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**Premarital Cohabitation and the Risk of Marital Disruption Among
White, Black, and Mexican American Women***

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Premarital Cohabitation and the Risk of Marital Disruption Among White, Black, and Mexican American Women

Abstract

We use data from the 1995 National Survey of Family Growth to investigate racial and ethnic differences in risk factors for marital disruption, with a particular emphasis on premarital cohabitation. Our analysis expands upon the array of risk factors considered in prior investigations of racial and ethnic differences in disruption and is among the first to systematically examine marital disruption among recent cohorts of Mexican American women. We find that the nature and strength of the estimated effects of several risk factors for disruption differ across groups. In particular, premarital cohabitation is positively associated with subsequent marital disruption among Non-Hispanic White women, but not among Non-Hispanic Black or Mexican American women. Little of observed gaps between groups in levels of disruption, however, appear to be attributable to differences in premarital cohabitation. In addition to improving our understanding of marital disruption, this research contributes to a growing literature emphasizing heterogeneity across groups in the meaning and function of cohabitation.

Key words: Divorce, Cohabitation, Race / Ethnicity

A large body of research points to racial and ethnic variation in levels of marital disruption in the United States. Recent estimates indicate that while 32 percent and 34 percent of all first marriages involving Non-Hispanic White and Hispanic women, respectively, end in separation or divorce within the first ten years, the figure is substantially higher for Non-Hispanic Black women, at 47 percent of all marriages (Bramlett & Mosher, 2002; see also Raley & Bumpass, 2003). Rates of disruption are further shown to vary considerably across Hispanic subpopulations and by nativity (Bean, Berg, & Van Hook, 1996; Bean & Tienda, 1987; Frisbie, 1986). These differences are important to identify and understand, as marital disruption is associated with negative economic, emotional, and health outcomes for adults and children (Amato, 2000; Holden & Smock, 1991; Waite, 1995).

Although racial and ethnic differentials in *levels* of marital disruption are consistently documented, we know less about whether risk factors for disruption vary across groups. There is growing evidence, however, that the effects of important risk factors for disruption may indeed vary by race and ethnicity. For example, several studies indicate that the association of marital disruption with age at marriage and with premarital childbearing differs for White women and Black women (e.g. Castro Martin & Bumpass, 1989; Heaton & Jacobson, 1994; Sweeney & Phillips, 2003; Teachman, 1986). Other research points to racial and ethnic differences in the effects of risk factors such as socioeconomic status and region of residence (e.g. Bean et al., 1996; Greenstein, 1990; Hannan & Tuma, 1990). Yet prior work in this area focuses primarily on Black–White differences in risk factors for divorce, with considerably less attention paid to patterns of disruption among Hispanic populations. Moreover, few studies conduct statistical tests to assess the significance of observed group differences in covariate effects, and the number of variables examined in prior investigations of racial and ethnic differentials in marital

disruption is relatively small. Most notably, despite a voluminous literature on the association between premarital cohabitation and marital stability among the aggregate U.S. population, little is known about whether and how the nature of this association varies across racial and ethnic groups. This is surprising given suggestive evidence of racial and ethnic variation in the nature and meaning of cohabitation (e.g. Smock, 2000).

In this paper, we use data from the 1995 National Survey of Family Growth (NSFG) to address these gaps in our understanding of marital disruption. Our primary goal is to investigate whether the nature of the association between premarital cohabitation and marital disruption varies across racial and ethnic groups in the United States, but we also advance our current understanding of disruption in several other important ways. First, we considerably expand the array of risk factors considered in most prior investigations of racial and ethnic differences in disruption. In addition to cohabitation and other well-known risk factors for disruption, such as premarital childbearing and age at marriage, we investigate potential racial and ethnic variation in the effects of multiple measures of family background and spousal attributes. No prior study to our knowledge has explored racial and ethnic variation in such a large array of risk factors for divorce. Second, despite the fact that Hispanics now make up the largest minority group in the United States (Hobbs & Stoops, 2002), research on marital disruption among Hispanic women is sparse. Our study is among the first to use a nationally representative sample to investigate risk factors for marital disruption among recent cohorts of Mexican American women.

Background and Significance

Prior research documents a strong association between premarital cohabitation experience and an elevated risk of marital disruption among the aggregate U.S. population

(Smock, 2000). Two explanations are commonly offered for this finding, one presuming a causal effect of cohabitation and the other emphasizing the selectivity of individuals who choose to cohabit. With respect to the former argument, the experience of cohabitation may change people's attitudes towards marriage and divorce in ways that make them more likely to end a union (e.g. Axinn & Thornton, 1992). Alternatively, the “selection argument” asserts that individuals who choose to cohabit before marriage may tend to hold more non-traditional values and attitudes, have relatively poorer relationship skills, or tend to possess other characteristics which increase their risk of disruption (e.g. Axinn & Thornton, 1992; Booth & Johnson, 1988). Also consistent with this selection perspective is the argument that individuals who choose to cohabit may be less certain of the future viability of their relationships than those who do not cohabit before marriage. Indeed, assessing compatibility with one’s partner is among the most frequently reported reasons for premarital cohabitation in the United States (Bumpass, Sweet, & Cherlin, 1991).

It is important to keep in mind, however, that cohabitation is a heterogeneous institution and that reasons for cohabitation vary across countries, over historical time, and across individuals (e.g. Brown & Booth, 1996; Casper & Bianchi, 2002; Heuveline & Timberlake, 2003; Kiernan, 2002; Manting, 1996; Seltzer, 2000; Smock, 2000). This variation in the nature and function of cohabitation may have implications for future marital stability. Casper and Sayer (2000) are among the first social scientists to develop an empirical classification of 'types' of cohabitation in the United States, which are distinct in terms of partners' expectations for future marriage, perceptions of the stability of the union, as well as general attitudes towards the function of a cohabiting relationship. Some couples may consider cohabitation to be a ‘trial marriage,’ characterized by not having firm plans to marry one’s partner, concern that the

relationship might dissolve, and the belief that cohabitation serves as a means of assessing partners' compatibility before marriage. Of course, only a subset of such cohabitations will ever become marriages, and thus we might expect the least stable relationships to be "weeded out" from this group. However, cohabitation may tend to increase the likelihood that relatively unsatisfying relationships remain intact and eventually progress to marriage to the extent that cohabiting couples face relatively greater barriers to exit and reduced exposure to alternative partners than do those in dating relationships (Levinger, 1976; Surra & Gray, 2000). We might therefore expect a relatively high level of subsequent marital instability among this group of cohabitators. Other cohabiting couples, however, may have little concern that the union might break up and be highly committed to the relationship. Among these couples, some may not expect to marry their partners, instead viewing cohabitation as a 'substitute for marriage,' while others may have every intention of marrying, seeing cohabitation as a 'precursor to marriage' (Casper & Sayer, 2000). We might expect a weaker relationship between premarital cohabitation and marital stability among members of these groups, as for them cohabitation is relatively less indicative of uncertainty about the future viability of their relationships.

Of particular relevance for the current analysis is evidence from several different sources suggesting that the prevalence of these various types of cohabitation may vary across racial and ethnic groups in the United States. Although Casper and Sayer (2000) do not specifically investigate cohabitation among Hispanic groups, their results suggest that Blacks are less likely than non-Hispanic Whites to be in a 'trial marriage' type of cohabitation and more likely to be in a 'substitute for marriage' type of cohabitation. Further support for this argument comes from investigations of racial variation in the extent to which cohabitation functions as a context for childbearing. Several studies find that Blacks are more likely than Whites both to conceive and

to give birth while in a cohabiting union (Loomis & Landale, 1994; Manning, 2001; Manning & Landale, 1996). The decision to have children together indicates a significant commitment of couples to the relationship and to shared responsibilities (Seltzer, 2003). Thus, these results provide indirect evidence that cohabitation is a more acceptable family status for childbearing among Blacks than among Whites, a state more akin to marriage.

In the context of these findings, however, it is important to note that Blacks do not tend to be more approving than Whites of cohabitation, even though they are relatively more likely than Whites to experience cohabitation as their first union (Bumpass & Sweet, 1992; Carter, 2000). Among Blacks, cohabitation may more often function as a substitute for marriage because greater levels of economic disadvantage reduce the perceived feasibility of marriage, regardless of the relative desirability of cohabitation or marriage (Casper & Bianchi, 2002; Manning & Smock, 2002). Such an interpretation is further supported by evidence that, among cohabitators, Blacks and Whites are equally likely to report plans to marry their partners but Whites are relatively more likely to realize these plans (Brown, 2000; Bumpass, Sweet, & Cherlin, 1991).

Other research informs our understanding of cohabitation among Mexican Americans. As is the case for Blacks, this work suggests that cohabitation may be relatively more likely to function as a substitute for marriage among Hispanics than among Whites. Hispanic women are not only more likely than White women to conceive a child while cohabiting, but also are significantly more likely than White women to report that their pregnancy was intended (Manning, 2001; Musick, 2002). These results suggest that cohabitation may be a particularly important context for planned childbearing among Hispanics. Furthermore, Oropesa (1996) finds Mexican Americans to be more accepting of cohabitation than are Whites, but only when cohabitation is viewed as a precursor to marriage.

Cohabitation, or ‘consensual unions,’ have deep historical roots in Latin American societies, and tend to function as surrogate marriages for individuals of lower socioeconomic status (Castro Martin, 2002; Goode, 1993). Goode (1993) argues that “...spouses in such unions were not like those of Western nations, who are not yet ready or willing to take on adult responsibilities or have not yet achieved career stability. They intended to start a ‘normal’ family and had already acquired the skills they needed for their anticipated adult life (187).” Similarly, Castro Martin (2002) writes “...whereas cohabitation in developed societies usually serves as a trial period preceding marriage or an alternative to singlehood...consensual unions in Latin America are best described as surrogate marriages (35).” In contrast to the aggregate U. S. population, research on Mexico suggests no effect of living together before marriage on marital stability; if anything, there is perhaps a stabilizing effect of premarital cohabitation on subsequent marital unions (Goldman & Pebley, 1981; Pebley & Goldman, 1986).

This body of research on the meaning and functions of cohabitation has implications for expectations regarding racial and ethnic variation in the relationship between premarital cohabitation and subsequent marital stability in the United States. To the extent that cohabitation is less likely to function as a ‘trial marriage’ and more likely to serve as a context for a committed relationship (as a ‘substitute or precursor for marriage’) among Mexican Americans and Blacks than among Whites, we would expect premarital cohabitation among Blacks and Mexican Americans to be relatively less selective of individuals who are uncertain about the long-term viability of their unions. By this logic, we would expect a weaker relationship between premarital cohabitation and subsequent marital disruption among Mexican Americans and Blacks than among Whites. This argument does not rest on differences in the *likelihood* of

cohabitation across racial and ethnic groups, but rather on differences in the nature of selective processes that lead individuals into premarital cohabitation.

Although cohabitation is the primary focus of our analysis, we are also interested in whether effects of other risk factors for marital disruption vary across racial and ethnic groups. For example, levels of stigma associated with nonmarital childbearing have historically been greater among Whites than among Blacks, suggesting that premarital childbearing may more strongly destabilize marriage among Whites (Pagnini & Morgan, 1996). Such a difference has indeed been identified in several prior studies using data sources such as the Current Population Surveys and previous cycles of the National Survey of Family Growth (e.g. Billy et al., 1986; Castro Martin & Bumpass, 1989; Sweeney & Phillips, 2003). Other research suggests that risk factors such as age at marriage and region of residence may be more strongly associated with marital disruption among Whites than Blacks (e.g. Heaton & Jacobson, 1994; Teachman, 1986).

However, the number of risk factors considered in prior investigations of racial variation in patterns of divorce is somewhat limited – for instance, we don't know the extent to which the effects of family background and spouse characteristics on the risk of dissolution differ by race and ethnicity. Still less work examines risk factors for marital disruption among Mexican Americans. A notable exception is a recent study by Bean et al. (1996), which offers a careful examination of the effects of education and nativity status on marital disruption among Mexican Americans. This important study, however, examines only a handful of potential risk factors for marital instability.

Research Aims

Using data from the National Survey of Family Growth (NSFG), the current research greatly improves our understanding of racial and ethnic differences in the experience of marital disruption. Specifically, our analysis is structured around two key research questions. First, we ask whether and how risk factors for marital disruption vary across racial and ethnic groups. We are particularly interested in group differences in the association between premarital cohabitation and marital stability, but also investigate other risk factors for disruption. Because of considerable evidence of heterogeneity within subpopulations of Hispanics, we focus here on non-Hispanic Whites, non-Hispanic Blacks, and Mexican Americans. Second, given the well-documented importance of premarital cohabitation for marital stability, we ask whether racial and ethnic differences in premarital cohabitation can explain observed group differences in levels of marital disruption. We examine how racial and ethnic gaps in levels of marital disruption would be expected to change first when Black and Mexican American women are assumed to share White women's *level* of cohabitation and then when they are assumed to share White women's estimated *effect* of premarital cohabitation on marital stability.

Methodological Approach

Data. We use data from the 1995 National Survey of Family Growth (NSFG) to conduct this analysis. The NSFG, gathered by the National Center for Health Statistics, is designed to provide reliable national data on marriage, divorce, contraception, infertility, and the health of women and infants in the United States. The survey is based on personal interviews conducted in the homes of a national sample of women 15 - 44 years of age in the civilian, non-institutionalized population of the United States. The NSFG contains complete marital and

cohabitation histories for the women sampled, as well as details on their childhood living arrangements and their work, education and pregnancy histories.

The NSFG is well suited for the analysis of racial and ethnic differences in patterns of marital disruption. The survey over-samples several minority groups and therefore contains relatively large numbers of women from different racial and ethnic backgrounds. The 1995 survey is composed of 6,841 ever-married women aged 15-44, and includes information on first marriages for 4,452 non-Hispanic White women, 1,144 non-Hispanic Black women, and 1,020 Hispanic women (Bramlett & Mosher, 2002). Bilingual interviewers administered questionnaires in Spanish when necessary. We are also able to use the date of separation rather than divorce to identify the occurrence and timing of marital disruption, which is important given well-established differences among racial and ethnic groups in the propensity to divorce after separation (Bean & Tienda, 1987; Bramlett & Mosher, 2001; Sweet & Bumpass, 1987).

We impose several restrictions on our analytic sample. Because patterns of stability are known to differ for first and higher order marriages and because sample size restrictions in the NSFG are particularly severe when disruption patterns are disaggregated both by marital order and by race/ethnicity, we limit our analysis to patterns of disruption among women in first marriages only. We do not similarly restrict husbands of our sample members by marriage order, as we desire a representative sample of all women in first marriages. We include only non-Hispanic White, non-Hispanic Black and Mexican American women in our analyses. We restrict our analyses of Hispanics to Mexican-origin women, as there is evidence to suggest that Hispanics are too diverse a group to usefully generalize (Bean & Tienda, 1987; Cherlin, 1996; Frisbie, 1986). In addition, due to the age restriction of the NSFG sample and to reduce errors in recall, we limit our analysis to marriages formed since 1975 by women between the ages of 15

and 30. This restriction limits the potential bias during earlier periods toward marriages formed at particularly young ages, which is inherent in the NSFG's age-limited design. Despite these limitations, we maintain reasonably large samples of women by race/ethnicity, with approximately 3,296, 768, and 483 first marriages among non-Hispanic Whites, non-Hispanic Blacks, and Mexican Americans, respectively.

In addition to premarital cohabitation experience, we consider a wide array of other potential risk factors for marital disruption, including respondent characteristics, aspects of a woman's family of origin, and spousal attributes. Among the respondent characteristics we consider are well-known risk factors for disruption such as age at marriage and level of education (measured at the time of marriage). We consider nativity, which is found to be an important correlate of disruption patterns among Mexican American women (Bean et al., 1996). We not only identify whether a woman had a premarital birth, but also whether she had a premarital conception (but not a premarital birth). We do not include measures of marital fertility in our models, however, given concerns regarding the potential role of perceptions of marital stability in fertility decision making (Lillard & Waite, 1993). We control for both region and metropolitan status of residence at the time of interview. Categories for the Midwest and Northeastern regions are combined due to small samples of Mexican Americans in those regions. We do not describe the theoretical rationales for the relationship between these respondent characteristics and the risk of marital disruption here, as their importance is well documented elsewhere (e.g. Bean et al., 1996; Castro Martin & Bumpass, 1989; White, 1990).

We also measure certain features of a woman's family of origin, including the educational attainment of her mother, whether she was raised as a Catholic, her place of birth (i.e. whether she is foreign-born), and her childhood family structure (i.e. whether her parents were divorced

by age 14). These characteristics may affect the risk of disruption directly, through their influence on attitudes toward marriage and/or the acceptability of divorce (Bumpass, Castro Martin, & Sweet, 1991). They may also indirectly affect the likelihood of disruption through their influence on other risk factors, such as age at marriage.

Finally, we consider a number of spousal characteristics that may influence marital stability -- namely, whether the spouse was previously married, and whether there are differences in terms of age, race / ethnicity, and education between the partners. Differences between partners with respect to these characteristics may serve as a potential source of conflict, value incongruity and power imbalance, all of which may lead to marital instability (Bumpass, Martin, & Sweet, 1991; Kalmijn, 1998).

Methods. We use survival analysis techniques to determine how premarital cohabitation and other individual and spousal characteristics affect the risk of marital disruption. We adjust for the stratified and clustered sampling design of the 1995 NSFG using STATA's svy commands, and all descriptive statistics are weighted. To obtain an initial understanding of how marital disruption is associated with race / ethnicity and premarital cohabitation experience, we use the Kaplan-Meier method to estimate the proportion of women experiencing separation or divorce within ten years of marriage (Allison, 1995).

We next estimate multivariate discrete-time survival models using logistic regression. Data for this analysis are organized into person-year records, with one record for each year a woman was at risk of disruption (in a first marriage), including the year in which a separation or divorce occurred. Our dependent variable is an indicator of whether disruption occurred in a particular marital duration year. We examine disruption during the first ten years of marriage only, censoring women married longer than ten years. All models include controls for year of

marital duration and marriage cohort. In addition to analyzing a sample pooled across racial and ethnic groups, we estimate separate models for Blacks, Whites, and Mexican Americans (equivalent to a fully interactive model by race and ethnicity using pooled data) because of the relatively greater ease in assessing the statistical significance of covariate effects *within* each group. The latter approach seems particularly important given our limited understanding of marital disruption among Mexican Americans. For race and ethnic-group specific models, we use a standard z-statistic to test the null hypothesis of equality of coefficients across groups (Clogg, Petkova, & Haritou, 1995).

Descriptive Results

Important racial and ethnic differences in the characteristics of married women are highlighted in Table 1, which displays the mean values for variables considered in our analysis. Most notably, we see that White women (43.0%) and Black women (44.3%) are more likely to have cohabited before marriage than are Mexican American women (27.9%), in line with previous findings (e.g. Bumpass & Sweet, 1989; Landale & Forste, 1991; Loomis & Landale, 1994). The most common experience of premarital cohabitation for all groups is with a future spouse only. Indeed, among those who experienced cohabitation before their first marriage, 84.7 percent of Black women and 84.2 percent of Mexican American women cohabited only with their future spouses, compared with 79.8 percent of White cohabitators.

Table 1 also displays compositional differences with respect to other potential risk factors for marital disruption. For example, we see distinct differences in nativity across ethnic groups, with Mexican Americans substantially more likely than White or Black women to be born outside the United States (45.8%, vs. 3.7% and 5.3%, respectively). Black women have an older

average age at first marriage, while Mexican Americans tend to marry at much younger ages than other groups. Family background and spousal attributes also differ by race and ethnicity. For instance, Blacks are more likely to report that their parents were divorced by age 14 (36.8%) than are Whites (18.0%) or Mexicans (12.5%); Mexican women are least likely to have a husband who was married before (10.3% compared to 16.3% for Whites and 15.2% for Blacks) and of the same race / ethnicity (79.4% compared to 94.1% for Whites and 94.7% for Blacks) (See Table 1 for further detail).

[TABLE 1 ABOUT HERE]

Consistent with prior studies (e.g. Bramlett & Mosher, 2002; Frisbie, 1986; Frisbie, Opitz, & Kelly, 1985), we find that racial and ethnic disparities exist in the risk of marital disruption. Figure 1 shows that slightly less than one third (31.6%) of first marriages among non-Hispanic White women in our sample end in disruption by the tenth year, compared to almost half (49.4%) of first marriages among non-Hispanic Black women. Mexican American women as a group have the lowest risk of marital disruption, with 27.5 percent reporting a disruption within the first ten years of marriage. Figure 2, however, reveals important differences in the risk of disruption among Mexican women depending on their nativity status (see also Bean et al., 1996). While foreign-born Mexican women are relatively unlikely to experience a disruption within the first ten years of marriage (13.1% do so), native-born Mexican women are considerably more likely to experience this event (40.9%).

[FIGURES 1 AND 2 ABOUT HERE]

As the focus of our analysis is on premarital cohabitation, we also investigate how the risk of marital disruption varies by cohabitation experience for each group. These results are shown in Figure 3. As expected, we see stronger variation in the risk of marital disruption by

cohabitation experience among White women than among Blacks or Mexican Americans. Among White women, 37 percent of those who cohabited before marriage experience the disruption of their first marriages within 10 years, compared to only 28 percent of those who did not cohabit before marriage. Among Black women, however, this figure is 51 percent for those who cohabited before marriage and 48 percent among those who did not cohabit. Finally, we see that 32 percent of Mexican American women who cohabited before marriage experience marital disruption within 10 years, compared with 26 percent of those who did not cohabit. When Mexican American women are further disaggregated by nativity, we see still smaller differentials in the risk of marital disruption by cohabitation status. In fact, among foreign-born Mexican Americans, we actually see a slightly higher risk of disruption among those without premarital cohabitation experience compared with those who did cohabit before their first marriages.

[FIGURE 3 ABOUT HERE]

Multivariate Results

To investigate whether differences in premarital cohabitation and other characteristics of married women can explain racial and ethnic variation in observed levels of marital disruption, we begin the multivariate portion of our analysis by estimating discrete-time logistic models for all three racial and ethnic groups pooled together. These results are shown in the first column of Table 2. We see that racial and ethnic group differences in the risk of disruption persist, even after controlling for premarital cohabitation experience, respondent characteristics, family background attributes, and spousal factors known to be important predictors of disruption. After controlling for a wide array of respondent attributes, non-Hispanic Black women have a 54 percent greater risk of experiencing a disruption while foreign-born Mexican women have a 76 percent reduced risk of such an event, relative to White women. Approximately 33 percent of

the elevated risk of disruption for Black women relative to White women appears to be explained by respondent characteristics, family background and spousal attributes at the time of marriage. However, the risk of disruption for foreign-born Mexican women relative to White women is reduced even further once these attributes are controlled.

Our pooled model also confirms prior findings regarding other risk factors for marital disruption. Virtually all respondent characteristics are significantly associated with marital disruption. The risk of disruption declines with greater age at first marriage and years of education, but is estimated to increase by 23.1 percent if a woman had a premarital birth. Living in a metropolitan area is associated with a 21.7 percent increased risk of disruption. Among family background characteristics, we find that women whose parents divorced experience greater marital instability themselves. We also observe that women with mothers who received a college degree have a 31.3 percent increased risk of disruption relative to women whose mothers had not completed high school. Finally, although we find little evidence that age and educational heterogamy between partners destabilizes marriages, marrying a man who has been married before is associated with a significantly increased risk of disruption, whereas marrying a man of the same race and ethnicity is associated with a reduced risk of disruption.

[TABLE 2 ABOUT HERE]

So that we can clearly identify significant risk factors within each population as well as determine which effects differ significantly across groups, we next estimate discrete-time logistic regression models for each of the three racial/ethnic groups separately. Our primary focus is on the role of premarital cohabitation, which we hypothesize will have a stronger destabilizing effect on marriage among White women than among Black or Mexican American women. Our multivariate results indeed confirm this expectation: Cohabiting before marriage is associated

with a 47.8 percent increased risk of disruption among White women but is not significantly associated with disruption among Black or Mexican American women. Our lack of evidence for an elevated risk of disruption associated with cohabitation among Blacks and Mexican Americans is unlikely to be an artifact of relatively smaller sample sizes for these groups, as these estimated effects are near zero in the case of Blacks, and in the reverse direction as Whites in the case of Mexican Americans. The latter finding is consistent with research on Mexico suggesting that living together before marriage is not associated with greater subsequent marital instability.

Our analysis also reveals racial and ethnic differences in the estimated effects of several other risk factors for marital disruption. For example, we find that being foreign-born is associated with substantially reduced odds of disruption for Mexican women (by over 70%), consistent with the results of Table 2, but no such protective effect of foreign-born status exists for White or Black women. In exploratory work, we further examined whether the association between cohabitation and marital instability differs by nativity status. While these results suggest that premarital cohabitation may be associated with greater marital stability among foreign-born than native-born Mexican Americans, differences between these groups were not statistically meaningful. Of course, it may be possible to identify such differences were larger sample sizes available.

Marrying at an older age is associated with a reduced risk of disruption both for Whites and for Blacks. For example, the risk of disruption is 54 percent and 59 percent lower, respectively, for White and Black women marrying between the ages of 27 and 30 than for otherwise similar women who marry as teenagers. However, we find generally weaker effects of

marrying as a teenager among Mexican women. Our results further reveal that a premarital conception is associated with an increased risk of disruption for only Black women.

The association between mother's education and marital dissolution appears to be somewhat distinct across racial and ethnic groups. We find that having a mother with fewer than 12 years of schooling is associated with a generally increased risk of disruption for Whites and Blacks, but observe no such effect for Mexican Americans. Rather, for Mexican Americans, having a mother with 16 or more years of schooling is associated with *reduced* odds of disruption relative to women whose mother has less than a high school education. These effects of mother's education are not statistically significant for Mexican American women, but we do find some significant differences in the effects of mother's education between Mexicans and the two other groups. Finally, we find no significant differences between groups in the effects of spousal attributes with one exception: The risk of disruption is increased by 75 percent for Black women whose husband is of a similar age, relative to women whose husband is more than 5 years older, but no significant effect is observed among Whites or Mexicans.

As the primary focus of our analysis is on the association between premarital cohabitation and marital disruption, we explore this relationship further in Table 3. Specifically, we disaggregate our measure of cohabitation experience by whether the cohabitation occurred with one's spouse only, with one's spouse and someone else, or with someone else only. Consistent with results from the previous models, we see that having cohabited with one's spouse only is associated with a significant increase in the risk of disruption among Whites, but not among Blacks or Mexican Americans. Differences between Whites and the other groups are again statistically significant, although Blacks and Mexican Americans do not differ significantly from one another in this effect. Although having cohabited only with someone other than one's

spouse is more strongly associated with marital disruption among White women than Black women, other subgroup differences are not statistically meaningful.

[TABLE 3 ABOUT HERE]

While our previous effort to explain racial and ethnic differences in levels of marital disruption (presented in the first column of Table 2) assumed that the effects of risk factors for disruption were constant across groups, we now know that these effects differ in important ways, particularly with respect to premarital cohabitation. We thus use the racial and ethnic group-specific models presented in Table 3 to more carefully examine whether cohabitation can explain observed differences in levels of marital disruption across racial and ethnic groups. Specifically, we estimate predicted annual probabilities of marital disruption, first assuming that each group shares White women's observed mean level of exposure to cohabitation (but maintains their own estimated effect of cohabitation), and then assuming that each group shares White women's estimated effect of cohabitation (but maintains their own observed means).

As shown in Figure 4, differences in mean levels of cohabitation explain virtually none of observed differences in levels of marital disruption across racial and ethnic groups. Indeed, the estimated annual level of marital disruption for each group changes by less than 1 percent when we assume that each group experienced White women's mean levels of cohabitation. For Blacks and Whites in particular, this finding is not surprising, as observed levels of premarital cohabitation were quite similar for these groups (see Table 1). When we instead assume that Blacks and Mexican Americans experienced the same destabilizing effect of premarital cohabitation as White women, we see that annual probabilities of marital disruption would be somewhat higher than actually observed. In other words, were premarital cohabitation to be as strongly associated with marital disruption among Blacks and U.S. – born Mexican women as

among Whites, we would expect to see gaps in disruption (compared to Whites) that were *larger* than those actually observed. The magnitude of this expected change, however, is relatively small. If each group shared White women's estimated effect of cohabitation, we would expect the annual probability of disruption to increase by approximately 16 percent among Blacks and by 18 percent among Mexican American women.

[FIGURE 4 ABOUT HERE]

Discussion

This study contributes to a growing body of evidence pointing to important differences in the family experiences of women with different racial backgrounds, and is among the first to document recent differences in marital disruption by ethnicity. Our findings not only identify variation between non-Hispanic White, non-Hispanic Black, and Mexican American women in their characteristics at the time of first marriage, but also highlight several important hitherto unknown group differences in the nature of risk factors for disruption. For example, a premarital conception appears to have a stronger destabilizing effect on marriage among Black than among White women. Marrying for the first time as a teenager does not have the same destabilizing effect on marriages formed among Mexican American women as those formed among Non-Hispanic White and Non-Hispanic Black women. Place of birth is strongly associated with the risk of disruption among Mexican American women, but not among non-Hispanic White and Black women.

Most notably, we observe a large and significant destabilizing effect of premarital cohabitation on marriages among White women, but no significant association between premarital cohabitation and disruption among Black or Mexican American women. Indeed, if anything, cohabitation before marriage appears to be associated with increased marital stability

among Mexican Americans, although the coefficient for cohabitation in this group is not significantly different from zero. Although the association between cohabitation and marital stability differs considerably across racial and ethnic subpopulations, differences in cohabitation can explain little of observed overall racial and ethnic gaps in marital disruption. In fact, we would expect rates of disruption among Blacks and Mexican Americans to be somewhat *higher* than actually observed were these groups to share the elevated risk of marital instability associated with premarital cohabitation among White women.

In addition to improving our understanding of marital disruption, the results of this research also speak to the issue of racial and ethnic differences in the meaning of cohabitation. Specifically, our findings are consistent with a growing body of research suggesting that, among Blacks and Mexican Americans, cohabitation is relatively more likely to function as a substitute for or precursor to marriage, and thus is less selective of couples who are uncertain about the future viability of their relationships. Among Whites, relatively more cohabitations may be characterized as a ‘trial marriages.’ Although family scholars tend to present ‘selectivity of cohabitators’ and ‘casual effects of cohabitation’ as independent processes potentially affecting marital stability, recognition of cohabitation as a heterogeneous institution suggests that this view may be too simplistic. Instead, we expect that any causal effect of cohabitation experience on the risk of subsequent divorce may itself tend to vary across different ‘types’ of cohabitation. The relatively higher risk of divorce associated with cohabitation among Whites may result simultaneously from the greater selection of individuals who are relatively uncertain about the future viability of their relationships in the first place and from the socializing influence of functioning within a couple identity shared with someone to whom one is not fully committed. Our finding of variation across racial and ethnic groups in the association between cohabitation

and marital disruption suggests that further efforts to document and understand heterogeneity in the nature and meaning of cohabitation would be fruitful. Our results also suggest that future efforts to understand family instability among Black and Mexican Americans would benefit from consideration of disruption among both formal and informal unions (see also Amato, 2000).

Although this research sheds light on some important dimensions of racial and ethnic variation in marital disruption, it also raises a number of additional questions to be pursued in future work. For example, it is important to keep in mind that ours is an analysis of marital disruption and is not directly designed to study cohabitation. Our sample includes only those cohabitators who eventually marry, which is a smaller fraction of all cohabitators among Blacks and Hispanics than among Whites (Bramlett & Mosher, 2002: Table 9). To better understand the underlying causes of variation in the association between cohabitation and marital instability, it will be necessary to further investigate the process of union formation itself with respect to transitions into cohabitation and marriage among dating couples as well as the transition from cohabitation into marriage. Both qualitative and quantitative research approaches will be useful to this end (e.g. Manning & Smock, 1995, 2003).

Further research is also required to understand the mechanisms underlying some of the observed racial and ethnic differences in the nature of marriage disruption. Although this study is among the first to offer a careful assessment of the factors associated with disruption for Mexican Americans, our interpretation of the different process among this group is hindered by the fact that we cannot conduct analyses by generational status due to sample size constraints. Several past studies provide important evidence that differences in both structural and cultural characteristics of immigrant versus U.S.-born Mexican women exist, and that the process of disruption may vary by nativity status (Bean et al., 1996; Oropesa & Gorman, 2000). We are

unable to disentangle the ways in which these characteristics differ across different generations of Mexican women and how in turn they affect our results. Moreover, we have not considered how the process of immigration itself may affect both the stability of marriages (e.g. Bean et al., 1996) and the composition of the married population, nor can we adjust for selection into the Mexican migrant pool. There is evidence that the marriage patterns of Mexican immigrants differ from those of Mexicans who do not emigrate -- immigrants appear to be positively selected for marriage and marry at younger ages than their counterparts in Mexico (Raley et al., 2002). Although available data sources are admittedly limited, studies that can confirm our findings for Mexican American women with larger sample sizes would also be useful, as would research that investigates risk factors for disruption among other Hispanic groups.

Finally, although this research greatly expands the determinants that have been considered in previous work on racial and ethnic differentials in disruption, we have by no means exhausted the list of possible risk factors. For example, we have not included contextual factors, such as characteristics of the marriage market and economic conditions, which have been shown to affect marital behavior (Lichter et al., 1991; Lloyd & South, 1996). There is suggestive evidence that the role such factors play in explaining marital disruption may differ by race and ethnicity (Oropesa et al., 1994). We also have not considered measures of male and female employment, although determining their contribution to the risk of marital disruption is hampered by possible problems of endogeneity (e.g. Johnson and Skinner, 1986; Rogers, 1999). We have also not included refined measures of cultural attitudes toward marriage and divorce (foreign-born could be considered a crude measure) in our study. Finally, recent research suggests that a potential explanation for the observed association between premarital cohabitation and divorce is that cohabitation is selective of those with multiple premarital sexual

partnerships (Teachman, 2003). Although the current analysis did not consider premarital sexual experience, future research should examine whether racial and ethnic differences in the destabilizing effect of cohabitation on marriage can be explained by group differences in the extent to which cohabitators tend to differ from non-cohabitators in their premarital sexual histories.

Despite these shortcomings, this study is the first to systematically document key determinants of marital disruption for three major race/ethnic groups. Of particular interest are racial and ethnic differences in the association between premarital cohabitation and marital stability, which to the best of our knowledge, were previously unknown. This study both improves our understanding of racial and ethnic variation in the etiology of marital disruption, and raises many important questions to be pursued in future work.

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Table 1. Mean Values of Covariates in Year of Marriage, by Race/Ethnicity: 1995 NSFG.

Independent Variable	Non-Hispanic Whites	Non-Hispanic Blacks	Mexican Americans
<i>Respondent Characteristics</i>			
Any Premarital Cohabitation	0.430	0.443	0.279
Cohabited with spouse only	0.343	0.375	0.235
Cohabited with spouse and other	0.066	0.047	0.040
Cohabited with other only	0.021	0.021	0.005
Born Outside the U.S.	0.037	0.053	0.458
Age at First Marriage			
< 20 years	0.271	0.239	0.430
20-22 years	0.427	0.388	0.359
23-26 years	0.185	0.201	0.131
27-30 years	0.117	0.172	0.080
Education			
< 12 years	0.138	0.167	0.449
12 years	0.381	0.426	0.336
13-15 years	0.291	0.287	0.171
16+ years	0.191	0.121	0.044
Any Premarital Birth	0.094	0.431	0.156
Any Premarital Conception	0.112	0.113	0.154
Region of Residence			
West	0.200	0.099	0.609
Northeast/Midwest	0.479	0.321	0.067
South	0.322	0.580	0.324
Metropolitan Area	0.749	0.858	0.901
<i>Family Background Characteristics</i>			
Parents Divorced at Age 14	0.180	0.368	0.125
Mother's Education			
< 12 years	0.222	0.426	0.735
12 years	0.506	0.380	0.162
13-15 years	0.149	0.098	0.075
16+ years	0.122	0.095	0.028
Raised as a Catholic	0.327	0.111	0.837

(Continued)

Table 1. (Continued)

Independent Variable	Non-Hispanic Whites	Non-Hispanic Blacks	Mexican Americans
<i>Assortative Mating Characteristics</i>			
Husband's Age at Marriage			
< 20 years	0.111	0.094	0.215
20-23 years	0.377	0.348	0.397
24-26 years	0.163	0.146	0.131
27 years +	0.350	0.412	0.257
Husband's Education at First Marriage			
< 12 years	0.127	0.177	0.463
12 years	0.434	0.473	0.335
13-15 years	0.220	0.219	0.133
16+ years	0.218	0.132	0.069
Age Heterogamy			
Husband > 5 Yrs Older than Wife	0.200	0.226	0.208
Husband's Age W/in -2 to 5 Yrs of Wife	0.756	0.707	0.716
Husband > 2 Yrs Younger than Wife	0.043	0.067	0.076
Education Heterogamy			
Husband More Educated than Wife	0.244	0.261	0.215
Husband/Wife same education	0.513	0.424	0.551
Husband Less Educated than Wife	0.243	0.315	0.234
Husband Married Before	0.163	0.152	0.103
Husband/Wife of Same Race	0.941	0.947	0.794
Marriage Cohort			
1975-1979	0.254	0.208	0.210
1980-1984	0.268	0.279	0.234
1985-1989	0.244	0.267	0.270
1990-1994	0.233	0.246	0.286
Number of Observations	3,296	768	483

Note: Means are weighted.

Table 2. Discrete-Time Logistic Regression Estimated Effects of Covariates on the Risk of Marital Dissolution within 10 Years, by Race/Ethnicity: 1995 NSFG

Independent Variable	Pooled Sample		Non-Hispanic Whites		Non-Hispanic Blacks		Mexican Americans	
	Odds Ratio	Coeff./S.E.	Odds Ratio	Coeff./S.E.	Odds Ratio	Coeff./S.E.	Odds Ratio	Coeff./S.E.
Non-Hispanic Black	1.535 ^a	4.934	-----		-----		-----	
Native-Born Mexican Americans	0.855	-0.833	-----		-----		-----	
Foreign-Born Mexican Americans	0.235 ^a	-5.765	-----		-----		-----	
Respondent Characteristics								
Any Cohabitation before Marriage	1.374 ^a	4.081	1.478 ^a	4.448	0.979 ^b	-0.134	0.723 ^b	-1.006
Born Outside the U.S.	-----	-----	1.044	0.196	0.342	-1.887	0.286 ^{a,b}	-3.661
Age at First Marriage (<20 years)								
20-22 years	0.682 ^a	-3.983	0.647 ^a	-4.086	0.747	-1.276	1.285 ^b	0.804
23-26 years	0.623 ^a	-3.282	0.614 ^a	-2.822	0.433 ^a	-2.305	1.577 ^c	0.870
27-30 years	0.479 ^a	-3.679	0.448 ^a	-3.265	0.407 ^a	-2.396	0.460	-0.919
Education (< 12 years)								
12 years	0.707 ^a	-2.107	0.659 ^a	-2.158	0.736	-0.965	0.958	-0.086
13-15 years	0.575 ^a	-2.024	0.539 ^a	-1.977	0.575	-1.017	0.565	-0.536
16+ years	0.438 ^a	-2.127	0.383 ^a	-2.114	0.556	-0.827	0.778	-0.159
Any Premarital Birth	1.231 ^a	2.017	1.148	0.980	1.353	1.727	2.185 ^a	2.585
Any Premarital Conception	1.145	1.422	1.042	0.397	2.086 ^{a,b}	3.201	1.406	0.769
Region (West)								
Northeast/Midwest	0.867	-1.491	0.869	-1.317	0.778	-0.919	0.977	-0.054
South	1.153	1.560	1.204	1.723	0.900	-0.381	1.023	0.081
Metropolitan Area	1.217 ^a	2.450	1.234 ^a	2.281	1.060	0.285	1.067	0.202
Family Background Characteristics								
Parents Divorced by Age 14	1.214 ^a	2.806	1.211	2.202	1.093	0.565	1.762 ^a	2.073
Mother's Education (< 12 years)								
12 years	1.094	1.001	1.056	0.505	1.472 ^a	2.007	0.688	-0.924
13-15 years	1.213	1.678	1.172	1.147	1.644	1.544	0.857	-0.250
16+ years	1.313 ^a	2.253	1.379 ^a	2.270	1.576	1.360	0.191 ^{b,c}	-1.734
Raised as a Catholic	0.987	-0.182	1.061	0.755	0.668	-1.411	0.765	-0.794
Assortative Mating Characteristics								
Husband's Age at First Marriage (<20 yrs)								
20-23 years	0.849	-1.759	0.869	-1.282	0.756	-1.045	0.730	-0.813
24-26 years	0.776	-1.910	0.731 ^a	-2.031	0.843	-0.493	1.059	0.100
27 years +	0.675 ^a	-2.376	0.676 ^a	-2.022	1.001	0.002	0.195 ^a	-2.167
Husband's Education at First Marriage (<12 yrs)								
12 years	1.177	0.952	1.212	0.910	1.044	0.141	1.206	0.277
13-15 years	0.749	-0.997	0.743	-0.835	0.660	-0.849	0.999	-0.001
16+ years	0.807	-0.538	0.853	-0.331	0.619	-0.622	1.837	0.375
Age Heterogamy (Husband > 5 Yrs Older)								
Husband's Age W/in -2 to 5 Yrs of Wife	0.863	-1.248	0.808	-1.571	1.753 ^{a,b}	2.067	0.565	-1.131
Husband > 2 Yrs Younger than Wife	1.045	0.215	0.972	-0.115	2.583	1.806	0.433	-1.048
Education Heterogamy (Husband More Educated)								
Husband/Wife same education	1.123	0.684	1.119	0.552	1.466	1.097	1.017	0.027
Husband Less Educated than Wife	1.408	1.085	1.417	0.945	1.701	0.871	0.968	-0.027
Husband Married Before	1.406 ^a	3.437	1.424 ^a	3.175	1.544	1.750	1.139	0.256
Husband/Wife of Same Race	0.673 ^a	-3.062	0.689 ^a	-2.527	0.666	-0.901	0.454 ^a	-2.109
Number of Person Years	30,584		22,523		4,733		3,328	

Note: Omitted categories are shown in parentheses. Data are weighted and adjusted for survey clustering. Models also control for marriage cohort and year of marital duration. Analysis is based on first marriages formed between 1975 and 1994.

^a Coefficient differs significantly from zero, p <0.05 level.

^b Coefficient differs significantly from that for Non-Hispanic Whites, p <0.05 level.

^c Mexican coefficient differs significantly from that for Non-Hispanic Blacks, p <0.05 level.

Table 3. Discrete-Time Logistic Regression Estimated Effects of Premarital Cohabitation History on Odds of Marital Disruption, by Race and Ethnicity: 1995 NSFG

Variable	Non-Hispanic		Non-Hispanic		Mexican Americans	
	Odds Ratio	Coeff./s.e.	Odds Ratio	Coeff./s.e.	Odds Ratio	Coeff./s.e.
<i>Premarital Cohabitation</i>						
[None]	-----		-----		-----	
Spouse only	1.429 ^a	3.887	0.974 ^b	-0.159	0.727 ^b	-0.985
Spouse and other	1.733 ^a	3.284	1.292	0.602	0.613	-0.686
Other only	2.202 ^a	3.068	0.685 ^b	-0.767	1.423	0.435

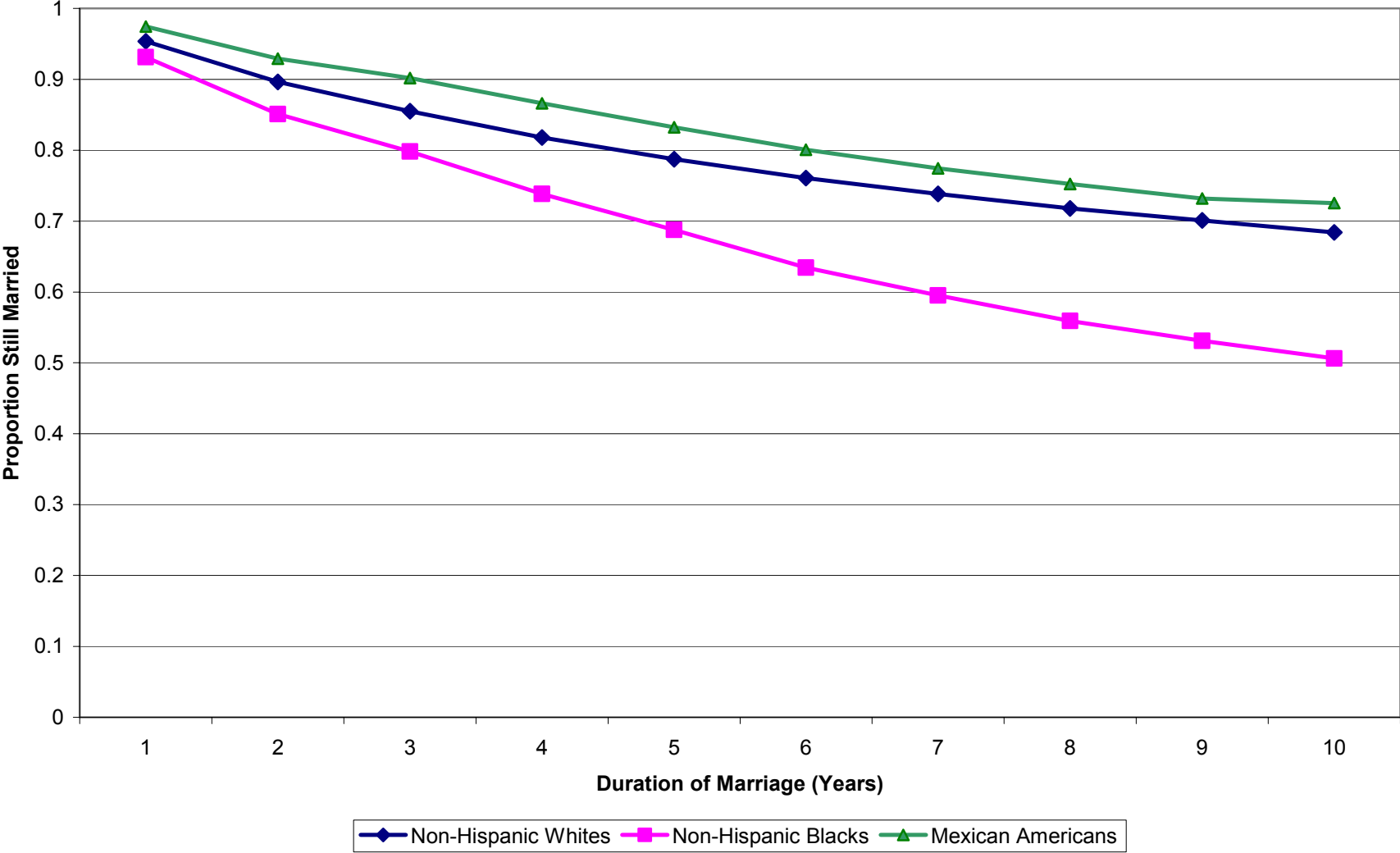
Note: Omitted categories are shown in parentheses. Data are weighted and adjusted for survey clustering. Models also include variables shown in Table 2 and control for marriage cohort and year of marital duration. Analysis is based on first marriages formed between 1975 and 1994.

^a Coefficient differs significantly from zero, $p < 0.05$ level.

^b Coefficient differs significantly from that for Non-Hispanic Whites, $p < 0.05$ level.

^c Mexican coefficient differs significantly from that for Non-Hispanic Blacks, $p < 0.05$ level.

Figure 1. Survival Curves for First Marriages, by Race / Ethnicity: 1995 NSFG



**Figure 2. Survival Curves for First Marriages, by Race / Ethnicity and Nativity:
1995 NSFG**

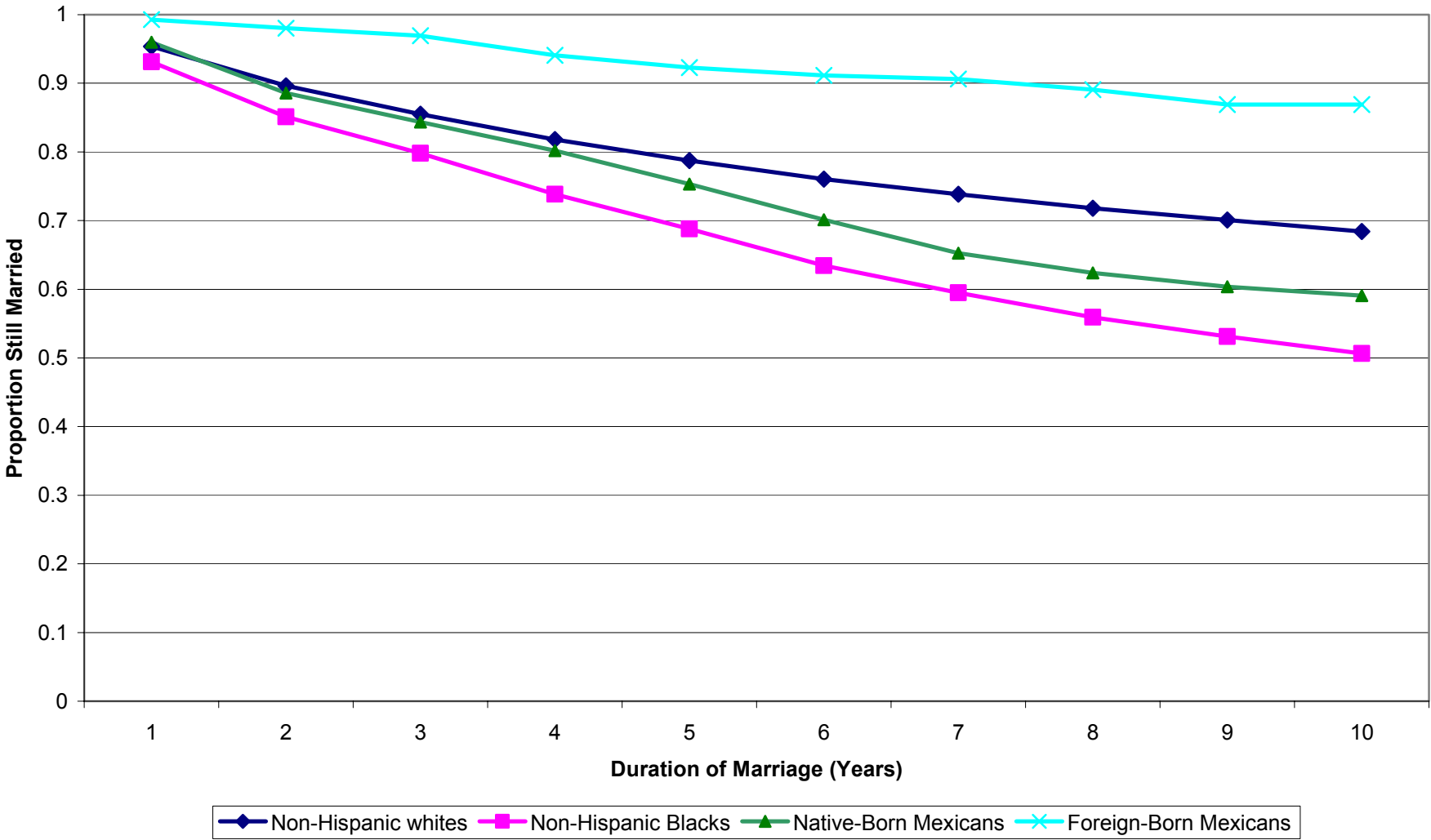


Figure 3. Estimated Proportion of Women's First Marriages Disrupted Within 10 Years, by Race / Ethnicity, Nativity, and Cohabitation Experience

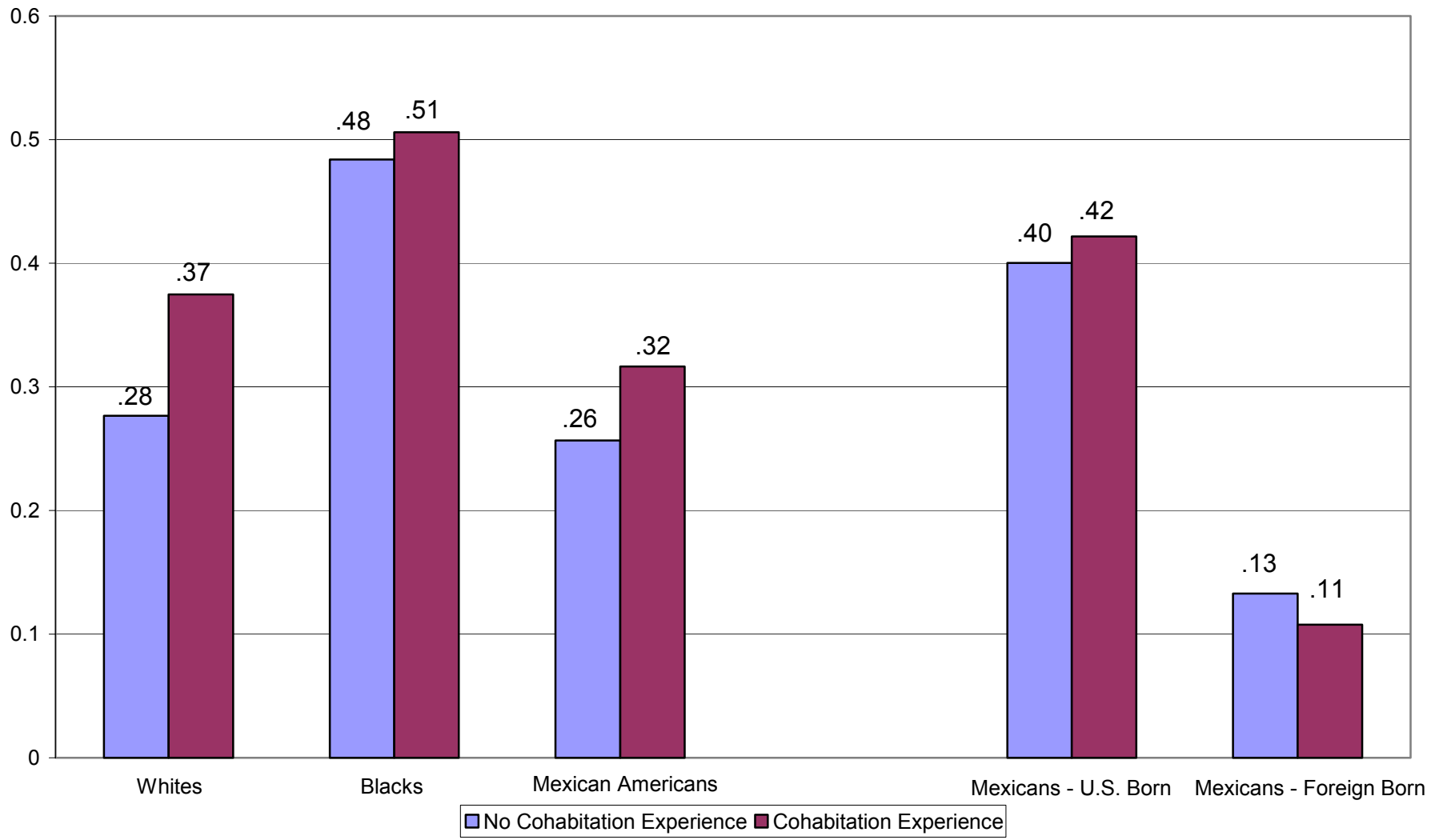


Figure 4. Attributing Racial and Ethnic Differences in Predicted Levels of Marital Disruption to Means and Estimated Effects of Premarital Cohabitation

