

Cohabitation and Children's Family Instability

This study estimates how much children's family instability is missed when we do not count transitions into and out of cohabitation, and examines early life course trajectories of children to see whether children who experience maternal cohabitation face more family instability than children who do not. Using data from the 1995 National Survey of Family Growth, analyses show that adding transitions into and out of cohabitation to those into and out of marriage increases our measure of family instability by about 30% for White children (N=1575) and over 100% for Black children (N=774). We conclude that future research on the impact of children's family composition while growing up should take into account transitions into and out of cohabitation.

The past several decades have witnessed a rapid increase in cohabitation and the continued separation of marriage from childbearing. Both of these changes have had a profound impact on the lived experience of adults and their children (Bachrach, Hindin, & Thomson, 2000). Yet, although a growing body of research documents the increase in adults' experiences in cohabiting relationships, fewer studies have investigated the implications of this increase for children's experiences while growing up. Children are more likely than ever to live in a cohabiting

household (Bumpass & Lu, 2000; Graefe & Lichter, 1999), partly because cohabitation rates are high among the divorced population, many of whom have children (Bumpass, Raley, & Sweet, 1995), and partly because an increasing proportion of births are to cohabiters (Bumpass & Lu). Today, between birth and age 16, children can, on average, expect to spend 3 years in a single-parent family, 1.5 years with a cohabiting parent, and 11.5 years with married parents, including stepparents (Bumpass & Lu). Although they provide important insight into children's family experiences while growing up, these numbers tell us little about the amount of instability in family life that children experience throughout childhood and adolescence.

Documenting and understanding family instability is important given previous research demonstrating a link between family structure instability and early sexual initiation, as well as premarital fertility (Cherlin et al., 1991; Wu, 1996; Wu & Martinson, 1992; Wu & Thomson, 2001). Although the size of the impact of changes in household composition varies substantially across families and not all children experience lasting effects, these transitions are often stressful for parents and their children. Contributing to parents' and children's stress, shifts in family structure involve changes in the availability of resources, increases in conflict, adjustment to new family roles, and residential mobility.

It seems likely that ignoring cohabitation biases our estimates of family instability. Cohabitation is an unstable family form. Among unions begun in the late 1980s and early 1990s, 22% of first marriages ended within 5 years, but 54% of cohabiting unions dissolved in that time

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(Bumpass & Lu, 2000; Raley & Bumpass, 2003). Estimates for cohabiting couples, however, have combined the experiences of parents and nonparents and might not accurately depict the minority (41%) of cohabiting unions involving children (Casper & Bianchi, 2002). Our primary goal is to estimate how much children's family instability is missed when we do not count transitions into and out of cohabitation. By instability we mean additions and exits of mothers' partners. This estimation is important because if the bias is large, we have a much stronger motivation for the time-consuming and expensive task of collecting and analyzing family histories that include transitions into and out of cohabiting unions.

A secondary goal is to examine the early life course trajectories of children, in part to see whether children who experience maternal cohabitation face more family instability than children who do not. Recent research indicates that children in cohabiting families experience poorer outcomes than children in two-parent, stepparent, or sometimes even single-parent families (Dunifon & Kowaleski-Jones, 2002; Manning & Lamb, 2003; Raley, Frisco, & Wildsmith, 2002; Thomson, Hanson, & McLanahan, 1994). One partial explanation may be that children from cohabiting families experience higher levels of family instability than children from single-parent families. Therefore, this research presents the early life trajectories of children, along with levels of instability associated with these trajectories.

BACKGROUND

Our motivation to document how much family instability is missed when ignoring cohabitation arises from the concern that experiencing multiple changes in family structure is associated with poor child outcomes. One of the most important consequences of a shift in family structure is change in the availability of resources. Much research focusing on the effects of divorce has documented decreases in the availability of parental time and money (Hanson, McLanahan, & Thomson, 1998; Lichter, 1997; Rank & Hirschl, 1999). These in turn have been linked to children's well-being (McLanahan & Sandefur, 1994; McLoyd, 1998; Thomson et al., 1994). The loss of economic resources is often accompanied by residential mobility, and children may lose contact and support from friends and

adults other than family members (Astone & McLanahan, 1994).

Over and above declines in resources, family processes associated with divorce, such as high levels of conflict, changes in parenting behaviors, loss of contact with a parent (usually the father), and increased responsibility within the household, generate additional stress. Discord surrounding divorce is usually stressful for children (Amato, Loomis, & Booth, 1995; Cummings, 1987; Davies & Cummings, 1994; Grych & Fincham, 1990), who are faced with conflicted loyalties. Even when the fight for loyalty is not overt, young children often believe that they are somehow responsible for the conflict (Hetherington, Cox, & Cox, 1983; Wallerstein & Kelly, 1980). Parenting behaviors may temporarily deteriorate as parents deal with the emotional trauma of separation and divorce; inconsistent parenting is associated with problematic behaviors in children (Baumrind, 1996; Hill & Bush, 2001; Simons, Johnson, & Conger, 1994). When marriages dissolve, both the parents and the children assume new roles. Often the mother must support the family on her own with little or no help from her former husband, and children must assume more responsibility for household chores (Goldscheider & Waite, 1991). In fact, the hierarchical relationship between mother and child may be at risk if mothers rely on their children for friendship and emotional support (Nock, 1988; Wallerstein & Kelly, 1980; Weiss, 1979).

Importantly, there is evidence that the negative effects on children cumulate with each additional transition, both in and out of marriage (Cherlin et al., 1991; Wu, 1996; Wu & Martinson, 1992). Although remarriage may improve a family's economic standing, it potentially introduces new stressors. Research shows that children in stepparent families often have as poor outcomes as children from single-parent families, despite living in families with more resources (Hetherington, Bridges, & Insabella, 1998; McLanahan & Sandefur, 1994). Children from stepfamilies experience higher levels of problem behaviors, decreased emotional well-being, and greater delinquent peer group affiliation than those from intact two-parent families (Hetherington et al., 1998; Kim, Hetherington, & Reiss, 1999). In fact, children who have recently transitioned into stepfamilies show more problems than those in stable single-parent families. Remarriage is associated with declines in parental and community

resources (Hanson et al., 1998), possibly in part because it is often accompanied by an additional residential move. Astone and McLanahan (1994) find that roughly a third of the higher high school dropout rate among children in stepfamilies compared to those in intact families is due to residential mobility. Remarriage is associated with disruption in parenting behaviors, which interferes with the support and supervision of children. In particular, remarried mothers and stepfathers report higher levels of negative and/or hostile parenting and lower levels of parental monitoring, factors associated with problem behavior and delinquent peer group affiliation among children (Kim, Hetherington, & Reiss, 1999). With remarriage, children must renegotiate their family roles (child, sibling), and their status may be lowered as they accommodate the needs and expectations of a new adult.

Given the prominence of the stress and instability perspective for understanding the connection between parental divorce, remarriage, and child outcomes (Amato, 2000), it is important that we accurately capture children's family transitions. Considering cohabitation may be important for developing accurate measures of family instability. We consider the mother's partners' entrances and exits from the child's household to be the key events to capture in this measure. Because the transition from a cohabiting union to a marriage does not involve a change in household composition, we do not consider this event to be family instability. In this view, if all cohabiting unions result in marriage, taking into account cohabitation will not elevate measures of family instability.

All cohabiting unions do not result in marriage, however, and measures that count only marital transitions underestimate levels of change because they miss two types of transitions: those into and out of cohabiting unions that never result in marriage. Roughly 40% of all children can expect to spend some time in a cohabiting family (Bumpass & Lu, 2000). Research has documented that within 7 years, 45% of children who ever live in a cohabiting family transition to a single-mother family without their mother ever marrying (Graefe & Lichter, 1999). Thus for 18% (.40 \times .45) of children, a measure of family instability would be downwardly biased by at least transition because it missed the transition out of the cohabiting union. Additionally, many children who ever live in cohabiting unions were born to single

mothers, and they transition into cohabiting unions that never result in marriage. For most of these children, not counting cohabiting transitions misses transitions both into and out of the unions, strongly suggesting that ignoring cohabitation substantially biases measures of family instability. Moreover, the degree of bias likely varies substantially by race. Children's experiences in the early 1990s suggest that 55% of African American children can expect to ever live with a cohabiting mother. The comparable figure for non-Hispanic Whites is 30%.

Our secondary goal is to examine the early life course trajectories of children. Although useful, summary measures such as family composition at interview or the cumulative number of transitions children experience provide little insight into the diversity of family experiences. One way that researchers have provided a rich description of these early years is by identifying all unique pathways through childhood (Martinson & Wu, 1992; Wojtkiewicz, 1992). These detailed histories create a large number of distinct types of experiences. For example, Martinson and Wu identified 133 unique sequences among National Survey of Families and Households (NSFH) respondents born between 1960 and 1970. Although this approach provides a rich description of childhood experiences, such a large number of categories would be unmanageable in multivariate analyses, especially if they were adapted to also include cohabitation as a distinct living arrangement.

Recently, researchers have examined the diversity of family experiences by examining the first few transitions (Graefe & Lichter, 1999; Wu, Bumpass, & Musick, 2001). Using their approach as an example, we examine the distribution of children by early family trajectories for recent birth cohorts. This allows us to see more clearly where in the life course children experience transitions into and out of cohabitation.

Another benefit of producing these early life trajectories is that we can compare trajectories involving cohabitation to those that do not. One of our motivations for understanding children's experiences with cohabitation is to see whether children who experience parental cohabitation experience more family instability than children who do not. A small but growing body of research indicates that maternal cohabitation is associated with poor outcomes. For example, children from cohabiting families have poorer school performance compared to children from

single-parent and stepparent families (Manning & Lamb 2003; Raley et al., 2002; Thomson et al., 1994). Some research suggests that children whose mothers cohabit face high levels of family instability relative to children from single-parent families. The poorer performance may be a consequence of this instability. Graefe and Lichter (1999) show that a quarter of children born between 1979 and 1992 who ever lived in a cohabiting family transitioned to a single-mother family within a year. Further, recent estimates of family instability show that children born into a cohabiting union are much more likely than those born to married parents to experience the dissolution of their parents' union. Among children born between 1980 and 1995, only 15% of those born to married parents but half born to cohabiting parents experienced the dissolution of that union by age 5 (Manning, Smock, & Majumdar, in press).

Clearly, cohabiting families are less stable than married families, even when both parents are biologically related to the child. Yet among children who experience any family disruption, we do not know how those whose mothers cohabit compared to those whose mothers do not. Such a comparison is important if we want to know why, on average, children living with cohabiting parents do more poorly than those in single-parent families. Thus, in addition to examining how much family instability is missed by ignoring cohabitation, we present early life course trajectories to document the association between parental cohabitation and family instability.

METHOD

To address our two aims, we use data from the 1995 National Survey of Family Growth (NSFG), a national sample of 10,847 women aged 15 to 44 in 1995. The NSFG asked respondents to provide complete marital and fertility histories, enabling us to construct childhood family experiences for the children of the respondents. This indirect approach to measuring experiences while growing up involves producing a record for every child born to respondents. The dates of cohabitation, marriage, divorce, and remarriage of the respondent are compared to the child's birth date to create variables describing the children's experiences with parental cohabitation and marriage. This approach has two advantages over

using direct reports of respondents' own experiences while growing up. First and foremost, we can represent more recent experiences of children, as the youngest respondents were born at least 15 years ago. Second, the children of the respondents are both boys and girls, whereas the respondents are all women.

The indirect approach depends on some important assumptions. We assume that children always live with their mothers, or if they do not, that the mother's experiences approximate the experiences of the adult(s) with whom the children coreside. Suggesting that the indirect approach is robust, Bumpass and Sweet (1989) show that estimates derived from children's reports of the proportion ever living apart from either biological parent match estimates derived from mother's marital and birth histories. Their finding is not definitive, however, because in this study, the direct estimate is derived from cohort analyses, whereas the indirect estimate is derived from a period approach. Additionally, we do not know whether this result extends from marriage to cohabitation histories. Transitions into cohabitation are more ambiguous than transitions into marriage, and thus we do not know whether measures of cohabitation derived from retrospective data are as reliable as measures of marriage. Consequently, we compared estimates using data from the NSFG to estimates from the NSFG, and we compared estimates using the direct approach to those derived using the indirect approach. Although not definitive, they suggest that children generally report similar experiences with marital transitions as mothers, at least at the aggregate level. Further, cohabitation histories are as reliable as marriage histories. The details of our analyses are available in a working paper (Raley & Wildsmith, 2001).

Assured that mothers' marital and cohabitation histories are reliable and that the assumptions of the indirect approach do not affect our results, we constructed life course histories of our respondents. These histories note changes in the mother's marital or cohabitation status. To construct a measure of *family instability*, the first part of our analyses counts the number of these types of transitions that children experience. There are two ways that our measure may misrepresent this concept. First, we miss other important changes in household composition, such as grandparents' or siblings' comings and goings. Earlier we outlined some of the arguments for why family instability might have a negative impact on

children, and the addition or subtraction of grandparents or siblings from the household might also affect available resources or a child's family roles. Even if our measure misses some sources of instability, however, the comparison of a measure counting cohabiting and marital transitions to one that counts only marital transitions does answer our primary question: how much family instability is missed when we ignore transitions into and out of cohabitation.

A second way that our measure may misrepresent family instability is by ignoring mothers' relationships with nonresident boyfriends. Mothers' romantic involvements might impact her parenting behaviors and children's access to her time. The boyfriend might spend some nights in the child's household and thus in some sense the child would be experiencing daily transitions in the household composition. In this case, the transition to cohabitation would represent an increase in family stability, even though our measure counts this as instability. Relatedly, some might also argue that marriage to or cohabitation with the child's father from a single state should not be counted as instability. This transition may mark an increase in the stability of the child's parents' relationship to the extent that it involves more emotional investment, support, and a higher level of commitment. We speculate, however, that this transition might also have negative effects for some of the same reasons that the mother's marriage to another man is associated with poor outcomes. It provides more opportunity for household conflict and may involve residential mobility and changes in the role configuration of the household. For this reason, and because in many cases we cannot determine the relationship between mothers' past partners and their children, we count all transitions into unions as instability.

To estimate the number of household-composition transitions that children can expect to experience by the time they reach age 12, we use period multistate life tables. This involves producing age-specific estimates of the likelihood of moving from one household composition to another in each month between January 1990 and December 1994. The first estimate considers only marital status transitions, whereas the second includes cohabitation transitions. Importantly, the second measure does not include transitions where cohabiting couples marry because the child's living situation does not change. Because children's family experience

varies by race, we conduct these analyses separately for Black and White children. We considered producing estimates also for Hispanics, but our sample is too small to disaggregate by immigrant status, and the family and fertility behavior of immigrants differs substantially from that of the native-born Hispanic population (Bean, Swicegood, & Berg, 2000; Oropesa, Lichter, & Anderson, 1994). The second part of the analysis constructs and examines the early-life trajectories for a cohort of children born between 1980 and 1984.

An important limitation of using the NSFG is that it does not include respondents over age 44 in 1995. In 1980, NSFG respondents were aged 0 to 30. Therefore, for our analyses, we cannot include children born to mothers over the age of 30. Others using these data have faced the same limitation (e.g., Bumpass & Lu, 2000). It is not clear how limiting the sample to births to women under 30 might misrepresent the situation for all births. In 1994, just over a third of all births were to women age 30 and older, up from 20% in 1980 (NCHS, n.d.). Because marriages at early ages and early durations are more likely to end in divorce, it is likely that children born to mothers over age 30 experience less instability. A less obvious consequence of the age limitation in the NSFG sample is that period estimates of family instability, constructed in the first part of our analysis, cannot go beyond age 11. Our multistate life tables focus on the period between 1990 and 1994. In 1990, the oldest a child born in 1980 could be is 11, and we do not want to include births before 1980 because it forces us to use a more severe restriction on mothers' age at the child's birth. Thus, for both analyses, we present estimates of children's experiences through age 11. The period estimates are derived from a sample of 10,196 children, or 460,004 person-months between 1990 and 1994 lived by children between the age of 0 and 12. The cohort analysis employs data on 2,349 children (1,575 White and 774 Black) born between 1980 and 1984.

RESULTS

Table 1, documenting children's experiences in the early 1990s, shows that the average child can expect to experience 0.63 family changes due to marriage or the dissolution of marriage by age 12. Looking only at marital transitions, however, grossly underestimates the level of instability in children's lives. The total number of transitions

TABLE 1. PERIOD ESTIMATES OF CUMULATIVE NUMBER OF TRANSITIONS BY AGE BY RACE

Age	Total		White		Black	
	Marriage	Marital & cohabitation	Marriage	Marital & cohabitation	Marriage	Marital & cohabitation
1	0.06	0.09	0.07	0.10	0.06	0.11
2	0.13	0.19	0.15	0.20	0.11	0.22
3	0.18	0.28	0.21	0.29	0.15	0.36
4	0.24	0.37	0.27	0.39	0.21	0.46
5	0.30	0.45	0.34	0.48	0.26	0.56
6	0.36	0.53	0.39	0.55	0.32	0.67
7	0.42	0.61	0.45	0.62	0.38	0.77
8	0.45	0.67	0.50	0.69	0.39	0.85
9	0.50	0.73	0.54	0.74	0.43	0.93
10	0.54	0.79	0.59	0.79	0.48	1.02
11	0.58	0.85	0.63	0.84	0.51	1.12
12	0.63	0.92	0.69	0.90	0.55	1.18
<i>N</i> of children	10,196		5,178		2,720	
<i>N</i> of child person-months	460,004		231,439		124,306	

by age 12, including both marriage and cohabitation, is 46% higher (0.92).

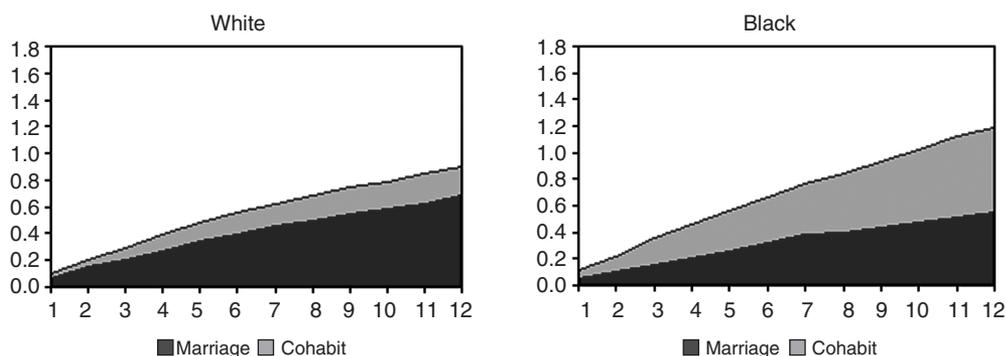
The second and third columns of Table 1 show that considering cohabitation increases our measure of instability substantially more for Blacks than Whites. Figure 1 graphically depicts the cumulative number of transitions children experience by age for Whites and Blacks. The black area represents the cumulative number of marital transitions. The gray area indicates the additional transitions we observe if we include cohabitation. Remember that we do not include movement from cohabitation into marriage as an additional transition, thus the differences in measured levels of instability are not an artifact of cohabitation that results in marriage. For Whites, the cumulative number of transitions increases 30% from 0.69 to 0.90 when we include cohabitation. For Blacks, the measure of instability increases much more: 115% from 0.55 to 1.18. In fact, if one were to look only at marital status transitions, it would appear that African American children's households were on average more stable than those of Whites. As we will see in the second part of our analyses, this is largely because almost half of Black births occur to women who are single, and a large proportion of these mothers never marry although many cohabit. Including cohabitation shows that Black children's households are actually less stable.

The finding that ignoring cohabitation obscures more instability for Blacks than Whites may be surprising given that previous research

shows that Black children in cohabiting unions are less likely than Whites to experience the end of that union, either through separation or marriage (Graefe & Lichter, 1999). If cohabiting unions with children are more stable for Blacks than Whites, we might expect to find that taking into account instability associated with cohabitation would increase measured levels of instability more for Whites than Blacks. Two factors more than offset this effect, however. Black children are more likely than White children to experience maternal cohabitation, and these unions are less likely than those of Whites to result in marriage (Bumpass & Lu, 2000; Graefe & Lichter; Manning & Smock, 1995). The reasons for the greater instability in Black children's families are more fully illustrated in the following analyses.

Clearly, ignoring cohabitation obscures a substantial amount of family instability. These results do not tell us much about the sources of instability or the variety in children's experiences, however. Table 2 builds on previous work that examines early life course trajectories (Graefe & Lichter, 1999; Martinson & Wu, 1992; Wu, Bumpass, & Musick, 2001) depicting the distribution of family experiences for a recent birth cohort. The main contribution of this analysis is to show the most common trajectories that children experience, overall and conditional on birth status, and how much instability is associated with these trajectories when one counts all union transitions. Again, results are presented separately for Whites and Blacks.

FIGURE 1. CUMULATIVE NUMBER OF MARRIAGE AND COHABITATION TRANSITIONS BY AGE AND RACE



We can see in column 1 that White children's most common trajectory (60%) is to be born into a married-parent family that remains intact, at least until the child is age 12. Of the remaining children, the most common path is from marital birth, to marital dissolution, and eventually cohabitation. Table 2 indicates that there is much more diversity in family experiences among African American children compared to Whites, largely because a much higher proportion of births occur to unmarried women. The most common sequence of family types for Black children starts in a single-parent family and is followed by a transition to cohabitation (24%).

Because of sample size limitations, we cannot follow trajectories past the first three family types, but to provide some information on the amount of subsequent family instability, the last two columns of numbers in this table show a count of the average number of transitions for children before age 12 in each trajectory by race. By definition, those who live in an intact family to age 12 experience no transitions, and those whose mother divorces and never reunions all experience exactly one transition. The total rows indicate the average number of transitions given the mother's marital status at birth. The experience of the 1980–1984 cohort was that the average White child experienced .85 transitions before age 12, slightly lower than the estimate of .90 from the period life table. This is what we should expect if levels of instability are increasing. Black children averaged 1.14 transitions, which is nearly identical to the period estimate.

The results presented in Table 2 show that the higher level of family instability for Black relative to White children is largely due to the fact that a higher proportion of Black children are born to

unmarried mothers. Looking within the three types of trajectories defined by mothers' marital status at birth, we can see that White and Black children experience similar levels of family instability. Among marital births, White and Black children average 0.7 to 0.8 transitions. Among the small proportion of births to cohabiting mothers, Blacks face more instability than Whites, but this is more than offset by race differences in instability among births to single mothers.

Although the focus of this article is family instability, we also note that the trajectories presented in Table 2 suggest that Black children spend much more time than White children in single-parent families. More than one out of six Black children is born to a single mother who does not form any union before the child is 12 years old. One third of Black children who experience their parents' divorce never experience their mothers' remarriage. Although these children are protected from the potentially ill effects of family instability, they are much more likely to face prolonged economic deprivation. Consequently, for Black families, poverty is as much a concern as family instability. Importantly, the economic deprivation associated with single parenthood might be more easily addressed than the other problems created through family instability through tax law and other policy.

The second main finding from the analysis presented in Table 2 is that for both Blacks and Whites, the trajectories that involve cohabitation have the highest levels of instability. Looking first at births to single mothers, we see that White children born to a single mother who next cohabits average 2.3 transitions, compared to only 1.8 transitions for mothers who marry, and (by definition) no transitions for mothers who never form a

TABLE 2. LIFE COURSE TRAJECTORIES THROUGH AGE 12, BY RACE

	Percent Distribution					
	Full		Conditional on Birth Status		Average Number of Transitions	
	White	Black	White	Black	White	Black
<i>Marital births</i>						
Intact through age 12	60	19	70	51	0.0	0.0
Married → split & never reunion	7	13	8	33	1.0	1.0
Married → split & cohabit	14	5	16	13	3.0	2.6
Married → split & remarry	5	1	6	3	2.9	2.8
Total	86	38	100	100	0.7	0.8
<i>Nonmarital births</i>						
Single births						
Stay single to age 12	1	17	15	35	0.0	0.0
Single → cohabit	4	24	49	50	2.3	2.1
Single → marry	3	7	36	16	1.8	1.7
Total	9	47	100	100	1.8	1.3
Birth to cohabiting mother						
Cohab → split	2	8	31	52	2.2	2.4
Cohab → marry	3	5	64	36	0.9	1.1
Cohabit to age 12	0	2	5	12	0.0	0.0
Total	5	15	100	100	1.3	1.7
Total	100	100			0.85	1.14
Ever single, but never cohabited	15	37			1.4	0.7
Ever cohabited	24	44			2.6	2.0
Unweighted <i>N</i>	1575	774				

subsequent union. For Blacks, the pattern is similar. Looking next at the small proportion of births to cohabiting mothers, we see that many of these relationships dissolve and that this trajectory is associated with a high level of instability, averaging 2.2 transitions for Whites and 2.4 transitions for Blacks. Even children born in cohabiting unions followed by marriage, likely to the biological father, average roughly one subsequent transition. Finally, among births to married mothers, we see that the trajectories with the highest levels of instability are those that start with marriage and are followed by remarriage or cohabitation. The average number of transitions for the trajectory from marital birth to cohabitation is 3.0 for Whites and 2.6 for Blacks, indicating that many of these cohabiting families will dissolve. Note that remarriage is also associated with high levels of instability. Like cohabitations following divorce, many remarriages involving children dissolve.

To summarize the relationship between parental cohabitation and family instability, we calculated the average number of transitions for children who were ever in a cohabiting family and for children who were not in an intact household to age 12 but were never in a cohabiting family. These are shown

in the bottom of Table 2. White children who experienced any parental cohabitation had much higher levels of family instability, with an average of 2.6 transitions compared to 1.4 for those who were not in intact families but whose mothers never cohabited. Similarly, among Black children who were not in an intact family through age 12, those whose mothers cohabited averaged 2.0 transitions, whereas those who did not experienced only 0.7 transitions.

An important question is whether most of the transitions missed by excluding cohabitation involve the child's biological father or another unrelated man (Manning, 2002). We would also like to know whether the association between cohabitation and family instability depends on the biological relationship between the mother's partner and the child. Unfortunately, we cannot directly test this because in many cases we do not have information on the biological relationship of the mother's partner to the child.

DISCUSSION AND CONCLUSION

The main goal of this analysis is to investigate the contribution of cohabitation to children's family instability. We find that, among children

born to mothers less than 30 years old, adding transitions into and out of cohabitation increases our measure of family instability by 30% for White children and over 100% for Black children. Further, children who live with a cohabiting mother experience much higher levels of family instability than children whose parents are not married but whose mother never cohabits. These findings have important implications for research investigating the impact of family experiences while growing up on children's well-being and on their transition to adulthood. Recent studies show that family instability, measured by transitions into and out of married-couple households, is strongly associated with negative outcomes for children (Wu, 1996; Wu & Thomson, 2001). This research suggests that we should also investigate the impact of transitions into and out of cohabiting households.

Although we have demonstrated that adding transitions into and out of cohabitation increases our measures of family instability, this research does not provide evidence for or against the position that cohabitation *causes* family instability. Children born while their mothers were cohabiting experience more instability than marital births, but those whose mothers cohabit are different from those whose mothers do not cohabit in ways that also increase marital instability. Their mothers' marriages may have had higher dissolution rates had they married instead of cohabited. Further, cohabitation following marital dissolution is associated with no higher levels of family instability than remarriage without cohabitation. Both trajectories are associated with high levels of instability. This is partly because the new unions add one transition to the total, but it is also because mothers who form new unions are at high risk of seeing that new partnership end. Our goal was not to identify whether cohabitation causes family instability; rather, we wished to know how much family instability is missed when we examine only marital transitions. The answer is that a substantial amount of instability is missed. This suggests that future research should investigate the impact of transitions into and out of cohabiting unions, as well as marriage on children's well-being.

NOTE

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