

## **Generational Change in Pre-Marital Behavior**

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## **Generational Change in Pre-Marital Behavior**

### **Abstract**

In just a few decades, cohabitation prior to marriage has gone from being a selective practice to normative behavior for young Americans. We use data from Waves 1 and 3 of the National Survey of Families and Households to investigate changes in pre-marital behavior, focusing on a cohort of parents at Wave 1 and their adult children at Wave 3 ( $n = 741$ ). In particular, we investigate attitudinal change, manifest in the narrowing of views held by members of different groups, explains the change in direct marriage across generations, which we argue could denote convergence in attitudes towards premarital cohabitation. We then assess the extent to which changes in the composition of the population that was married accounted for the increase in premarital cohabitation. Within a generation, the proportion who wed without first living with their spouse decreased dramatically. Contrary to expectations, we do not find much convergence between social class groups among the Wave 3 respondents, suggesting that the rise in premarital cohabitation was not mainly attributable to attitudinal liberalization that was linked with behavioral change. Results from our regression decomposition indicate that compositional changes in the married population account for relatively little of the increase in premarital cohabitation. Our findings suggest that despite growing prevalence, important social class distinctions in the likelihood of direct marriage remain and have widened.

## **Generational Change in Pre-Marital Behavior**

In just a few decades, living with one's partner prior to marriage – cohabitation – has gone from being the practice of a select group of individuals to normative behavior for young Americans. In the late 1980s, about a quarter of all ever married women under the age of 45 had cohabited (only) with their husband prior to marriage (London, 1990). Less than a decade later, premarital cohabitation was considered normative. Among those married for the first time from 1997 through 2001, 62% had ever cohabited, with 45% having lived only with their spouse prior to marriage; only 32% of couples who had wed during this time period had married directly (without having lived with their spouse or another partner) (Kennedy & Bumpass, 2008, Table 4). Notwithstanding the rapid transformation of union formation patterns within a generation, to date relatively is known about whether the factors shaping direct marriage (or premarital cohabitation) have remained the same.

Many social commentators and scholars attribute the growing acceptance of alternative family building behaviors to attitudinal shifts that resulted from the social and cultural movements of the 1960s, 1970s, and 1980s – the sexual revolution, the women's rights movement, the gay rights movement (see Pleck, 2012 for a review; also, Murray, 2012; Rosenfeld, 2007). In his book, *The Age of Independence*, Rosenfeld (2007) argued that the greater autonomy contemporary young adults experience between reaching the age of majority and settling down to start families has led to an increase in sexual exploration and cohabitation. In fact, attitudes regarding appropriate family behaviors have changed dramatically in the past few decades. The proportion of Americans who endorsed living together before marriage rose substantially during the late 1980s and 1990s (Manning, Longmore, and Giordano, 2007; Thornton & Young-DeMarco, 2001). Many young adults believe that cohabitation enables couples to assess whether they should marry (Miller, Sassler,

& Kusi-Appouh, 2011; Smock & Manning, 2009). Yet while many studies acknowledge the importance of increased tolerance for non-traditional family behaviors (Axinn & Thornton, 1996; Thornton & Young-DeMarco, 2001), we are aware of no studies that explore whether the diffusion of less traditional attitudes is manifest in the rising prevalence of premarital cohabitation across groups with different familial, educational, or other experiences.

The composition of more recent cohorts differs considerably from that of young Americans who came of age in previous generations. They are the first full generation of Americans who experienced the high rates of marital instability and repartnering of their parents during their childhood, in what is commonly referred to as the divorce revolution (Sassler, Cunningham, & Lichter, 2009). Those coming of age in the 21<sup>st</sup> century are also more likely to have pursued post-secondary schooling (Furstenberg, Kennedy, McLoyd, Rumbaut, & Settersten, 2004), but less inclined to participate in today's (volunteer) army than their parents' generation. And Americans today marry later than they did in the closing decades of the 20<sup>th</sup> century. In the 1980s, over half of all women had entered their first marriage by age 24, and about half of men had done so by age 26. By 2011, the median age at first marriage for women was 26.5, while for men it was 28.7 (U.S. Census Bureau, Table MS-2). While some of these compositional changes may have increased the likelihood of cohabiting prior to marriage, others may operate in the reverse direction.

Even though premarital cohabitation has become the majority experience, concern remains regarding marital unions preceded by cohabitation. Some research – generally utilizing data from cohorts who cohabited in the 1970s and 1980s – found that marriages preceded by cohabitation were associated with lower levels of marital quality and commitment to spouses (Kamp Dush, Cohan, & Amato, 2003; Rhoades, Stanley, & Markman, 2009; Thomson & Colella, 1992). Early studies of the marital outcomes of those

who cohabited prior to marriage found that the likelihood of divorce was greater than for couples that did not cohabit prior to marrying (Dush et al., 2003; Lillard, Brien, and Waite, 1995; Thomson & Colella, 1992). More recent research, however, points to the need to better understand variation amongst cohabitators (Lichter & Qian, 2008; Miller et al., 2011; Teachman, 2003a). In fact, among marriages formed in the waning years of the 20<sup>th</sup> century or the early 21<sup>st</sup> century, premarital cohabitation is no longer associated with union dissolution (Manning & Cohen, 2012). It is not clear why the linkage between premarital cohabitation and subsequent divorce among those who marry has weakened over time. Shifts in the composition of those who live with a partner prior to marriage – or who don't – may alter the long-term effects of cohabitation on marital stability. If premarital cohabitation has implications for marital stability, it is important to know more about not only which individuals live with parents prior to marriage, but what characterizes young adults who do not, and how this has changed over time.

In this paper, we use data from Waves 1 and 3 of the National Survey of Families and Households to identify key factors that underlie generational differences in the prevalence of premarital cohabitation. We explore how factors predicting the likelihood of marrying directly – without first living with one's future spouse – have changed between the late 1980's and the early years of the 21<sup>st</sup> century. Our paper takes advantage of unique parent-child information available in the NSFH data. Next, we investigate whether compositional changes in the attributes of the married population explain decreases in the likelihood of marrying without cohabiting. Our findings suggest that compositional changes in the population of married young adults accounts for only a small proportion of the increase in premarital cohabitation. Furthermore, diffusion across social groups has not been as widespread as the literature implies, in part due to the increasing selectivity of marriage. Even as cohabitation

becomes more widespread, important social distinctions in who marries directly and who experiences premarital cohabitation remain and are expanding.

## **THEORETICAL BACKGROUND**

Behavioral change can occur in various ways. Attitudes may become more liberal over time, as individuals become exposed to a wider array of behaviors, learn alternative ways of viewing the world, or realize incentives to engage in (or forego) particular behaviors (Baunach, 2011). Alternatively, the composition of the population may shift, and behaviors more prevalent among certain segments of the population may become more dominant as a result. These two processes, ideational and compositional change, can also be mutually reinforcing. There is evidence that both have occurred among the American populace. In the following section we suggest how these processes may be associated with change in premarital behaviors.

### *Changing Views of Family Behavior*

Numerous scholars have examined the changes that have transformed American family life over the last three decades (Cherlin, 2004; Lichter & Qian, 2004). The increase in women's employment altered expectations of the roles men and women should play within marital unions (Gerson, 2009). The sexual revolution and the availability of legal contraception detached sexual activity from pregnancy (Goldin and Katz, 2002), and furthered women's ability to pursue schooling and labor force accomplishments. At around the same time, the economic position of American men began to weaken, particularly among those who lacked a college diploma (Levy, 1998). Family behaviors began to change rapidly following these societal transformations. The prevalence of "shotgun marriages," or weddings performed following a conception and prior to a birth, began to decline (England, Shafer, &

Wu, 2012), and non-marital births to increase. And growing proportions of unmarried adults began living with romantic partners without marriage (Chandra et al., 2005).

How did acceptance of cohabitation diffuse across the population? High profile “palimony” cases, such as *Marvin vs. Marvin* garnered wide-spread media attention, but college students were attempting to obtain the right to live with partners even before that case was heard (Bowman, 2010; Pleck, 2012). Among economically disadvantaged groups, cohabitation had long served as “a poor man’s marriage,” though states began to disallow common-law marriage (Bowman, 2010; Pleck, 2012). But other trends highlighted the fragility of marriage, and many young adults began to seek a mechanism to better assess relationships prior to marriage. The origin families of today’s young adults were often characterized by marital instability and relationships flux. About 40% of American children who grew up in the 1970s and 1980s experienced the breakup of their parents’ marriages (Bumpass, 1984). They were also exposed during childhood to newly emerging alternatives to traditional nuclear family life (Sassler et al., 2009), and often lived through unstable and sometimes chaotic family living arrangements (Fomby & Cherlin, 2007; Heuveline & Timerberlake, 2004; Manning & Lichter, 1996; Raley & Wildsmith, 2004). Parental divorce challenges offspring’s views regarding marital permanence; young adults whose parents divorced are more likely to enter cohabiting unions themselves (Sassler et al., 2009; Teachman, 2003b, 2004; Thornton, 1991). The evidence suggests, however, that concerns with divorce have diffused to the broader population, and the specter of divorce affects even those whose parents remained in an intact marriage (Miller et al. 2011). Living together is increasingly seen by contemporary young adults as the best way of ensuring that one is with the “right” partner, and that the relationship will not end in divorce (Manning et al., 2007; Miller et al., 2011; Reed, 2006).

Shifts in views about non-traditional families are also evident across individuals from different racial/ethnic and education groups. Distinctions in the premarital behaviors of racial minorities and whites have converged over the past few decades (Chandra et al., 2005; Martinez, Copen, & Abma, 2011). The college educated often hold more liberal attitudes towards cohabitation, same sex unions, or non-marital parenting, than their less educated counterparts (Gubernskaya, 2010; Loftus, 2001; Martin & Parashar, 2006), though the less educated and youth from disadvantaged social class backgrounds also express support for cohabitation as a means to assess the strength of relationships (Gibson-Davis, McLanahan, & Edin, 2005; Manning et al., 2007; Reed, 2006; Smock, Manning, and Porter, 2005). In fact, class differences in attitudes have narrowed over time (Sayer, Wright, and Edin, 2003). Yet there is some evidence of an educational cross-over in attitudes towards family behaviors. Women with 4-year college degrees, who in the 1970s had the most permissive attitudes towards divorce, expressed more conventional beliefs than women who were moderately educated (having a high school degree or some college education) by the early years of the 21<sup>st</sup> century, while women who were high school dropouts expressed increasingly permissive attitudes towards divorce (Martin & Parashar, 2006).

Religious affiliation also strongly affects individuals' attitudes toward family formation and sexual behavior (Brooks, 2002; DiMaggio, Evans, & Bryson, 1996). Scholars of religion have argued that specific features of evangelical Protestantism predispose its adherents to be more conservative regarding family issues (Sherkat & Ellison, 1997). In fact, much of the research on attitudinal polarization suggests that to the extent that bifurcation is present, cleavages have been fueled by growing divergence between Evangelical Protestants and other denominations (Bolzendahl & Brooks, 2005; Brooks, 2002; Mouw & Sobel, 2001), which have increased over time. Evangelical Protestants express the highest level of concern

with family decline (Brooks, 2002), and endorse the most conservative positions toward gender roles, sexuality, and abortion; Catholics are intermediate; those who identify themselves as Jewish or not religiously affiliated have the most liberal attitudes (Bolzendahl & Brooks, 2002). Yet there is some evidence, furthermore, that the impact of religious identification is shifting (Lehrer, 2004; Westoff & Jones, 1977). For example, young adults who self-identify as Catholics, are as likely to utilize contraception as those from other religious affiliations, despite religious sanctions against birth control (Westoff & Jones, 1977), but the evidence suggests that views towards divorce remain negative, and that this may influence the likelihood of premarital cohabitation. Furthermore, despite the wishes of many religious leaders, significant proportions of young adults who identify with a conservative religious affiliation enter into informal unions (Eggebeen & Dew, 2009).

Based on these factors, we formulate the following hypotheses regarding how attitudinal change may be manifest in premarital cohabitation. The literature suggests that group differences in the likelihood of direct marriage (versus premarital cohabitation) will have diminished across the generations. Specifically, we expect the following relations:

- H1a. We expect racial and ethnic differences in direct marriage among married respondents from Wave 1 and Wave 3 to decrease.*
- H1b. Differences across the type of family structure experienced as a child in premarital cohabitation should narrow.*
- H1c. Variation in the likelihood of premarital cohabitation across educational groups should also diminish.*
- H1d. Distinctions by religious identification should decrease, though differences from those who identify as Evangelical Protestants are expected to grow across the generations*

*Population Continuity and Change: Compositional Factors Shaping Cohabitation*

Another potential explanation for rising levels of premarital cohabitation among Americans is related to shifts in the composition of the population. In the past three decades, the proportion of children who grew up outside of married, two-parent families increased sizably (Sassler, Ciambrone, & Benway, 2009). Young adults who grow up in either single-parent or step-family households are more likely to enter cohabiting unions than marital ones (Sassler & Goldscheider, 2004; Ryan et al., 2009; Teachman, 2003b; Thornton, 1991). The growing share of youth who experienced family instability should therefore increase the proportion of adults who cohabit with their spouse prior to the wedding. Other compositional changes that might increase the likelihood that couples cohabit prior to marriage include the decline in religious identification in the United States, as those who claim no religious identity face fewer strictures against premarital cohabitation than those from conservative religious traditions. Marital delay should also increase the likelihood of premarital cohabitation, as later marriage increases the risk of forming alternative unions.

But other compositional changes reshaping the American population might reduce the prevalence of premarital cohabitation. Young adults are more likely to pursue post-secondary education than those of a generation ago, and while education liberalizes attitudes (Loftus, 2001), studies report that school participation reduces cohabitation (Sassler & Goldscheider, 2004; Thornton, Axinn, & Teachman, 1995; Thornton, Axinn, & Xie, 2007). Furthermore, while cohabitation has increased across all education groups, the most highly educated remain the least likely to cohabit (Chandra et al., 2005; Kennedy & Bumpass, 2008; Sassler & Goldscheider, 2004). The growing proportion of the population with some post-secondary schooling might then depress the proportions cohabiting. Finally, while young adults who came of age in the early years of the 21<sup>st</sup> century were more racially and ethnically diverse than their counterparts just a generation earlier (Johnson & Lichter, 2010), the racial/ethnic

identification of two linked generations should not change much. On the basis of these compositional changes in the American populace, we hypothesize the following associations:

H2a. *That the proportion of young adults who experienced family disruption has increased across the generations while the share growing up with two married parents through adolescence has declined is expected to increase the likelihood of premarital cohabitation.*

H2b. *The secular rise in educational attainment should reduce premarital cohabitation.*

H2c. *The increase in those who report no religious affiliation should increase the likelihood of premarital cohabitation.*

H2d. *The shift to later marriage should increase the likelihood of premarital cohabitation.*

#### *Other Factors*

There are, of course, other factors that do not fit neatly into either the categories of attitudinal or compositional change. Several indicators of the timing of young adult transitions, such as the age at leaving home and the age at marriage, are prime examples. Marital delay has resulted in a greater share of single adults who require a place to live. Social and cultural changes have altered expectations that unmarried children should live with parents, and young adults who do so are often portrayed negatively, pejoratively referred to as “Boomerang” kids or young adults who have “failed to launch” (Ambrose, 2004; Grossman, 2005; Sassler et al., 2008). While the majority of young adults in their early twenties reside with parents (57.1% of 18 to 24 year old men in 2000, and 47.1% of women in that age range (United States Census Bureau, 2004), most express desires to reside independent of their parents prior to marriage (Goldscheider & Goldscheider, 1999), and some utilize cohabitation as a means to escape the parental home (Sassler, 2004). Many consider cohabiting more optimal than other alternatives to residing with parents, such as sharing housing costs with

roommates, (Sassler, 2004). Furthermore, because many romantically involved young adults spend considerable amounts of time together (Jamison & Ganong, 2011; Sassler, 2004), cohabitation is increasingly described as convenient and economically rational (Sassler & Miller, 2011; Stanley, Rhodes, & Whitton., 2010). But age at leaving home may also be a function of the family status one experienced while growing up, as young adults who grew up in single-parent or step-parent families leave home earlier and have fewer family resources to support independent living, than those from intact families (Goldscheider & Goldscheider, 1999). We therefore do not hypothesize how age at leaving home will shape premarital cohabitation across the generations, but will examine its impact.

Those who marry later may also be selectively different from their counterparts who wed early, and this dissonance may have increased over time; those who wed at later ages may be more career oriented, and the evidence suggests that such respondents often view cohabitation as more advantageous than marriage, as it enables them to invest in employment rather than fulfill the roles expected of husbands and wives (Clarkberg, 1999; Gerson, 2009). Many couples express strong preferences for what they refer to as “real weddings,” fantasy lavish celebrations rather than modest ceremonies or courthouse legal procedures (Smock et al., 2005), which require considerable savings and extended planning periods. That marriage is increasingly seen as a “capstone” experience (Cherlin, 2004) may therefore increase the likelihood that couples will live together prior to marriage.

Changes in the lived experiences of these two generations studied are also considered. The shift from required military service to the all volunteer army reduced the likelihood that young men will have experience with the armed forces. The military provides many benefits that made it advantageous to marry. While these benefits are still in existence, marital delay and the challenges of maintaining a family while in the military may have altered the impact

of armed forces involvement on family formation behaviors. Furthermore, over the last three decades the proportion that has lived with someone other than their spouse has grown (Cohen & Manning, 2010; Lichter & Qian, 2008; Lichter, Turner, & Sassler, 2010). While it is unclear what to expect regarding the relationship between armed forces experience and premarital cohabitation, we anticipate that those who have lived with someone other than their spouse should be less likely to directly marry than those without prior cohabitation experience, and that this relationship should remain relatively stable over time.

### **The Current Study**

Our goal is to better understand which marriages in the late 20<sup>th</sup> century and in the early years of the 21<sup>st</sup> century were not preceded by cohabitation, the factors associated with direct marriage, and how they have changed across generations. We attempt to discern where attitudinal shifts towards family behaviors resulted in growing levels of cohabitation, and what proportion of the change in premarital cohabitation was the result of compositional changes in the population. We first utilize logistic regression to examine the factors associated with direct marriage among our two waves of respondents, before turning to modified regression decomposition to ascertain the amount of change across waves that can be attributed to population change.

### **DATA AND METHODS**

Data are from two waves of the National Survey of Families and Households (NSFH). Initially conducted in 1987-1988, the NSFH is a national probability sample of 13,008 individuals aged 19 and over, plus an over-sample of minorities, single parent families, recently married couples and cohabiting couples (Sweet, Bumpass & Call, 1988). The third wave of data collection was completed in 2001-2002, when extensive interviews with the focal child of the main respondents were conducted (Sweet & Bumpass, 2002).

We limit our analyses to respondents who are between the ages of 18 and 34 at Wave 1 and Wave 3 and had ever been married. These groups represent two generations coming of age in widely different time periods. Respondents from Wave 1 were born between 1953 and 1969. Wave 3 respondents are the focal children of those Wave 1 respondents who were parents at the time of their interviews; they were born between 1967 and 1983. We therefore limit our analysis of Wave 1 respondents to those who were parents of ever married Wave 3 focal children (which reduces our sample size considerably).<sup>1</sup> We correct for potential bias resulting from the inclusion of both parents and children (at different waves) by relying on clustered standard errors in our analyses.

Because we are interested in whether cohabitation preceded first marriage, our sample is constrained to respondents who were married (both currently and previously) at the time of the interview. Due to marital delay, a far larger proportion of 18 to 34 year olds had ever married at Wave 1 than Wave 3. Whereas 64.2% of Wave 1 respondents under age 35 were married, only 40.5% of Wave 3 respondents in that age group had ever tied the knot. In part due to their greater propensity to have ever married, Wave 1 respondents were less likely to still be in their first marriage; only 75.5% of the ever married were still married to their first spouse at Wave 1, compared with 84% in Wave 3. In order to focus on intergenerational changes in the marital experiences, our final sample is limited to the 741 focal children at Wave 3 who were ever married, and the 741 parents from the Wave 1 sample that were married by age 35.

*Dependent Variable.* We focus on whether married respondents had lived with their spouse prior to their first marriage. Information on marriage number and cohabitation behavior for each partner enables us to ascertain whether the first marriage was preceded by a

spell of cohabitation. Our dependent variable examines those who married directly; married respondents who had first lived with their spouse serve as the omitted category.

*Independent Variables.* A number of variables are included to account for variations in individual attributes and family background. We include a dummy variable indicating whether the respondent is female. Race and ethnicity were categorized in Wave 1 on the basis of the respondents' self-report into three groups: Black, Hispanic, and Non-Hispanic White, which includes whites, Asians and small numbers of those identifying as a member of some other racial or ethnic group. Because Wave 3 focal children were never asked to self-report their race or ethnicity, we relied upon the self-reported race of the respondent's focal parent. Non-Hispanic whites serve as the reference category at both waves.

Childhood family structure was determined by individuals' living situations at age 16. Wave 1 respondents were categorized based upon whether they had lived with both biological or adoptive parents at age 16, with a biological parent in a remarried or single-parent family, or in any other type of family. At Wave 3, respondents reported if they lived with either biological/adoptive parents, one biological or adoptive parent (in a single parent or remarried household), or in another family situation at age 16. It was not possible to distinguish between individuals living with a single parent or in a stepfamily at Wave 3. Those from intact families serve as the reference groups for both samples.

We next include several measures of respondent's achieved attributes. Educational attainment is disaggregated into four levels, based on respondent reports of schooling: less than high school, high school or GED, some college, or a bachelor's degree or more. Respondents' religious affiliation was disaggregated into the main groups utilized in research on nationally representative samples. We distinguish between Mainline Protestants, Evangelical Protestants, and Catholics. The small number identifying as Jewish are grouped

with respondents asserting they have no religion, as well as those from various small groups (e.g., Muslims, various Confucian religions). Because religion at birth was available only for Wave 1 respondents, and substantial shares report having changed their religion since birth, we utilize the contemporaneous measure, acknowledging the likelihood that current affiliation may drive behaviors. Although the United States shifted to an all volunteer force in 1973 (Bailey, 2009), the military remains an important transition into the adult workforce for a sizable segment of American adults. Our third measure of respondent's attributes indicates whether the respondent had ever been on active duty in the armed forces.

Finally, we include three indicators of when young adult transitions occurred. The first is an indicator of the age at which the young adult first left the parental home for a period of four or more months. Those who left home at age 16 or younger are designated as early leavers, with those departing the parental nest for the first time at age 20 or later classified as late leavers; the remaining options are designated with individual years for age 17, 18 (the reference category), and 19. Our second is a dummy variable measuring whether respondents had ever lived with a partner other than their spouse. The final measure assesses age at marriage, based on the distribution at Wave 1. The first quartile had wed by age 19, and we designate them as early marriage; the final quarter, those we wed at age 24 or older, are categorized as late marriage. Respondents who entered their marriage between the ages of 20 and 23 serve as the reference group. For our analysis of focal children, we include on final measure of whether the focal parent had cohabited prior to their first marriage, obtained from parental responses at Wave 1.

[Table 1 about Here]

Means and standard deviations for the variables used in the analysis are presented in Table 1. The descriptive results indicate important changes in the population of married

respondents, with possible ramifications for the likelihood of premarital cohabitation. Family structure experienced by respondents as children shifted dramatically across the generations, reflecting the high levels of divorce experienced by children born to Wave 1 respondents. Whereas over three-fourths (78.1%) of married respondents at Wave 1 had lived with both of their biological married parents as teens, only a slight majority of the married focal children from Wave 3 (53.3%) had; nearly a third of Wave 3 respondents (31.4%) had lived with only one biological parent at age 16, compared with only 8.6% of the parent generation. But Wave 3 respondents were significantly more likely than their parents to have pursued additional schooling after graduating from high school. As a result, over half of married respondents at Wave 3 had at least some post-secondary schooling, and 26% have a college degree or more.

[Table 1 about Here]

Other changes in the composition of the married population reveal cultural transformations reshaping the American population. Wave 3 respondents are significantly more likely to report no religious affiliation than their Wave 1 counterparts, and there is also a decline in the proportion who identify as Evangelical Protestants. The younger generation was also significantly less likely to have military experience.

As for the timing of transitions out of the home, respondents from Wave 3 were significantly less likely to leave home at an early age (16 or younger) than their Wave 1 counterparts, but there are no significant differences in home-leaving at other ages. What we can infer from our data, however, is that what one left home for may have shifted, from marriage to other pursuits, such as schooling. One hint of that is the sizable increase among the younger generation in the proportion who had cohabited with someone other than their spouse. Wave 3 counterparts also married considerably later than their Wave 1 counterparts. In fact, the proportion who married at age 24 or later increased 73.2% between waves, with

38.1% of married respondents from Wave 3 having tied the knot “late” (according to the Wave 1 classification). All in all, although there are many attributes that should elevate the likelihood of premarital cohabitation, there are also factors, such as increasing levels of educational attainment, which could exert counterbalancing effects.

### **Analytic Approach**

We utilize logistic regression to examine the effect of the independent variables on the likelihood that young adults marry without first cohabiting with their spouse. To assess the impact of demographic traits and family structure during childhood, respondents’ attributes, and the timing of young adult transitions, we run sequential models. In addition to presenting the *beta* coefficients, our multivariate tables also present odds ratios (the anti-logs of the coefficients) for ease of interpretation. An odds ratio greater than 1.0 indicated an increase likelihood of marrying without first cohabiting, relative to the reference groups; odds ratios below 1.0 indicate a reduced likelihood of marrying without cohabiting. Next, our analyses pool data across both Waves and assess the relative likelihood that Wave 3 respondents would marry directly if their composition was identical to that of their Wave 1 counterparts. We also examine whether the effect of particular measures (such as having a college degree or armed forces experience) exert different effects on the likelihood of direct marriage across waves. Finally, we conduct a decomposition analysis to determine the individual contribution of variables from our multivariate analysis to the intergenerational direct marriage gap.

Our final analysis assesses the extent to which generational differences in the likelihood of direct marriage can be explained by compositional differences between the two generations. We utilize a modification of standard Blinder-Oaxaca decomposition techniques (Blinder 1973; Oaxaca 1973) developed by Fairlie (1999, 2006), which has traditionally been utilized to assess the presence of labor market discrimination. The regression decomposition

utilizes the separate Wave 1 and Wave 3 marriage transition regressions for individual  $i$ , approximating the probability of marrying directly for the average man and woman. This enables us to assess how both generations would fare if they had the same average characteristics as the opposite wave, and if they experience the same probabilities for their own characteristics as do their counterparts from the other generation. Utilizing transition probabilities for each Wave as the standard model avoids the issue of establishing an arbitrary norm (such as those for Wave 1 respondents) as the standard. This approach provides estimates of the share of the difference that is attributable to compositional effects, or due to rate differences.

## **Results**

The proportion of respondents who married without first living with their spouse declined substantially between the late 1980s and the early years of the 21<sup>st</sup> century. Among Wave 1 respondents who had married by age 35, 90.3% had not lived with their partner before their wedding. But for their children, cohabitation prior to marriage was normative; only 41.0% of married Wave 3 respondents had not lived with their spouse prior to the wedding.

What characterizes those who wed without first living with their partners, and have these patterns changed over time? Results from the logistic regression analysis are presented in Table 2. Focusing first on Model 1 suggests some change across waves in the effects of demographic characteristics and family structure as a child on the odds of direct marriage. In Wave 1, Black respondents were only 41% as likely as their White counterparts to marry directly, while those who grew up in alternative family arrangements were only about half as likely as to wed without first living with their spouse as respondents who had grown up in intact married-parent families. By Wave 3, there were no significant differences across race

groups in odds of direct marriage, which is consistent with the literature on the changing composition of cohabitators, and with our hypothesis regarding the narrowing of cultural differences by race (H1a). Nonetheless, differences across family structure have become more salient and stronger for the latter cohort, contrary to our cultural hypothesis (H1b). Whereas respondents from non-intact families were only half or two-thirds as likely to marry directly as those who grew up with married biological parents, Wave 3 respondents who spent time in a single-parent family following parental divorce were only about 45% less likely to marry directly as those whose parents had remained in an intact marriage. Additionally, those who grew up in alternative families were even less likely to have married directly relative to respondents whose parents had remained married to each other (odds = .422).

Upon incorporating measures of educational attainment, religious identification, and armed forces experience (Model 2), the impact of race and family background remain, but are weaker for Wave 1 respondents. Among Wave 1 respondents, educational attainment clearly distinguishes whether respondents married directly. Those who had not completed a degree – both high school dropouts and those with some post-secondary schooling but no degree – were less than half as likely as their high school educated counterparts to marry without first living with their partner. Only Wave 1 college graduates were more likely to have married directly than high school graduates, though this difference never attains statistical significance; college graduates at Wave 1 were, however, significantly more likely to marry directly than their counterparts with only some post-secondary schooling. Educational disparities in the likelihood of marrying directly had widened among Wave 3 respondents, with the dividing line falling between the college educated and all others. Not only were college graduates 2.4 times more likely to marry directly than their counterparts with only a high school diploma; they were also significantly more likely to marry directly than those

who had some post-secondary schooling but no degree. But those with some post-secondary schooling but no degree no longer differ at conventional levels of significance from respondents who were only high school graduates.

We also find evidence of growing differences across the generations in the impact of religion on direct marriage. There are no significant religious differences in the odds of direct marriage among respondents at Wave 1 who were affiliated with one of the major religions (Evangelical Protestant, Mainline Protestant, or Catholic), though respondents reporting no religious affiliation or who were Jewish did differ from those who were Catholic or Mainline Protestant. By Wave 3, however, those who have no religious identity, as well as Catholics and Mainline Protestants are all significantly less likely to wed directly as their Evangelical counterparts. Furthermore, both Mainline and Evangelical Protestants differ significantly from those who claim no religious identity. Our results also reveal the changing impact of armed forces experience on young adults' union formation experiences. Among Wave I respondents, those with armed forces experiences were 2.45 times more likely to marry directly than those who had no military experiences; among Wave 3 respondents those with armed forces experience no longer differ significantly from the civilian population in their likelihood of marrying without first cohabiting.

Accounting for the timing of young adult transitions (Model 3) reduces the impact of race and family background to non-significance among Wave 1 respondents. Among married Wave 3 respondents, in contrast, those who did not grow up in intact married-parent families remained significantly less likely to wed directly. Accounting for the timing of young adult transitions does alter the impact of educational attainment among Wave 1 respondents, mainly by increasing the odds of direct marriage among college graduates, who become 3.65 times more likely than their counterparts with only a high school degree to marry directly.

Incorporating the timing of young adult transitions also alters the education effect for Wave 3 respondents, elevating the odds of direct marriage among those with some post-secondary schooling, and almost doubling the gap in direct marriage for those with college degrees relative to high school graduates (odds = 4.79). Notwithstanding greater tolerance of premarital cohabitation, the gap in the likelihood that college educated respondents and those with less education live with their spouse prior to marriage has only widened.

Including controls for the age of young adult transitions also results in the elevation of Catholic religious affiliation to statistical significance, and Catholic respondents at Wave 1 become significantly more likely to marry directly. The effect of armed forces experience also becomes even more salient among Wave 1 respondents, as those with any military experience are nearly six times more likely to marry directly than their counterparts who did not serve in the armed forces. But there is little change in the impact of religious affiliation or military experience for Wave 3 respondents.

Accounting for the timing of young adult transitions, then, appears to partially explain growing social class disparities in the likelihood of marrying directly. We find some support for Rosenfeld's (2007) assertion that earlier home-leaving weakens parental control over union formation, as respondents at both waves 1 and 3 who left the parental home at older ages (age 20 or more) were significantly more likely to marry directly than were those who left at age 18. Among Wave 3 respondents, those who left at age 19 are also 1.6 times more likely to marry directly than their counterparts who left at 18. As expected, those who cohabited with someone other than their spouse were far less likely to marry directly than their counterparts with no prior cohabitation experience, but the negative impact of such experience appears to be weaker for Wave 3 respondents. As for age at marriage, those who wed young at Wave 1 were more than twice as likely to marry directly as their counterparts

who married in their early twenties, while those who deferred marriage until age 24 or later were far less likely to marry without first living with their spouse. Wave 3 respondents who wed prior to age 20 were particularly likely to marry directly, with odds 4.26 times greater than their counterparts who married in their early twenties, while delayed marriage continued to reduce the odds of marrying without first living with their spouse.

Additional analyses (not shown) reveal that respondents whose parents had cohabited prior to their marriage were only about half as likely (Odds = .474) to marry without cohabiting with their spouse, suggesting the important effect of socialization. No doubt parents that had themselves cohabited had more liberal views regarding premarital cohabitation, and may have encouraged their children to do so to ensure that their relationship could withstand the stresses of coresidence. Including this measure did not alter the impact of other coefficients greatly.

Clearly, the demographic composition of the population married has changed across generations. But cultural changes have also transformed the population of young adults, to result in increased acceptance of cohabitation. Pooling respondents across both waves of data and including a dummy variable demarcating that respondents were the children of Wave 1 parents reveals that even if Wave 3 respondents exactly resembled their parents in terms of racial composition, family structure while growing up, educational attainment, religious affiliation, or other attributes, they would still be 92 percent less likely to marry directly (results not shown). This is a considerable change. What it suggests is changes in the *meanings* of these characteristics. We denote this with underlined *Beta* coefficients in Models 2 and 3, which show variables whose association with direct marriage differs significantly across the generations. The association between being a high school drop-out or having some post-secondary schooling and direct marriage was significantly different for respondents from

Wave 1 and Wave 3. The effect of religious affiliation also changed significantly across waves, so that by Wave 3, Evangelical Protestants were far more likely to marry without first cohabiting than Mainline Protestants, Catholics, as well as those who were Jewish or claimed no religious affiliation. Armed forces experience also exerted sizably larger influences on the likelihood of marrying directly at Wave 1 than it did at Wave 3, at least after the timing of young adult transitions was controlled. But while a considerably larger proportion of the Wave 3 respondent had married “late” (age 24 or older) relative to Wave 1 adults, late marries in the earlier generation were considerably less likely than their Wave 3 counterparts to have married directly. Among Wave 1 respondents the quarter of those who married after age 24 engaged in more alternative family behaviors, such as cohabiting, than the larger proportion of those marrying “late” at Wave 3. This may, in part, be due to changing reference groups, as among those wed by the first few years of the 21<sup>st</sup> century, marriage before age 25 was considered “early” (Uecker & Stokes, 2008).

### **Contribution of Compositional Change to Reduced Likelihood of Direct Marriage**

As suggested earlier, many of these compositional factors – family structure experiences during childhood, educational attainment, serial cohabitation – are known to be important determinants of marital quality and marital disruption (Amato, 1996; Lichter and Qian 2008; Sassler, et al., 2009). But the effects of some of these factors may offset one another. For example, while the growing proportion of young adults who spent part of childhood in an alternative family situation may increase the likelihood of premarital cohabitation, rising educational attainment may offset that growth. In order to determine the contribution of compositional shifts in explaining increases in premarital cohabitation, we turn to our regression decomposition approach.

[Figure 1 about Here]

Results from our regression decomposition, presented in Figure 1, depict the probabilities of marrying directly, and suggests that rewards to particular attributes (such as educational attainment or family structure) operated differently across generations. The average Wave 1 respondent in our sample had a 90.3% chance of marrying directly, whereas the average Wave 3 respondent has only a 41% chance of marrying directly, resulting in a difference in the likelihood of marrying directly of 49.3 percentage points. If Wave 1 respondents, on average, had the same characteristics of Wave 3 respondents, their probability of direct marriage would actually *increase* (to 98.2%), whereas if Wave 3 respondents had the same characteristics, on average, as their Wave 1 counterparts, they would also experience an elevated likelihood of direct marriage. In terms of the total difference between Wave 1's and Wave 3's transition rates, holding model coefficients constant, varying the characteristics of Wave 1 and 3 Respondents represents approximately 16% of the total difference between waves if Wave 1 attributes serve as the model  $[(.982 - .903)/.493]$ , and 21.5% of the total difference if we utilize Wave 3 attributes as the model  $[(.516-.410)/.493]$ . These findings suggest that changes in the composition of the population of married respondents accounts for a relatively small proportion of the reduction in direct marriage.

[Figure 1 about Here]

The decomposition results for the generation gap in direct marriage rates are displayed in Table 3; the results are based on the estimated parameters from a linear probability model of direct marriage similar to Model 3 displayed in Table 2; the linear probability model regression coefficients are provided in Appendix A. Positive percentages in Table 3 represent the proportion of the difference in direct marriage that would be reduced if that indicator had not changed. Where the percentage contribution is negative, the difference in premarital

behavior is estimated to increase if compositional differences across survey waves on that characteristic are removed.

The first column presents decomposition results when Wave 1 serves as our standard and Wave 3 results are given in column two. Immediately apparent is the difference in the percentage contributions of the respondent's characteristics depending on which Wave's weights are used as the standard. Wave 3 coefficients contribute more in absolute value than do those for Wave 1, indicating that much of the difference in the direct marriage rates across cohorts can be accounted for by the stronger relationship between specific demographic characteristics influencing premarital behavior in Wave 3 as compared with the older cohort. In particular, growing up in an intact family and having a college degree or more is much more strongly associated with direct marriage (and marriage in general) among Wave 3 respondents than such attributes were for the earlier generation.

The change in age at first marriage, which across waves shifted to later in the life course, accounts for the largest proportion of the reduction in the likelihood of direct marriage, accounting for 8.23% when Wave 1 is the standard of the difference and 15.16% when Wave 3 is the standard. In other words, had age at first marriage remained unchanged between waves, the direct marriage gap would have been reduced by approximately 12% (the average of the two estimates). Focusing on Wave 3 as the standard, one sees the growing contribution that changes in family structure, educational attainment, and religious identification make to the likelihood of marrying directly, sometimes with offsetting effects. The negative sign for changes in educational attainment reveals that the gap in direct marriage would have increased even further had educational attainment not increased across the generations, but most of that contribution comes from the increase in Wave 3 respondents who obtained a bachelor's degree (or more). On the other hand, shifts in family structure, in

particular the rise in the proportion of respondents who spent time in a single-parent household, increased the gap, elevating the likelihood of premarital cohabitation. So did generational shifts in religious identification, with all of the increase in premarital cohabitation across waves due to the increase in those who self-identify as having no religious identification (or who are Jewish or other).

Our results provide little support for the assertion that changes in the age at leaving home are responsible for rising levels of premarital cohabitation (e.g., Rosenfeld, 2007). Rather, it appears that shifts in what young adults are doing following home leaving may perhaps matter more, particularly as they relate to marital timing. Among Wave 1 respondents, the two compositional factors that contributed the greatest amount to reducing the difference in the likelihood of direct marriage across waves was the likelihood of entering into marriage at age 24 or older, and whether one had lived with a partner other than one's spouse. A clearer understanding of what young adults who defer marriage are doing – whether they are obtaining some post-secondary education or attempting to get established in the work world, as well as whether parents continue to monitor and assist their young adult children beyond the age of majority – is therefore required to shed more light on how changes in parental involvement contribute (or don't) to rising levels of cohabitation. In other words, it may not be, as Rosenfeld has posited, that parents are less involved but that the economy is a harsher environment and that less-educated parents are less able to mitigate the challenge for their children.

## **Discussion and Conclusions**

This paper examined changes in the likelihood of marrying without cohabiting among two linked generations of young adults. While a greater share of the young adult population was married in the mid- to late-1980s than in the early years of the 21<sup>st</sup> century, among the

later cohort the majority had lived with their spouse before the wedding date. Our analysis seeks to better understand what distinguishes contemporary young adults who marry without first cohabiting from those who cohabit prior to marriage, as a means of shedding light on factors possibly related to subsequent union stability. We utilize two generations from a widely utilized data set, and advance previous research on this topic by incorporating measures of young adult transitions.

Our results suggest that some group differences in the likelihood of marrying without first cohabiting have converged over time. Gender and race distinctions have largely disappeared by Wave 3, perhaps because marital delay is more evident for recent cohorts among younger respondents, women, and racial minorities. Nonetheless, other factors exert increasingly divergent impacts on young adults' routes into marriage. While the impact of experiencing parental union disruption on the odds of premarital cohabitation was already quite large in the last few decades of the 20<sup>th</sup> century, young adults who experienced family instability are even less likely to have married without first living with their spouse in the early years of the 21<sup>st</sup> century. The ripples of family instability have become larger as the population that has experienced parental union disruption has grown. We also find growing disparities between the likelihood of marrying directly across educational attainment groups and by religion. Although the likelihood of cohabiting prior to marriage has increased across all education levels, the rate of growth has been much more sizable for the high school educated than for those with some post-secondary education. As a result, the likelihood of direct marriage is far greater for those with a college degree than it is for all other levels of schooling. We also find growing divergence between Evangelical Protestants and all other affiliations, highlighting growing religious polarization.

That distinctions between groups have widened rather than narrowed raises doubt regarding how widely diffused acceptance of cohabitation has become. While attitudes towards premarital cohabitation, measured in surveys, have clearly become more tolerant, we continue to find disparities in the likelihood of premarital cohabitation across groups. In other words, young adults who grow up in intact, married biological parent households may not disapprove of cohabitation, but do not choose to engage in the behavior themselves. The most highly educated respondents also express approval of living with a partner prior to marriage, notwithstanding their increased likelihood of marrying without so doing themselves relative to married respondents with lower levels of education. Our work therefore highlights how more tolerant views may not alter the behavior of the most advantaged. Nonetheless, we also did not find that compositional changes in the population of married young adults accounted for much of the increase in premarital cohabitation.

What, then, might help explain the dramatic reduction in the proportion of young adults who marry directly, without first living with their spouse? Our findings suggest that the key explanatory factor may be the growing importance of social class as a predictor of who marries, as well as the behavior they engage in prior to tying the knot. In the early years of the twenty first century, those most likely to wed are the most advantaged: the highly educated, and those raised in intact, married-parent families. Whether the parents of these respondents are better able to exert control over the living arrangements of their offspring cannot be determined with this data, though perhaps their willingness to contribute to funding the wedding may provide them that leverage. Also unknown is whether the divergence in premarital behaviors between the most advantaged and others will contribute to subsequent levels of union instability. If premarital cohabitation retains its association with higher levels of divorce, and those with clearer role models of marital commitment (via parents' intact

marriages) and better economic prospects (college degrees) are more likely to wed without first living with their partner, then we should witness increasing divergence in marital outcomes between these two groups of married respondents over time. There is already some evidence that attitudes about marital permanence have become more conservative for the highly educated (Martin and Parashar 2006). Our study suggests that the greater likelihood of marriage without first cohabiting may partially explain that relationship. But our results also provide some hints as to why that relationship may emerge. Accounting for the timing of young adult transitions – when they first leave the parental home for an extended period of time, as well as their age when they wed – alters the impact of educational attainment – particularly having a college degree – substantially. Young adults who grow up in alternative family situations leave the home at earlier ages, perhaps because the home environment is less welcoming or has fewer resources. But this early departure may occur before young adults are fiscally prepared to support themselves. Better information is required to understand why young adults enter into cohabiting unions, or why they choose to do so instead of living with roommates or remaining in the parental home.

Our study is not without limitations. Because we utilize cross-sectional rather than longitudinal data, it is not possible to tease out temporal effects – of school entrance or job departure, for example – that no doubt condition both the timing of marriage, but also the propensity to enter into cohabiting unions. We cannot include many important predictors of premarital behaviors, such as attitudes towards gender roles or cohabitation. Other possibly useful information, such as the duration of the romantic relationship prior to union formation, is also not available. Perhaps most important in our analysis is the need to somehow account for selection into both cohabitation and marriage. Would respondents have married, for example, if they had not first formed a coresidential union? Whether the impact of

cohabitation on marriage changed over time, given reductions in the proportion of cohabiting unions that transition to marriage, is yet another area that requires additional study.

Clearly, further attention to the routes taken into marriage, and which unions are formed without cohabitation is warranted if we are to better understand the factors shaping marital stability. Our results provide some hints as to why marriages preceded by cohabitation are more likely to dissolve, and possibly why they may be of lower quality. The extant research on relationship tempo finds that young adults form cohabiting relationships rapidly (Sassler 2004; Sassler and Dush 2007), often with little discussion of future plans. Our findings shed additional light on the social class dimension of premarital cohabitation and direct marriage. Much of the research on cohabitation and divorce discusses the association with commitment and marriage, but our results also suggest the strong association between social class and premarital cohabitation that may have more to do with an ability to afford independent living, a desire to invest in personal human capital, or religious beliefs. To conclude, our study highlights the need to better assess the multigenerational effect of family social class and family instability on the union behavior of young adults.

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**Table 1. Means (Standard Deviations) for Independent Variables, at Wave 1 and 3**

INDEPENDENT VARIABLES	Wave 1		Wave 3		
	Means	S.D.	Means	S.D.	
Sex: Male	0.463	0.499	0.433	0.496	a
Female	0.537	0.499	0.567	0.496	a
Race/Ethnicity					
White, Asian, Native American, or other	0.936	0.245	0.893	0.309	
Black	0.033	0.178	0.062	0.241	
Hispanic	0.031	0.174	0.045	0.206	
<b>FAMILY SOCIAL CLASS</b>					
<b>Childhood Family Structure</b>					
Lived with both biological/adoptive parents at 16	0.781	0.414	0.533	0.499	a
Lived with one biological parent at 16	0.086	0.281	0.314	0.465	a
Lived in other family at 16	0.140	0.347	0.152	0.360	
<b>Respondent's Education</b>					
Less than high school	0.096	0.294	0.070	0.256	a
High school	0.444	0.497	0.331	0.471	a
Some college	0.241	0.428	0.339	0.474	a
Bachelor's degree (or more)	0.219	0.414	0.260	0.439	a
<b>Religion</b>					
None/Jewish/Other	0.102	0.302	0.205	0.404	a
Catholic	0.231	0.422	0.184	0.387	
Evangelical Protestant	0.350	0.477	0.287	0.453	a
Mainline Protestant	0.318	0.466	0.324	0.468	
<b>Armed Forces Experience</b>	0.159	0.013	0.094	0.011	a
<b>TIMING OF YOUNG ADULT TRANSITIONS</b>					
<b>Age at Leaving Home</b>					
Early (Age 16 or younger)	0.098	0.298	0.055	0.229	a
17	0.163	0.370	0.179	0.384	
18	0.327	0.469	0.310	0.463	
19	0.152	0.359	0.188	0.391	
20 or later	0.259	0.439	0.267	0.443	
<b>Prior Cohabitation Experience</b>	0.014	0.116	0.121	0.327	a
<b>Marriage Timing</b>					
Early marriage (by 19)	0.216	0.412	0.115	0.319	a
Married between age 20 and 23	0.564	0.496	0.505	0.500	
Late marriage (age 24 and older)	0.220	0.415	0.381	0.486	a
<b>N</b>	741		741		

Note: Weighted means, unweighted N for Wave 1 data; No weighting applied to Wave 3.

<sup>a</sup> Mean differs significantly across cohorts,  $p \leq 0.05$  level.

Table 2. Summary of Logistic Regression Analysis for Variables Predicting Direct Marriage, by Cohort

INDEPENDENT VARIABLES	Model 1				Model 2				Model 3			
	Wave 1		Wave 3		Wave 1		Wave 3		Wave 1		Wave 3	
	B	e <sup>B</sup>	B	e <sup>B</sup>	B	e <sup>B</sup>	B	e <sup>B</sup>	B	e <sup>B</sup>	B	e <sup>B</sup>
<b>Female</b>	0.128	1.136	0.222	1.249	0.406	1.501	0.197	1.218	0.183	1.201	-0.068	0.934
<b>Race/Ethnicity (White, Asian, Other = Ref)</b>												
Black	-0.884 **	0.413	-0.015	0.985	-0.751 *	0.472	-0.523	0.593	-0.016	0.984	-0.360	0.698
Hispanic	-0.601	0.548	-0.236	0.790	-0.601	0.548	0.277	1.319	-0.165	0.848	0.297	1.346
<b>Childhood Family Structure (Intact family at 16 = Ref)</b>												
Lived with one biological parent at 16	-0.416	0.660	-0.600 ***	0.549	-0.079	0.924	-0.624 ***	0.536	-0.161	0.851	-0.618 ***	0.539
Lived in other family at 16	-0.683 **	0.505	-0.863 ***	0.422	-0.567 *	0.567	-0.823 ***	0.439	-0.453	0.636	-0.755 ***	0.470
<b>Respondent's Education (High school diploma = Ref)</b>												
Less than high school					-0.689 *	0.502	0.425	1.529	-0.921 **	0.398	0.248	1.281
Some college					-1.091 ***	0.336	0.292	1.339	-1.050 ***	0.350	0.461 **	1.586
Bachelor's degree (or more)					0.397	1.487 a	0.883 ***	2.417 a	1.294 **	3.649 a	1.565 ***	4.785 a
<b>Religion (Evangelical Protestant = Ref)</b>												
None/Jewish/Other					-0.598	0.550	-1.619 ***	0.198 b	-0.364	0.695	-1.452 ***	0.234
Catholic					0.636	1.889 b	-1.343 ***	0.261	0.988 **	2.685	-1.201 ***	0.301
Mainline Protestant					0.411	1.509 b	-0.596 ***	0.551 b	0.395	1.484	-0.509 **	0.601
<b>Armed Forces Experience</b>					0.897 *	2.452	0.176	1.192	1.770 ***	5.871	0.226	1.254
<b>TIMING OF YOUNG ADULT TRANSITIONS</b>												
<b>Age at Leaving Home (Left home at 18 = Ref)</b>												
Left home early (age 16 or younger)									-0.355	0.701	-0.585	0.557
Left home at 17									-0.417	0.659	0.131	1.140
Left home at 19									0.646	1.907	0.484 *	1.623
Left home late (20 or older)									1.187 ***	3.278	0.647 ***	1.909
<b>Lived with Partner Other than Spouse</b>									-1.431 **	0.239	-0.877 ***	0.416
<b>Marriage Timing (Married between 20 to 23 = Ref)</b>												
Early marriage									0.836 *	2.307	1.449 ***	4.258
Late marriage									-2.129 ***	0.119	-1.088 ***	0.337
Parent (Wave 1) Cohabited												
Constant	11.36***		0.842		10.43***		1.232		10.86***		1.045	
X <sup>2</sup>	11		23.91		42.03		90.22		103.1		177	
r <sup>2</sup> _p	0.0233		0.0238		0.089		0.0899		0.218		0.176	
df	5		5		12		12		19		19	
N	741		741		741		741		741		741	

Note: \*\*\* p < .001; \*\* p < .01; \* p < .05. Underlining denotes significant differences between Wave 1 and Wave 3 coefficients.

Absolute value of z statistics in brackets

a Coefficient differs significantly from Some College education, p < 0.05 level.

b Coefficient differs significantly from None/Jewish, p ≤ .05 level.

Table 3. Percentage of Intercohort Difference in the Expected Log Odds of Direct Marriage Due to Difference in Composition			
<b>Direct Marriage Rate</b>			
Wave 1 (Parents)	<b>0.903</b>		
Wave 3 (Children)	<b>0.410</b>		
Difference	<b>0.493</b>		
Independent Variable	Wave 1 as Standard		Wave 3 as Standard
Female	0.23%		-0.20%
<b>Race</b>	<b>0.00%</b>		<b>0.00%</b>
Black	0.00%		0.00%
Hispanic	0.00%		0.00%
<b>Change in Family Structure</b>	<b>0.23%</b>		<b>5.33%</b>
Lived with one biological parent at 16	0.23%		5.33%
Lived in other family at 16	0.04%		0.12%
<b>Change in Educational Attainment</b>	<b>-0.33%</b>		<b>-5.44%</b>
Less than high school	-0.71%		0.41%
Some college	1.44%		-1.34%
Bachelor's degree (or more)	-1.06%		-4.51%
<b>Change in Religious Identification</b>	<b>1.03%</b>		<b>5.29%</b>
None/Jewish/Other	0.83%		6.10%
Catholic	0.14%		-0.61%
Mainline Protestant	0.06%		-0.20%
<b>Change in Armed Forces Experience</b>	<b>1.46%</b>		<b>0.50%</b>
<b>TIMING OF YOUNG ADULT TRANSITIONS</b>			
<b>Change in Age at Leaving Home</b>	<b>-0.68%</b>		<b>-2.05%</b>
Left home early (16 or younger)	-0.08%		-0.73%
Left home at 17	0.09%		-0.10%
Left home at 19	-0.33%		-0.69%
Left home late (20 or older)	-0.36%		-0.52%
<b>Change in Prior Cohabitation Experience</b>	<b>5.81%</b>		<b>2.80%</b>
<b>Change in Age at First Marriage</b>	<b>8.23%</b>		<b>15.16%</b>
Early marriage	1.81%		7.66%
Late marriage	6.43%		7.50%
Total explained by differences in composition	<b>16.02%</b>		<b>21.50%</b>
Total unexplained	<b>83.98%</b>		<b>78.30%</b>

Note: Based on linear probability estimated parameters of model 3 in Table 2.

**Figure 1. Average Probability of Direct Marriage, by wave**

