GENERATIONAL DIFFERENCES IN COHABITATION AND MARRIAGE IN THE U.S.*

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ABSTRACT

We use data from pooled 2000-2004 Current Population Surveys to examine generational differences in cohabitation and marriage among men and women ages 18-49 in the U.S. Consistent with our expectation and in line with assimilation theory, levels of cohabitation rise across succeeding generations. In contrast, generational differences in marriage follow a curvilinear pattern such that those in the second generation are least likely to be married, which supports Gordon's (1964) theory on the structural incorporation and acculturation of immigrants. These patterns persist across education groups, and tend to hold across race-ethnic groups, too, although among women, the predicted percentages cohabiting across generations vary widely by race-ethnicity.

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Unmarried cohabitation has increased dramatically over the past three decades, climbing from 500,000 couples in 1970 to nearly 5 million couples in 2000 (U.S. Bureau of the Census 2001a). This growth has altered the family life course, with cohabitation now a normative event prior to marriage as well as following marital dissolution (Bumpass, Raley, and Sweet 1995; Bumpass, Sweet, and Cherlin 1991). Increasingly, cohabitation is a setting for child bearing and rearing, as 40 percent of American children are expected to spend some time in a cohabiting family prior to age 16 (Bumpass and Lu 2000). There are large race-ethnic differences in cohabitation, with blacks and Hispanics more likely to cohabit than whites.

Yet, apart from Landale and colleagues' work on Puerto Ricans (e.g., Landale and Fennelly 1992; Landale and Forste 1991), studies of *immigrants'* cohabitation experiences are conspicuously absent. This omission is consequential not only because immigrants comprise a growing share of the U.S. population, but also because they are socioeconomically disadvantaged, which presumably places them at greater risk for experiencing cohabitation. Granted, the absence of research on immigrant cohabitation patterns may result from a paucity of available data. Even large data sets, such as the Survey of Income and Program Participation, do not contain a sufficient number of immigrant cohabitors to support an analysis of union formation (authors' calculation; available on request). Thus, the present study provides a descriptive portrait of immigrant cohabitation. Using pooled data from the 2000, 2001, 2002, 2003, and 2004 Current Population Surveys, we examine whether and how levels of cohabitation and marriage vary by generational status for men and women, net of relevant

sociodemographic characteristics. To formulate our expectations regarding the role of generational status, we draw on research on race-ethnic variation in cohabitation and marriage, highlighting the roles of socioeconomic status and culture. Our hypotheses are also informed by research on immigrant nuptiality patterns (e.g., Arias 2001; Gordon 1964).

BACKGROUND

Race-Ethnic Variation

Cohabitation is especially common among disadvantaged minority groups, including Blacks and Hispanics. Cohabiting unions appear more similar to marriage among Blacks and Hispanics than Whites. Blacks are as likely as Whites to form unions, but are substantially less likely to form marital unions. Instead, Blacks often form cohabiting unions (Raley 1996). In turn, these cohabiting unions are unlikely to be formalized through marriage among Blacks, even among those who report plans to marry their partner. The most likely outcome is actually remaining together in a cohabiting relationship (Brown 2000). Unlike their White counterparts, Black and Hispanic cohabitors are less likely to marry in response to a pregnancy (Manning 2004). And, more Black and Hispanic children will spend greater proportions of their childhoods in cohabiting families than White children (Bumpass and Lu 2000). Taken together, these findings suggest that cohabitation is less often a stepping stone to marriage than a substitute for it among Blacks and Hispanics.

Similarly, cohabitation appears to operate as a substitute for marriage among Puerto Ricans. Landale and Forste (1991) found that unions are as likely to begin through cohabitation as marriage among young mainland Puerto Rican women.

Importantly, unions that begin informally are unlikely to be formalized through marriage. Moreover, such unions typically involve childbearing. Cohabiting Puerto Rican women tend to be more similar to their married than single counterparts in terms of education, employment, and childbearing (Landale and Fennelly 1992). Indeed, when asked, most Puerto Rican women characterized their cohabiting relationships as a form of marriage.

Socioeconomic Status

Historically, cohabitation has been most common among the lowest socioeconomic strata. Although cohabitation is now prevalent across all groups, it continues to be a trend driven by those with fewer economic resources. According to Landale and Forste (1991), cohabitation serves as an adaptive family formation strategy for the disadvantaged by allowing union formation despite economic uncertainty. This notion is consistent with recent ethnographic work by Smock, Manning, and Porter (2004) that shows many cohabitors describe marriage as unattainable primarily because they lack the economic stability they consider a prerequisite for marriage.

Cohabitation offers many of the benefits of marriage, including intimacy, shared residence, and child bearing and rearing, without the conventional expectations of male economic provision associated with marriage (Landale and Forste 1991). For these reasons, cohabitation is especially common among those with lower levels of education as well as those currently in school. The completion of the male partner's schooling is positively associated with marriage entry among cohabitors (Oppenheimer 2003). Similarly, cohabiting men's economic characteristics, including education and earnings, are related to marriage, but women's are not (Smock and Manning 1997).

As a group, immigrants have lower levels of education and earnings than natives (Martin and Midgley 1999; Bean and Stevens 2003). Although immigrants and natives are equally likely to have a college degree (26% in 2000), fewer immigrants completed high school. Thirty-three percent of the foreign born age 25 and older had not completed high school compared with only 13.4% of natives (U.S. Census Bureau 2001b). In addition, immigrants are more concentrated in lower-paying jobs than natives within their ethnic groups (Waldinger 2001). Even after adjusting for nativity differences in educational attainment, fully employed foreign-born workers earn less than natives. Asian immigrants tend to earn more than Latino immigrants, but still fall short of natives (Bean and Stevens 2003). The disadvantaged economic circumstances faced by immigrants as a whole portend high levels of cohabitation.

Culture

Immigrants represent diverse cultures. In many of these cultures, consensual unions have a long history. For instance, consensual unions have been quite common in many areas of Latin America and are not only a setting for child bearing and rearing but are also recognized by the state as a form of marital union (see Landale and Fennelly 1992 for a summary). These consensual unions are usually associated with lower levels of education. A recent analysis of consensual unions in nine Latin American countries suggests these relationships are relatively stable and likely to occur across the life course (Castro Martin 2002).

The long-term "traditional" consensual unions that serve as a substitute for formal marriage in many rural and lower income areas in Latin America appear to be quite different from the "modern" cohabitation associated with women's economic

independence. Just as we find variation in the socioeconomic profiles of cohabitors in the United States (with higher rates among those with lower levels of education but increasing cohabitation among those with higher education for whom cohabitation serves as a stepping stone to marriage), such variation is increasingly evident in other countries as they experience modernization. For instance, a study of two cohorts of women in Venezuela finds modern consensual unions more prevalent among younger, educated women in urban areas. These modern unions are less stable and result in lower fertility than the traditional unions experienced by less educated women in rural areas (Parrado and Tienda, 1997).

THE PRESENT STUDY

Theories of immigrant adaptation would suggest that young migrants adhere to traditions from their country of origin. Thus, we may expect higher levels of cohabitation among some Latin American migrants with much lower levels among other non-Latin American and non-European migrants. However, we should also see evidence of higher prevalence for Latin American migrants with lower levels of education because we will be observing the stable traditional unions rather than the modern form of cohabitation among women with higher education. European immigrants should demonstrate a link between education and cohabitation more similar to that found among natives in the United States. Asian immigrants, on the other hand, should be less likely to cohabit than their US born counterparts, regardless of education, because there is no history of consensual unions in most Asian-origin countries.

We predict a curvilinear relationship between generation and marital status, with higher percentages married in the first and third generation, and lower percentages in the

second generation. We base our expectations on Gordon's (1964) seminal theory on the structural incorporation and acculturation of immigrants, as well as Arias' (2001) application of Gordon's ideas on the nuptiality patterns of Cuban immigrants. Immigrants—particularly those with less experience in the host society and fewer economic resources—are thought to use kinship networks and marriage (both formal and informal forms of marriage) to ease the transition into the host society (Boyd 1989; Bean, Berg, and Van Hook 1997; Portes and Sensenbrenner 1993; Portes 1998) and buffer themselves and their children from those aspects of American society they perceive as harmful (Zhou and Bankston 1998). Resources derived through kinship networks and marital relationships may substitute for deprivations in education, English language proficiency, U.S. labor market experience, and neighborhood and school quality. The percentage married is therefore expected to be relatively high in the first generation, especially among those with low levels of education and income. Because informal consensual unions often substitute for permanent marriage in many Latin American countries, we expect cohabitation rates in the first generation to also be relatively high, especially among lower status Hispanics.

The percentage married is likely to be lower in the second generation than the first. Among the children of immigrants who arrived as young children, education opens up pathways to economic mobility and security. Second generation women may therefore delay marriage in lieu of pursuing higher education and, once married, may be more likely to divorce as the means for supporting themselves through employment increase.

In addition, the children of immigrants may be less likely to marry than either the first or third generations due to difficulty finding partners that are considered acceptable by both themselves and their extended family. Children of immigrants may prefer to marry co-ethnics because they retain many of the nuptiality norms of their parents or, perhaps, feel pressure from their parents to marry within the group (Zhou and Bankston 1998). Yet as an upwardly mobile group, the children of immigrants are less likely than the first generation to come into contact with co-ethnics and more likely to develop intimate relationships with those outside their ethnic group. This would place the children of immigrants, especially those experiencing upward mobility, in relatively poor marriage markets and lead to lower rates of marriage. Cohabitation with those outside the ethnic group, however, is likely to be more common than in the first generation. Marriage rates are likely to be higher in the third than the second generation as intermarriage becomes more normative and the pool of acceptable marriage partners increases. Similarly, cohabitation levels should be highest among the third generation as they adapt to U.S. culture. As evidenced in Parrado and Tienda's (1997) study of Venezuelan women, it is likely that education and generational status will interact in their effects on cohabitation such that the negative association between education and cohabitation will lessen across the generations.

In sum, we anticipate that cohabitation will increase across generations, consistent with assimilation theory. In contrast, we expect generational status and marriage to exhibit a curvilinear relationship such that those in the second generation will be least likely to be married. Union formation processes differ for men and women and thus we estimate models separately by gender after testing whether gender and generation

interact. We also test for an interaction between generation and education because other research shows the negative effects of education attenuate across generations. Since cohabitation is more common and therefore more normative among some race-ethnic groups than others, we examine whether generation and race-ethnicity interact in their effects on cohabitation.

<div align="center">DATA</div>

Using data from the combined 2000-2004 March Current Population Surveys (CPSs), we document the prevalence of cohabitation, marriage, and unions for men and women by generational status. The March CPS follows housing units over time for up to 16 months; approximately half of the sample in the March CPS for one year is eligible to be followed up in the following years' March CPS. To remove duplicate cases, we restrict our sample to those in their first March interview. Because there were too few to analyze in a meaningful way, we excluded from our sample those identifying as American Indian or "other" race/ethnicity. Finally, we restrict our focus to adults of prime union formation ages, 18-49, yielding an analytic sample size of 626,668.

Measures

  Union status is captured using three dummy variables to distinguish among respondents who are cohabiting, married, or unpartnered. Cohabitation status is based on a direct question about the relationship of individuals to the householder whereby a cohabiting partner is referred to as an "unmarried partner." Those identified as an "unmarried partner" and householders living with unmarried partners are coded as cohabitors.

Generational status refers to the number of generations a person's family has been in the United States. First generation individuals are defined as foreign-born persons of foreign-born parents, second generation are U.S. born persons of foreign-born parents, and the remaining are third-or-higher generation individuals. Generational status is dummy coded: generation one, generation two, and generation three (reference).

Our analyses control for several sociodemographic characteristics related to union status. *Gender* is coded 1 for men and 0 for women. We created dummy categories to measure respondent's *age*: 18-24 years old, 25-34 years old, and 35-49 years old (reference). *Race-ethnicity* distinguishes among the following groups: Black, Asian/Pacific Islander, Mexican, Puerto Rican, Other Hispanic, Other Race, and Non-Hispanic White (reference). Unfortunately, the sample sizes are too small to divide Asians by country of origin, but we acknowledge the distinct linguistic, economic, and cultural backgrounds of immigrants in this group. Puerto Ricans, though not technically immigrants but subject to many of the same conditions (i.e. speaking a non-English language in the place of origin, moving to limited marriage markets), are examined separately from other Hispanics. *Children* measures the number of minor resident children in the household and is dummy coded into the following categories: one child, two children, three or more children, and no children (reference). *Education* is coded less than high school, high school degree, and some college or more (reference). *Employment* is derived from the respondent's report of his/her current labor force activity, and is categorized as full-time (reference), part-time, unemployed, and not in the labor force. The CPS provides *income-to-poverty ratios*, which we code as <100% poverty, 100-

124% poverty, 125-149%, and 150+% (reference). The means of all measures by gender and generation are shown in the Appendix.

Analytic Strategy

We begin by documenting the prevalence of unions (i.e., cohabitation or marriage), marriage, and cohabitation separately for men and women by generational status. Next, we estimate logistic regression models that predict being in a union and multinomial logistic regressions predicting cohabitation versus marriage, controlling for generation, gender, age, race-ethnicity, children, education, employment, and income-to-poverty ratios, to estimate predicted percentages cohabiting and married. We test whether generation and gender interact in their effects on union type, since union processes are likely to differ for men and women. We also investigate whether there is a significant interaction between generation and education such that the negative effect of education attenuates across generations, as suggested by prior research. Finally, we consider whether generational differences in cohabitation and marriage are modified by race-ethnicity since norms about the acceptability of cohabitation may vary across race-ethnic groups.

<center>RESULTS</center>

As shown in Table 1, there is indeed a curvilinear pattern of the proportion in a union across generational status such that those in the second generation are least likely to be in a coresidential partnership or marriage. Among men, 62% and 58% of the first and third generations, respectively, are in a union, compared to just 49% of the second generation. The generational differences for women are somewhat smaller: 62%, 57%, and 63% of the first, second, and third generations, respectively, are in a union. But the percentage

married or cohabiting follow distinct trends. For marriage, we observe the same pattern as that for unions; second generation members are least likely to be married. In contrast, cohabitation exhibits a linear increase, supporting the assimilation hypothesis posed earlier. Whereas about 3% of first generation men and women are cohabiting, roughly 3.5% of the second generation and more than 4% of the third generation are in cohabiting unions. Restricting our focus to those that are unmarried, we find the same trend. Cohabitation levels are higher for each successive generation.

[TABLE 1 ABOUT HERE]

Table 2 shows the percentages in unions, married, and cohabiting by generational status and race-ethnic group separately for men and women. The percentage in a union follows a curvilinear pattern among men and women for all race-ethnic groups except Puerto Ricans, for whom being in a union is essentially the same for those in the second and third generations. Supporting our hypotheses, the relationship between generational status and marriage is curvilinear such that the proportion married is lowest among the second generation. This curvilinear relationship is evident for all race-ethnic groups among both men and women. However, for both men and women, generational status is positively related to cohabitation. Across most race-ethnic groups, we observe patterns consistent with assimilation, although among Other Hispanic men cohabitation is lowest among the second generation and among Puerto Rican women it is highest among the second generation.

[TABLE 2 ABOUT HERE]

Perhaps the most striking finding though is that third generation Asians exhibit the highest levels of cohabitation among women. Whereas just 4% of Non-Hispanic

white and Black third generation women are cohabiting, nearly 7% of third generation

Asian women report living with an unmarried partner. We do not have a compelling

explanation for this finding, but note that prior studies on race-ethnic differences in

cohabitation have been confined to comparisons among whites, blacks, and Hispanics.

We know essentially nothing about cohabitation among Asians. The percentages

cohabiting among Asian men are roughly only half as large as those for Asian women,

and are considerably lower than those for either white or Black men. It is possible that

these patterns we find for cohabitation reflect the distinct gender patterns of intermarriage

among Asians. We do know, for example, that third generation Asians are more likely to

intermarry or interpartner with Whites than their foreign born counterparts (Qian, Blair,

and Ruf 2001). And, although intermarriage varies considerably by country of origin,

several groups with high intermarriage rates contribute to the "Asian" subgroup (i.e.,

Filipinas have considerably higher levels of intermarriage than their male counterparts).

Perhaps second generation Asian women also cohabit rather than marry their partners

from outside their own ethnic group. Although these are speculative conclusions at this

point, the results clearly suggest a very different process at work among men and women.

Our logistic regression model predicting the likelihood of being in a union (i.e.,

marriage or cohabitation) reveals significant gender differences (see Table 3). Figure 1

shows the predicted percentages of men and women in a union by generation. Regardless

of generation, men are more likely to be in a union than women. Both groups exhibit the

expected curvilinear pattern, with those in the second generation least likely to be in a

union, although the generational differences are more pronounced among women. And,

the largest gender difference is among the second generation in which 67% of men are in

a union versus just 57% of women. Indeed, there is a significant gender by generation interaction (see model 2 of Table 3).

[TABLE 3 AND FIGURE 1 ABOUT HERE]

Figure 2 demonstrates the importance of distinguishing between cohabitation and marriage and is derived from model 2 of Table 4. As shown in the first panel of Figure 2, which graphs the predicted percentage cohabiting, we see strong evidence of assimilation among men such that their cohabitation levels increase linearly with generation. Among women, levels of cohabitation rise only among the third generation. For marriage (panel 2), we observe a curvilinear pattern like that documented for unions, which is not surprising since most unions are marriages, not cohabitations. Here again, the second generation is least likely to be married, and the generational differences in marriage are larger among women than men. The predicted percentages among those in a union that are expected to be cohabiting reveals the assimilation pattern for women, as shown in panel 3. This pattern was not initially evident because relatively few second generation women are either married or cohabiting. But among those in unions, cohabitation levels rise with generation for women just as they do for men.

[TABLE 4 AND FIGURE 2 ABOUT HERE]

Next, we consider whether generation and education interact such that educational differences in cohabitation weaken across generations and depict our results graphically in the first panel of Figure 3. Although our generation and education interaction terms are statistically significant, as shown in model 1 of Table 5, the graphs of the predicted percentages cohabiting and married for men and women appear similar across levels of education. Among men, cohabitation levels increase across generations regardless of

education level. In fact, education differences appear largest among the third generation, with high school educated men most likely to cohabit. Among women, cohabitation levels are similar decline somewhat between the first and second generations, but are not sensitive to education. Among the third generation, cohabitation is more common, especially for those with only a high school degree.

[TABLE 5 AND FIGURE 3 ABOUT HERE]

The second panel of Figure 3 shows the predicted percentages married. Among men, there are only very slight differences in percentages married, regardless of generation or education. Among women, the second generation is significantly less likely than either the first or third generations to be married. We had expected that the second generation may be investing in human capital and thus we would see relatively low levels of marriage especially among those with higher levels of education. Yet, second generation women with less than a high school education are the least likely to be married (under 40% versus around 50% for other second generation women). This pattern is not evident among men, suggesting there is something distinctive about second generation women. Supplemental analyses (not shown) reveal that among the second generation, women are much more likely to reside with their parents than are men. We posit that the familial obligations these women experience, which are likely to be the most pronounced among families with less financial security (gauged here by having less than a high school degree), impede union formation, especially marriage. Thus, across education levels, we document a pattern analogous to that shown in Figure 2 for married men and women. In other words, the association between generation and marriage does not vary much by education.

Finally, we examined the predicted percentages cohabiting and married across race-ethnic groups, which are depicted in panel 1 of Figure 4. As expected race-ethnicity and generation interact in their effects on union type (see model 2 of Table 5). Among men, we see evidence consistent with assimilation for most groups. That is, the percentages cohabiting increase with generation. But among Puerto Rican men, the association between generation and cohabitation is curvilinear. Race-ethnic variation in generational differences in cohabitation is substantial among women. Here, we cannot ascertain a clear pattern. Among Asian women, cohabitation increases with generation. In contrast, among white, Black, Mexican, and Other Hispanic women, cohabitation is least common among second generation women. And, for Puerto Rican women, cohabitation levels decline with generation. Here again, we document relatively high predicted percentages of Asian women cohabiting. We estimate over 11% of third generation Asian women are cohabiting versus 8% and 4% of third generation White and Black women, respectively.

[FIGURE 4 ABOUT HERE]

Turning now to race-ethnic variation in marriage (panel 2), we find the slight curvilinear association with generation for men and the more pronounced curvilinear relationship with generation for women across all race-ethnic groups. While there are differences in the levels of cohabitation and marriage across race-ethnic groups, it seems that the associations between generation and cohabitation or marriage does not vary much by race-ethnicity, with the notable exception of the distinctive race-ethnic differences in the predicted percentages of women cohabiting.

DISCUSSION

The past few decades have witnessed a substantial increase in the immigrant population as well as a growing prevalence of cohabitation. Additionally, cohabitation varies considerably by race-ethnicity group and is especially common among those with fewer socioeconomic resources, including Blacks and Hispanics. Despite these trends and in spite of the evidence of race-ethnic variation, the cohabitation experiences of immigrants have not been extensively investigated (although Landale and colleagues have studied cohabitation among Puerto Ricans).

Using data from the combined 2000-2004 CPSs, we document unique associations between generational status, cohabitation and marriage among men and women in the U.S. Consistent with assimilation theory, levels of cohabitation increase across generations. Marriage levels exhibit a curvilinear U-shape as marriage is least common among the second generation. This pattern is evident among both men and women although it is more pronounced among the latter. These findings obtain across education groups. And, among men, these patterns also persist across race-ethnicity. For women, the generational differences in cohabitation do not follow a consistent pattern across race-ethnicity although for marriage, we observe the U-shape effect of generation among all race-ethnic groups.

At least two of our findings merit additional consideration. First, we document exceptionally high levels of cohabitation among Asian women in both our actual weighted percentages and in our predicted percentages based on multivariate models that control for sociodemographic factors associated with union status and type. We are not aware of any cohabitation research that includes Asians and thus we cannot be too quick to dismiss our seemingly counterintuitive finding as there is no comparison benchmark.

Nonetheless, this result needs to be replicated with other data because it is odd, particularly since there is no history of consensual unions in Asia. Based on assimilation theory, we would have expected Asians to have lower levels of cohabitation than whites and Hispanics, for instance, but that is not what we found.

Second, generational differences in marriage among women are largest for those with the lowest level of education, which is contrary to our initial expectation that second generation women with higher levels of education would be relatively unlikely to marry. Instead, second generation women without a high school diploma are least likely to be married. Why second generation women, but not second generation men, would be so less likely than those in the first and third generations to be married and that this pattern would be particularly prominent among those with low education is unclear. We suggest it may reflect gendered familial obligations that tie daughters to their parents' household. Our results are strongly suggestive of an interrupted pattern of family formation for second generation women who are less likely to marry than those of other generational status regardless of racial/ethnic group. We use caution in our interpretations because our results are based on cross sectional data that do not allow us to observe union formation directly nor can we determine the extent to which we are picking up on a higher prevalence of marriage among the first generation when immigrants enter the United States as married individuals. In other words, the lower levels of marriage we observe among the second generation could also apply to the first generation if we could separate out all who enter the United States unmarried. But, overall, we know little about gender differences in the propensity of adult children of immigrants to form unions, making this an important topic for future research.

In conclusion, we extend prior research on race-ethnic differences in cohabitation by incorporating generation. At the same time, we contribute to research on immigrant nuptiality by distinguishing between marriage and cohabitation. Generational status operates differently for cohabitation and marriages, meaning that analyses of unions mask important variation by union type.

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