–1988. The retrospective analyses of Bumpass and Sweet (1989: table 4), for example, concentrated on first cohabitation cohorts between 1975 and 1984. Our analyses are based on a single birth cohort (aged 14–21 in 1979) and on cohabitation cohorts between 1979 and 2000. The higher rates of disruption in our sample seemingly reflect the different experiences of more-recent birth cohorts and cohabiting unions begun after 1984.

Table 3. Multinomial Logit Models of Transition From Cohabitation to Marriage or Dissolution (odds ratios)

Variable	All Women		Poor Women		Nonpoor Women	
	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution
Years Since Cohabitation (ref. = one year)						
Two years	0.738**	0.712***	1.573**	0.810 ^a	0.618***	0.700**
Three years	0.653***	0.693**	1.236 ^a	0.662**	0.586***	0.755
Four years	0.470***	0.531***	1.032 ^a	0.386****	0.371***	0.743 ^a
Five years	0.687*	0.557**	1.606 ^a	0.608**	0.542*	0.563*
Cohort (ref. = 1979–1984)						
1985–1989	1.027	1.025	0.927	1.242	1.006	0.865
1990–2000	1.272	1.512***	1.108 ^a	1.965****	1.215	1.238
Family Background						
Race (ref. = white)						
Black	0.560****	0.940 ^a	0.691	0.865	0.537****	0.992 ^a
Latina	0.723**	0.805	0.864	1.039	0.654**	0.665*
Mother's education (ref. = less than a high school diploma)						
High school diploma or some college	1.288**	1.240**	1.219	1.433**	1.305*	1.134
College degree	1.279	1.420*	2.580**	2.134**	1.106	1.176
Lived with both parents at age 14 (ref. = no)	1.112	0.919	1.163 ^a	0.782**	1.087	1.036
Religion in which the respondent was raised (ref. = Protestant)						
Catholic	0.979	0.903	1.052	0.877	0.942	0.924
Other religion	0.912	1.041	1.146	1.053	0.833	1.064
No religion	1.019	1.229	2.106*	1.419	0.715	1.119

(continued)

last longer largely because these couples do not marry rather than because of their stability (i.e., their cohabitations dissolve at a higher rate).

Indeed, an examination of annual transition rates shows that poor women start with lower rates of marriage in the first year after cohabitation begins compared to nonpoor women (10% and 32%, respectively). After the first year, the prospects of marriage for poor women were dim compared with their prospects of dissolution. In contrast, nonpoor cohabiting women face much better marriage prospects after one year than poor women, although the transition rates decline from 31% in the second year to 4% in the fifth year (data not shown). The annual transition rates to disruption, on the other hand, were very similar between poor and nonpoor couples. Clearly, what separates the poor from the nonpoor cohabiting couples is whether they ultimately marry.

Transitions to Marriage or Dissolution

Union transitions among cohabitators. Table 3 presents the odds of marriage and the odds of dissolution, both relative to continuing to cohabit, for all women, poor women, and nonpoor women. These largely descriptive analyses serve a straightforward purpose: to identify key demographic and socioeconomic differences in the union formation and

(Table 3, continued)

Variable	All Women		Poor Women		Nonpoor Women	
	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution
Current Circumstances						
Region at the previous interview (ref. = other regions)						
Northeast and West	0.912	1.025	0.861	0.828	0.928	1.116
Urban residence at the previous interview (ref. = rural)	1.008	1.161	0.775 ^a	1.238 ^a	1.129	1.153
Unemployment percentage in the labor market at the previous interview (ref. = low)						
Medium	1.069	1.026	0.932	1.015	1.135	1.068
High	0.996	0.858	0.840	0.714	1.124	1.080
Previously married (ref. = no)	1.198	1.092	1.474	1.317	1.031	0.904
Previously cohabited (ref. = no)	0.917	1.036	0.611*	0.772	1.135	1.319
Children ever born at the previous interview	0.925	0.930	0.914	0.871*	0.978	1.026
Education at the previous interview (ref. = less than a high school diploma)						
High school diploma or some college	0.959	0.913	0.715	0.932	0.969	0.837
College degree	1.092	0.832	0.758	0.833	1.119	0.825
In school at the previous interview (ref. = no)	0.970	0.960	0.642	0.859	1.049	0.978
Employment status at the previous interview (ref. = employed)						
Not in the labor force	1.012	1.015	0.967	1.003	1.434	1.260
Unemployed	0.676***	0.988 ^a	0.774	0.964	0.781	1.069
Received welfare in the previous year (ref. = no)	0.599***	0.945 ^a	0.810	0.963	0.490***	0.991 ^a
Inflation-adjusted total wages and salary (logged)	1.012	0.994	1.021	1.004	0.963*	0.968
Partner's Characteristics						
Partner's age	0.955***	0.968***	0.957***	0.982*	0.948***	0.953***
Partner's highest grade completed at the previous interview (ref. = less than a high school diploma)						
High school diploma or some college	1.473***	1.315**	1.790***	1.099 ^a	1.324	1.631**
College degree	1.459*	1.015	1.380	0.783	1.315	1.302
Partner worked in the past year (ref. = no)	1.375**	0.871 ^a	0.917	0.756	1.896***	1.060 ^a
Pseudo- <i>R</i> ²	0.047		0.049		0.049	
Wald Chi-Square	405.090***		173.630***		267.850***	
<i>N</i>	4,669		1,908		2,740	

^aThe effect is significantly different across events at $p < .05$.

* $p < .05$; ** $p < .01$; *** $p < .001$

dissolution processes. For example, for all women, the results confirm the fact that either marriage or dissolution decline with duration. In other words, most cohabitations end very quickly—in a year or two (a result consistent with the results reported in Table 2).

Black women who cohabit are significantly less likely than other women to marry their partners; the odds of marriage are over two-fifths lower among blacks than among whites (.560). Latinas also are less likely than white women to marry (.723). There are no significant racial differences in the odds of dissolution. However, black women are significantly more likely to end their cohabitation through dissolution rather than through marriage (.940 vs. .560). Such differences are not significant for whites or Latinos. Moreover, women whose mothers have less than a high school education are significantly less likely both to marry and to separate than their counterparts whose mothers finished high school. For these women, cohabitation may represent an alternative rather than a segue to marriage.

With the exception of unemployment status, women's current circumstances—education, fertility, or earnings—are statistically unrelated to marriage transitions. Our results nevertheless indicate that welfare and partner characteristics play a potentially important role (cf. Smock and Manning 1997). Only welfare income is negatively associated with the transitions to marriage (but statistically unrelated to “breaking up”). The effect is large by most definitions. Cohabiting women who receive welfare are only 60% as likely to make the transition into marriage as those who do not receive welfare. This effect occurs independently of cohabiting women's employment status and earnings.⁸ Cohabiting women who were unemployed at the time of the previous survey are over 30% less likely to make the transition to marriage than employed women (column 2, Table 3). While the number of children ever born is not significantly associated with transitions from cohabitation, children may stabilize cohabiting relationships while reducing the odds of both marriage and separation.

Finally, marriage transitions decline as women's partners age, a result consistent with the age profile of marriage rates generally. Cohabiting women are most likely to make the transition to marriage if their partners have graduated from high school and are employed (i.e., worked in the past year). These results are consistent with previous research on the significant role of the male partner's income in encouraging or promoting marriage (cf. Manning and Smock 1995; Sassler and McNally 2003).

Modeling union transitions among poor cohabitators. Table 3 also provides estimates from a parallel set of models for poor and nonpoor cohabiting women (defined when they began cohabiting). These results point to several differences in transitions to marriage or dissolution.

First, nonpoor women are much more likely than poor women to enter into marriage quickly; that is, differences are the largest in the first year of the relationship. The odds of entry into marriage two or more years from the beginning of cohabitation is slightly higher among poor than nonpoor women (although only the differences in the second year are statistically significant). Dissolution rates among poor and nonpoor women are the highest in the first year and decline in the second and third years. These results reinforce the conclusion that cohabitation is no segue into marriage among the poor and is often very short-lived.

Second, our results reveal few systematic patterns associated with family background—among either the poor or the nonpoor women. The only exception is with respect to racial background. Both poor and nonpoor African American women are much less likely than white women to make the transition into marriage. However, there is no racial

8. These results are reinforced in additional analyses (not shown) of the effects of the dollar amount of public assistance among those receiving public assistance. The dollar amount of cash assistance is statistically significant and negatively correlated with the likelihood of transitioning to marriage (odds ratio = .86, $p < .01$) and is significantly related to separation (odds ratio = .90, $p < .05$).

difference in the likelihood of dissolution, net of the other variables in the model. While race has no significant effect on transitions from cohabitation among poor Latinas, nonpoor Latina women are less likely than their white counterparts to marry or separate.

Third, poor women with more children are less likely than those with fewer children to dissolve their relationships, perhaps because of economic need or dependency. The same is not true of nonpoor women, for whom children have no significant effect on marriage or separation. While the receipt of welfare discourages marriage among nonpoor women, it does not have a statistically significant relationship to marriage or separation among the poor. For nonpoor women, it is clear that earnings and welfare receipt are significantly associated with nonmarriage (i.e., that there is an apparent independence effect).⁹

Fourth, disruption rates are also high among poor women who had previously married and divorced, while poor cohabiting women who have previously cohabited are roughly one-third less likely to marry than those who had not previously cohabited. These patterns are not observed for all or nonpoor cohabiting women. We cannot make a causal argument here. It may simply be that poor cohabiting women who have previously divorced or dissolved a cohabiting union in the past have unmeasured characteristics (e.g., mental health or relationship skills problems) that make stable relationships and marriages difficult to achieve.

Fifth, the effects of partner characteristics are mixed. In general, for both poor and nonpoor women, the likelihood of marriage and separation declines with partner's age. While the partner's educational status shows ambiguous patterns across our samples of poor and nonpoor cohabiting women, the results of partner's employment suggest that cohabiting relationships are more likely to lead to marriage if the woman's partner is employed, but his employment status has no effect on separation. For nonpoor women, having a working partner is strongly associated with a transition to marriage but has no effect on dissolution. One implication is that work has a much different meaning for poor and nonpoor women. For poor women, the employment (and earnings from work) may be insufficient to support marriage. Employment among nonpoor women's partners is undoubtedly better able to support marriage economically.

Finally, previous childbearing and multiple-partner fertility are often viewed as major barriers to marriage among poor women (Edin and Reed 2005; Furstenberg 2001). To address this question, we conducted additional analyses that included whether partners are the biological fathers of at least one son or of all children in the household.¹⁰ The expectation is that transitions to marriage will be accelerated in households with boys or with shared biology (see Lundberg and Rose 2003). These additional results, reported in Table 4, show that biological relatedness to coresident boys or to all children is statistically unrelated to transitions to marriage. However, couples with only biological children present are significantly less likely to dissolve their cohabiting relationships (.260 among poor women and .172 among nonpoor women). These are large effects. Moreover, for both poor and nonpoor cohabitators, cohabitations are less likely to dissolve if the partner is biologically related to at least one son in the household (.113 and .108 among poor and nonpoor children, respectively). Clearly, children, especially sons, may not necessarily give impetus to marriage, but nevertheless keep couples together.

9. The negative effect of welfare income among the nonpoor may appear counterintuitive at first glance, but these results undoubtedly reflect the lower marriage rates among nonpoor women at the bottom of the income distribution. These women also face considerable economic insecurity; indeed, welfare income, including SSI and in-kind benefits (e.g., food stamps), may be "lifting" these women out of poverty, but it does not provide sufficient resources to support marriage.

10. These additional analyses are based on a subset of the data from the years 1984–1990, when information on the biological relationships between partners and children was available. The models include only cohabitations that began in 1984 or after.

Table 4. Multinomial Logit Models of Transition From Cohabitation to Marriage or Dissolution Among Women With Children, 1984–1990 (odds ratios)

Variable	All Women		Poor Women		Nonpoor Women	
	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution
Children ever born at the previous interview	0.929	1.070	0.875	1.013	1.004	1.142
Partner is the biological father of at least one son	0.949 ^a	0.110 ^{****}	1.050 ^a	0.113 ^{****}	0.960 ^a	0.108 ^{***}
Partner is the biological father of all children in the household	1.370 ^a	0.216 ^{****}	1.219 ^a	0.260 ^{***}	1.480 ^a	0.172 ^{****}
Pseudo- <i>R</i> ²	0.088		0.116		0.084	
Wald chi-square	290.910 ^{***}		153.920 ^{***}		178.930 ^{***}	
<i>N</i>	2,298		933		1,357	

Note: These models include all the predictors shown in Table 3 and include only episodes of cohabitation that began in 1984 or later.

^aThe effect is significantly different across events at $p < .05$.

* $p < .05$; ** $p < .01$; *** $p < .001$

DISCUSSION AND CONCLUSION

Previous theory and research on the union formation process among low-income women are limited (Fein et al. 2003; Lichter et al. 2003). To be sure, most previous studies of transitions to marriage among cohabiting women have emphasized the economic underpinning of decisions to marry or separate. But they have given much less attention to the circumstances of low-income cohabiting couples, whose incentives to marry or not may be influenced, at least in the short term, by other considerations (e.g., making their children a priority or maintaining welfare eligibility). In this article, we used panel data from the 1979–2000 NLSY to examine union transitions among a cohort of cohabiting young women aged 14–21 in 1979. We focused in particular on the disposition—either marriage or dissolution—of poor cohabiting women, while emphasizing the influences of family background, personal family and fertility histories, work and welfare, and partner characteristics.

Our empirical results provide several specific conclusions. First, they suggest that one-half of all cohabiting unions will end within one year, and 90% will end by the fifth year. That most cohabiting unions are short-lived is not a new finding. What is new is the finding that the majority of cohabiting unions end by dissolution of the relationship rather than by marriage (cf. Bumpass and Lu 2000). The higher dissolution is consistent with recent research showing that the quality of relationships among cohabiting couples is lower than among currently married couples (Brown 2000). More importantly, if most cohabiting relationships end through dissolution, the common view of cohabitation as a stepping-stone to marriage may need to be revisited. Instead, serial cohabitation may be an emerging norm as cohabiting unions form and break up, often more than once before a cohabiting relationship leads to marriage. In this sense, cohabitation may be an intense form of dating that is quickly entered but does not automatically lead to the altar (Sassler 2004).

Second, our analysis reveals that transitions to marriage are less likely among poor women, especially minority women. If marriage promotion programs hope to target poor cohabiting women, our results seemingly suggest that the likelihood of success (i.e., marriage) is not assured. Less than one-third of poor cohabiting couples married by the fifth year. For poor couples, cohabitation is a common but short-lived experience. For some poor women,

cohabitation appears to be a lifestyle alternative to traditional marriage; they may be more likely than the nonpoor to continue to cohabit indefinitely (at least over the five-year period considered in our article). Clearly, effective government policies and programs to promote marriage will require greater understanding of the specific barriers to marriage among poor couples or of the reasons for their apparently revolving relationships. Edin (2000) suggests that poor mothers set a “high bar” for acceptable marriage partners.

Third, the economic or employment status of cohabiting women is only weakly associated with decisions to marry, although the receipt of welfare income is negatively associated with transitions to marriage. Partner characteristics—especially whether or not he works—seem to play a consistent role in promoting marriage among the nonpoor and discouraging dissolution among the poor. At a minimum, our results provide little support for claims that economically independent women spurn marriage; instead, our results suggest that poverty is associated with lower marriage rates among cohabiting women. Such results seemingly reinforce evidence from qualitative studies that poor women, despite valuing marriage highly, simply lack the economic resources to marry or face major obstacles to marriage, such as multiple-partner fertility (Edin 2000; Smock, Manning, and Porter 2005).

In the end, the ambiguous effects of economic characteristics on marriage in our low-income sample mirror the similarly modest economic effects reported by Carlson, McLanahan, and England (2004) using the Fragile Families and Child Wellbeing Study. Their study highlighted, instead, the positive effects of relationship quality (e.g., trust and fidelity) on transitions to marriage among poor couples. Economic factors, including employment and earnings, apparently weigh less heavily in decisions to marry if employment is unstable or earnings are erratic or low by conventional standards. Our results are consistent with such an interpretation. Our results also reinforce the conclusions of Fein et al. (2003:18), who suggested the need “for more direct research on the processes that affect the development of commitment within cohabitation and decision-making about marriage.”

Finally, our study has several limitations that give caution to our conclusions. The sample involves a specific cohort of young women who entered the prime marriage and family-building years in the mid-1980s and early 1990s (when they were in their 20s). Whether our results can be broadly generalized to today’s young adults is uncertain, especially in light of welfare reform and a rapidly changing economic climate. Our study also is limited by the small number of partner characteristics included in the NLSY79 and by the absence of subjective measures of the quality of the cohabiting relationships, which may be especially important dimensions of marriage formation among low-income women. Indeed, much of the monies currently earmarked for marriage promotion in the reauthorized welfare bill are directed toward premarital counseling, relationship skills training, and other programs that improve relationship quality. Clearly, our study represents a modest first step in learning more about the marital quality and decision making among cohabiting couples, especially poor couples who are targets of ongoing welfare reform and healthy marriage initiatives.

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