

Taking One's Time? The Association between the Duration to Cohabitation and Union Outcomes

Contemporary young adults often enter sexual relationships rapidly (Regnerus & Uecker 2011; Sassler and Joyner 2011). Some research has argued that young adults should “slow down” the pace at which they enter into new attachments, suggesting that becoming involved too quickly may negatively influence relationship quality, reduce dedication, or be adversely associated with parenting abilities (Cherlin 2009; Glen 2002; Stanley, Rhoades, and Whitton 2010; Stanley, Rhoades, and Markman 2006). Such work has focused disproportionately on cohabitators, given the common presumption that young adults often “slide” rapidly into shared living (Stanely et al., 2006) and perhaps to marriage. To date, however, little is known about how rapidly sexual relationships progress into shared living, whether those who enter into cohabiting unions do so more rapidly than they did in the past, whether this progression differs by social class, or if (and how) initial stages in relationship progression are associated with subsequent union transitions.

As of the early years of the 21st century, over half of young American adults had ever cohabited, and the majority of those who married had first lived with their partner (Kennedy and Bumpass 2008). But as cohabitation has become more common, its function appears to have changed. Early studies of cohabitation often presumed that living together served as a precursor to marriage (Manning and Smock, 2002; Smock, 2000). But a growing body of evidence has challenged that assumption. Qualitative studies report that cohabitators often move in together quickly, and that many have not had serious discussions about marriage prior to entering shared living (Sassler, 2004; Sassler and Miller, 2011). Others describe cohabitators as “sliding” into their living arrangement (Manning and Smock 2005), rather than deciding to make a

commitment. Those concerned with high rates of marital instability have suggested that rapid entrance into cohabitation leads to premature entanglements (Glenn 2002), makes relationships harder to exit (Rhoades, Stanley, and Markman 2006; Stanley et al. 2006), and reduces the likelihood that lower quality matches are winnowed out (Kline et al. 2004; Stanely et al., 2006). Others have posited that particular subsets of cohabitators may come to view the living arrangement as an alternative to marriage (Musick 2007; Sassler, Favinger, and Miller, 2009). The lack of attention paid to the tempo with which cohabitators form their shared living arrangements, however, precludes testing those presumptions.

Research on cohabitation also tends to overlook the growing role of selection in patterns of union formation. Those who form cohabiting unions have always been disproportionately drawn from less advantaged groups (Chandra et al., 2005; Clayton and Voss, 1977; Sassler and McNally, 2003; Tanfer, 1987). At the same time, marriage has become increasingly selective of the more highly educated, who are less likely to enter into cohabiting unions (Chandra et al., 2005), though cohabitators with college degrees are considerably more likely to have their unions transition into marriage than are their less educated counterparts (Lichter, Qian, and Mellott, 2006; Musick, 2007). The qualitative evidence also suggests that patterns of union formation among contemporary cohabitators also vary in important ways by social class. Comparing college educated cohabitators with those who are only moderately educated (having a high school diploma or some post-secondary schooling but no college degree), Sassler and Miller (2011) find that movement into shared living occurred more slowly for the highly educated; they also report that the college educated more often mentioned that living together was the next “step” in the relationship towards marriage or because it made economic sense, whereas the less educated more often reported moving in because of financial necessity or for family reasons (to leave the

parental home, because of pregnancy). Studies utilizing national data, however, have not yet assessed how representative of all cohabitators such findings are.

In this paper, we examine the duration from sexual involvement to shared living among young women ages 18 to 36, utilizing data from Wave 6 of the National Survey of Family Growth (NSFG). After examining the likelihood of transitioning from a sexual relationship into a cohabiting union, and the timing of such transitions, we further restrict our focus to respondents who entered cohabiting unions and explore the timing to shared living among those whose most recent sexual relationship involved cohabitation. We next examine the factors associated with the timing of entrance into cohabitation, and finally assess how duration to shared living is associated with subsequent marriage relative. In particular, we assess the importance of social class for shaping both the entrance into shared living via cohabitation, the tempo with which such unions are formed, and their likelihood of transitioning into marriage. Specifically, we ask whether a slower entry into cohabiting unions is associated with a greater likelihood of marriage, or conversely, if rapidly formed cohabiting unions are associated with an elevated risk of union dissolution.

Research on the Tempo of Relationship Progression

Data on the tempo with which relationships progress, from dating and sexual involvement, to shared living and beyond (whether to marriage or union dissolution) is often hard to come by. It is therefore difficult to ascertain how rapidly relationships unfold. For example, despite widespread research attention to cohabitation, few studies examine what proportion of sexual relationships transition to cohabiting unions (relative to remaining sexually involved but non-coresident, or entering into a marital union), or when in romantic relationships

such a transition occurs (or does not). One qualitative examined how romantic partners, family members, and peer networks shaped views of cohabitation, among a sample of 40 dating couples that had elected not to enter into cohabiting unions (yet) (Manning, Cohen, & Smock, 2011). While this study found that when a partner actively did *not* want to cohabit, it trumped the desires of a more ambivalent partner, no information is provided regarding what proportion of the population of romantically involved couples this work is applicable to, or how that might vary by the length of the sexual relationship. Yet this story advances much of the research on relationship progression, which often presumes that many or most relationships will at some point become cohabitation relationships.

Furthermore, despite its growing prevalence, few studies explore how rapidly dating couples move in together, and the bulk of research on this topic is qualitative, and therefore not representative. In fact, a growing body of qualitative evidence suggests that for many couples, shared living arrangements transpire rather rapidly. Focusing on a sample of college-educated dating respondents, Jamison and Ganong (2011) describe how dating couples begin to spend nights together (stayovers, in their terminology); Manning and Smock (2005) also describe how dating couples seem to “slide” into shared living, gradually spending more and more nights together. But other qualitative researchers have found that the transition to cohabitation often takes place quite rapidly. In one qualitative study of cohabitators living in New York City, Sassler (2004) found that over half reported moving in with their partner within the first six months. Further refining this study, Sassler and Miller (2011) found that whereas moderately educated youth (those with a high diploma or some post-secondary schooling but no Bachelor’s degree) entered into cohabiting unions rapidly, with over half doing so within six months, those with a college degree who formed a cohabiting union tended to be sexually and romantically involved

for longer periods of time before foregoing the maintenance of separate dwellings. These studies suggest that social class gradients should be evident for those studying union transitions from the relationship onset. They also raise the possibility that initial relationship tempo (from sexual involvement to shared living, for example) may also influence subsequent union transitions, whether into a marriage or the dissolution of the union. Those who take longer to move in with a partner might be more likely to transition to a marriage, or might do so more expeditiously than those who transition rapidly into shared living, as they have had a longer period of time prior to shared living to assess compatibility (for marriage). Unfortunately, these studies rely on in-depth qualitative interviews, and no claim is made that the results are representative. It is therefore not possible to ascertain whether similar patterns hold for cohabitators in general, nor how tempo to shared living may be associated with subsequent union outcomes – such as into marriage or out of the union altogether.

The proposed paper asks three questions:

1. What proportion of sexually intimate relationships transition into cohabiting unions, and how is this transition distributed across relationship duration?
2. Among women that enter into cohabiting unions, when in the course of their relationship does such a transition occur, and what are the factors that are associated with a more rapid or tempered entrance into shared living?
3. How is the tempo to shared living associated with marital transitions? In other words, are those who take their time forming cohabiting unions more likely to transition to marriage? Or are those who “slide” rapidly into cohabiting unions more likely to also slide into marital ones?

Data and Method

NSFG

Data come from the 2006–2010 National Survey of Family Growth, an ongoing survey of men and women aged 15–44. The most recent wave of the 2006–10 NSFG contains information on 22,682 men and women. We focus here on women aged 18 to 36, to limit our focus to emerging adults in the throes of making decisions about marriage and family; this age limitation also parallels the age composition of Sassler’s qualitative sample of cohabiting couples (e.g., Sassler & Miller, 2011).

We initially focus on all women who reported having a sexual relationship in the prior year, before limiting our unit of analysis to those women who reported having ever cohabited with their current sexual partner. The majority of women in our age range, 85%, reported having at least one sexual partner in the past 12 months. Next, we limit our analysis to those whose last sexual relationship involved living with a partner. This includes the majority of married respondents in our sample (60% of the married women in the 2006-2010 NSFG had cohabited with their spouse), as well as those who were cohabiting at the time of their interview, and a number of women whose last relationship had been a cohabiting union that had ended within the prior year. We focus on this group to assess the tempo to shared living, with a particular emphasis on social class variation in the timing to cohabitation.

Measures

The NSFG contains a rich set of information on family background characteristics, such as indicators for whether the respondent’s parents were married at the time of her birth, whether the respondent grew up in a two-parent household, how old the respondent’s mother was when

she first had children, and maternal educational attainment. Marriage and cohabitation histories are also provided, as well as information about race, educational attainment, age at first sex, and number of sexual partners. There is also demographic information about the partners of each respondent—the race and educational attainment of the partner, as well as information about whether the partner had been married before or has children from a previous relationship.

Our primary variable of interest is the duration from sexual involvement to coresidence, and whether they initially entered into a cohabiting union or married directly, or remained in a sexual relationship without moving in with that partner. For each marriage or cohabiting partner respondents were asked if and when they first had sexual intercourse and when they began living together. From this information, we are able to calculate our primary variable of interest: the duration between the beginning of the relationship and the month when shared living began. For respondents who married but first lived with their partner, we utilize the date at first move in to demarcate the duration from sexual involvement to cohabitation. We then use information about family background characteristics, age, race, educational attainment, relationship history of the respondent, and partner characteristics to determine which factors are most important in predicting time to cohabitation.

Family Background We use information on whether the respondent always lived with biological or adoptive parents, or whether they grew up with a stepfather (none of the individuals in our sample reported a stepmother as a mother figure). We also include an indicator for whether the respondent's mother had her first child as a teenager, to see the impact of early childbearing on the respondent's own relationships. Finally, we use a three-category set of indicators for mother's highest level of education: less than high school, having a high school degree

(reference), some college, and college degree or more. As mother's education is correlated with father's education, and father's education contained more missing data, we rely on mother's education to gauge the socioeconomic status of the respondent.

Demographic Characteristics We include basic demographic indicators in our analyses.

Because the research on serial cohabitation suggests that older cohabitators may have had additional time to accumulate more shared living arrangements, we disaggregate age at moving in with partners into three groups; those who were under age 21 when they initially moved in with their partner, those who were in their early twenties upon entering shared living (ages 21 to 24, the reference category), and those who were 25 or older. Because age at move-in may be endogenous with union transitions, we also estimate the age at which respondents first reported having sexual intercourse with their current partner, also disaggregating this distribution into categories. Other demographic controls include race, which we disaggregate into non-Hispanic Whites (reference), Blacks, Hispanics, and other. We also incorporate a measure of the respondent's educational attainment, again divided into those who had less than a high school diploma, high school graduates, those who had some post-secondary schooling but no college diploma, and respondents who had a college diploma (or higher). The data also enables us to estimate whether respondents had completed their schooling at the time they moved in.

Relationship Characteristics We control for a number of relationship characteristics about the respondent and the partner. Because the literature suggests that age at first sexual experience may influence relationship trajectories, we incorporate a dummy indicating if respondents experienced "early" sexual debut, which we classify as those who became sexually intimate with

a partner before they turned 15. We also include information about the total number of sexual partners the respondent has had, postulating that individuals with more sexual partners move in with their partners sooner. The NSFG collects full marriage and union histories, so we are able to distinguish whether the respondent had ever been married or lived with another partner. Having previous cohabiting partners might indicate a willingness to move in with partners more quickly, so individuals who have cohabited before should move into cohabitation more quickly.

Finally, there is some information about the characteristics of the partner that might indicate how quickly the relationship progresses. We create a variable for whether the partner is the same race as the respondent, as well as whether the partner had been married before and whether the partner has children from a prior relationship.

Preliminary Results

The majority of women in our age range, 85%, reported having at least one sexual partner in the past 12 months. This sample of 5,232 women serves as our initial unit of analysis as we examine what proportion of women involved in sexual relationships enter into a cohabiting union, and how rapidly such unions are formed. Of this sample, the majority (58.4%) entered into a cohabiting union with their partner. The majority of those who were married at the survey, 59%, had cohabited with their spouse before tying the knot. Those who cohabited prior to marriage accounted for nearly one-third of the women in the sample (32.0%), while another one-fifth (20.9%) were currently living with their partner at the time the NSFG were conducted, and an additional 5.5% had cohabited with a partner within the past year, but had broken off that relationship. But the proportion of young women in the NSFG sample that were sexually

involved but not living with their partner was nearly as large as the share cohabiting – 19.8% -- and approximately another one-fifth of the sample (21.9%) had married directly. While a great deal of research attention has focused on those who premaritally cohabit, less attention of late has examined those who married directly, and the research on the substantial proportion of women who have not (yet) cohabited with their romantic partner is even more limited, though they do not account for a trivial proportion of the population.

The descriptive characteristics of women from different union types (direct marriage, cohabitation prior to marriage, cohabitation at time of interview, cohabited but broke up within the past year, and those currently dating but not coresident) are presented in Table 1. Women who remained in sexually involved relationships without moving in with a partner differ from women who formed cohabiting unions in that they are somewhat more likely to have spent time living with a single parent or with no biological parents. They were also somewhat older when they first became intimate with their partner, considerably more likely to be Black, and reported more prior sexual partners. Women who married directly also differ in important ways from those who cohabited, as well as those who remained single, in that they were far more likely to have grown up with intact, married biological parents, their mothers were considerably more likely to have been college graduates, and they themselves were disproportionately likely to have a bachelor's degree or more. Those who directly married also reported significantly fewer prior sexual partners than did those who cohabited prior to marriage, as well as current cohabitators.

[Table 1 about Here]

The timing from first sexual involvement to shared living is shown in Figure 1, which presents a survival curve of the odds of remaining residentially autonomous from one's romantic partner. Respondents who marry directly are censored at the time of their marriage, while those

who remain sexually involved but do not move in with a partner are censored at the time of interview. The results highlight important social class distinctions in the likelihood and tempo of entering into shared living. High school drop-outs appear most likely to enter into cohabiting unions and to do so within the first six months of the start of their sexual relationship. Women with some post-secondary schooling or a college degree are less likely to cohabit, and enter such unions at a more tempered pace. What Figure 1 highlights is that for the more educated women, the majority of transitions to cohabitation occur after a year of sexual involvement; for the least educated women, when such transitions occur they tend to happen relatively quickly, within the first six months of involvement.

What factors predict entrance into cohabiting unions? Results from our preliminary analyses are presented in Table 2, which shows the odds ratios from a logistic regression predicting entrance into a cohabiting union with the current sexual partner. As expected, respondents who grew up experiencing alternative living arrangements are considerably more likely to enter cohabiting unions. In particular, those who spent time during childhood with a step-parent are nearly twice as likely to form a cohabiting union as those whose parents remained in intact marriages. Maternal education also significantly predicts the likelihood of forming a cohabiting union, as respondents whose mothers had a college degree were only about half as likely to form a cohabiting union as their counterparts whose mothers had only a high school degree; while respondents whose mothers were high school dropouts are also less likely to form cohabiting unions, this difference is only weakly significant ($p < .10$).

[Table 2 about Here]

Our findings also suggest that the age at which sexual relationships are formed are important determinants of whether couples form a cohabiting union. Women who were under

age 21 at the time the sexual relationship began are nearly 1.5 times more likely to cohabit as those who were in their early 20s at the relationship start. And women who were older at the start of the relationship, those 30 and up, were significantly less likely to enter a cohabitation. Black women, and those who identified as “other” race, are about 56% less likely to enter a cohabiting union than are white women. Hispanic women do not differ from White women in their likelihood of entering into a cohabiting union. In future, we plan to incorporate other variables that may be important predictors of entrance into cohabiting unions, as well as conduct an event-history analysis.

We next limit our analysis to those who formed cohabiting unions, to explore how rapidly those who entered informal unions did so, and if it varies by educational level. Results are presented in Figure 2, which depicts the survival curve for remaining outside of a cohabiting union. What immediately stands out from the figure are the stark gradients in relationship tempo across educational levels. As previous research has shown (e.g., Sassler & Miller, 2011), the moderately educated – women with a high school degree or some post-secondary schooling but no 4-year degree – transition into shared living expeditiously. Half or more of this group had begun living with their partner within the first six months of the start of the relationship, consistent with prior qualitative findings (Sassler, 2004; Sassler & Miller, 2011). The pattern for college educated women, on the other hand, is far more delayed. Whereas half of women with a college degree entered into a cohabitation within six months, approximately one-third took two or more years to move in with their partner.

[Figure 2 about Here]

Turning to the multivariate analysis of the factors predicting the timing of entrance into shared living (Table 3) further verifies the salience of social class disparities – particularly levels

of educational attainment – in understanding young adults’ living arrangements. Results from Table 3 depict how attributes influence the number of months between sexual involvement and entrance into shared living. Negative numbers reveal that entrance into cohabitation occurred more rapidly than the reference group, with positive numbers indicating a longer waiting period to cohabitation.

The results from Table 3 highlight the findings of Figure 2, revealing stark educational gradients in the pace at which young women form their cohabiting relationships. Women who have less than twelve years of formal education form cohabiting unions about four months more rapidly than do their counterparts who graduated from high school, even after accounting for demographic attributes and background characteristics. Women who have obtained some post-secondary schooling defer entrance into shared living almost three months longer than do women with only twelve years of schooling. But women who have obtained a college degree defer the longest before moving in with their partner, well over a year longer than do women with only twelve years of schooling. This gradient remains relatively stable even after controlling for background characteristics, relationship histories, and attributes of the partner, as well as an indicator of whether the relationship was formed prior to or after the Great Recession.

The results also indicate that Black women progress significantly more slowly into shared living than do their white counterparts, taking on average about 7 months longer before moving in with their partner. There are no significant differences between Hispanic and White women in the tempo of their entrance into shared living. Although family structure predicts whether respondents enter into cohabiting unions, the results from Table 3 suggests that family structure experienced while growing up does not influence the tempo of entrance into cohabiting unions. Among the most important predictor of how rapidly cohabiting unions are formed is the age at

the start of the sexual relationship. Respondents who were younger than 21 when their relationship began progress into shared living at a considerably slower pace than do those who were in their early twenties when their relationship began; the youngest respondents took over 12 months longer to enter into shared living than women who were in their early twenties. We also see that older women, those who were aged 25 or more when their relationship began, progress at a more rapid pace. Other attributes that shape the pace at which cohabiting unions are formed include whether the respondent was previously married and if the woman's male partner has children, both of which slow down the pace of entrance into shared living.

Future Work

Over the next few months, we intend to clean up our models, and conduct event history analysis, utilizing some time-varying covariates (such as school completion) to further flesh out the likelihood of entering into cohabiting unions and for those who do cohabit, the timing to shared living. We also have begun assessing how tempo to shared living is associated with transitions to marriage. We will also expand our review of the literature to determine whether to broaden the factors that predict entrance into cohabitation, as well as the timing of shared living. We will be presenting this work at the NSFG conference in October, and getting feedback on the analysis, and will reconsider the modeling subsequently.

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Figure 1. Time from first sex to cohabitation, for all women 18-36 in sexual relationships

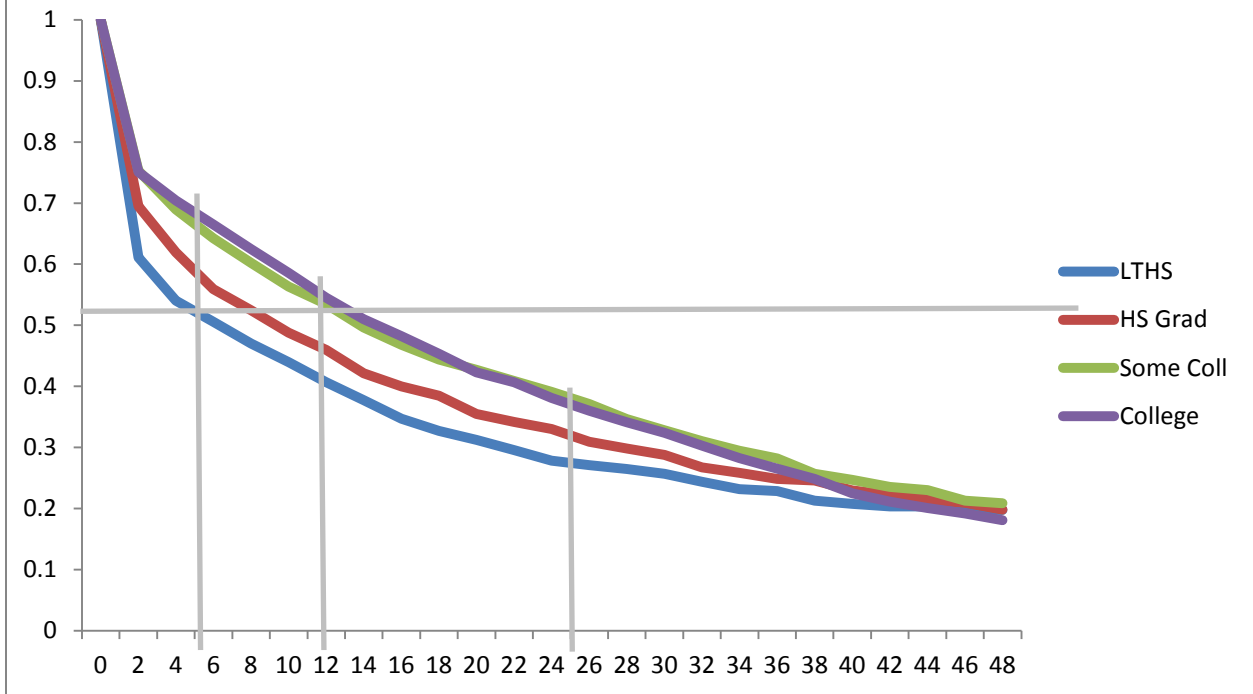
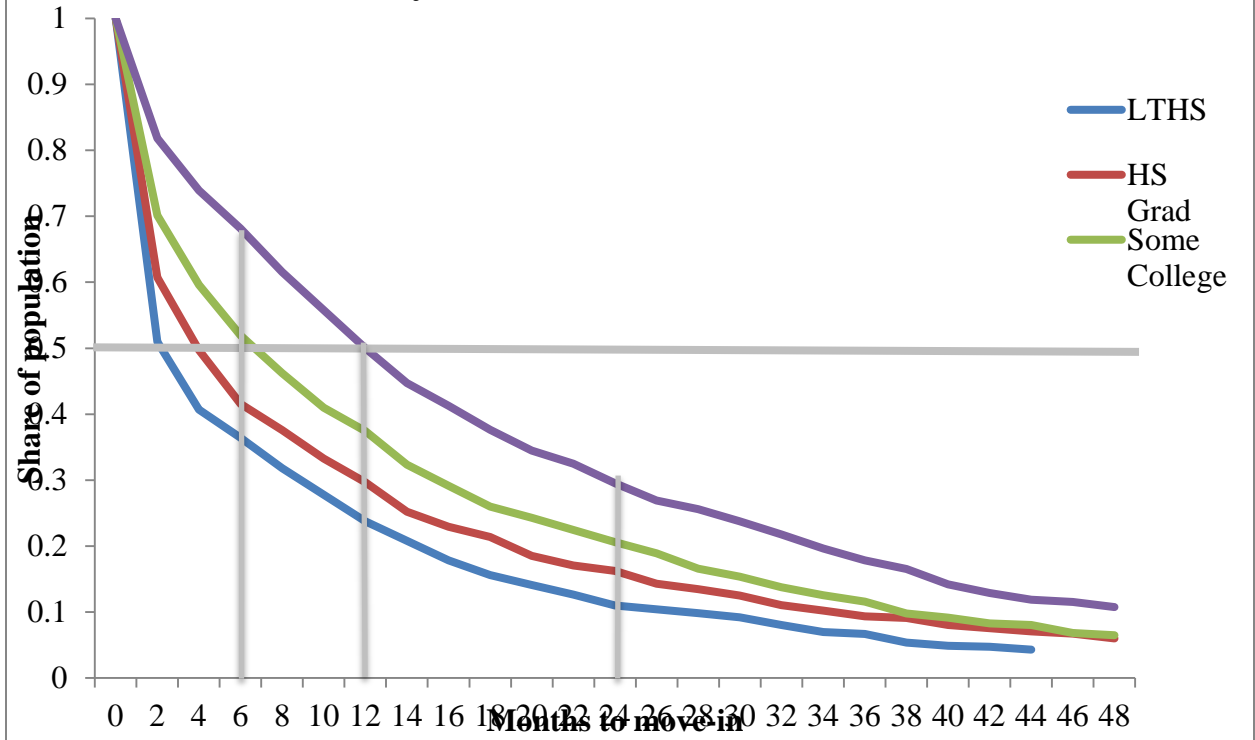


Figure 2. Time from first sex to move-in for all women who cohabited, by educational attainment (at interview)



**Figure 3. Coresidential Status, by Union Type:
Women 18-36, in sexual relationships,
2006-2010 NSFG**

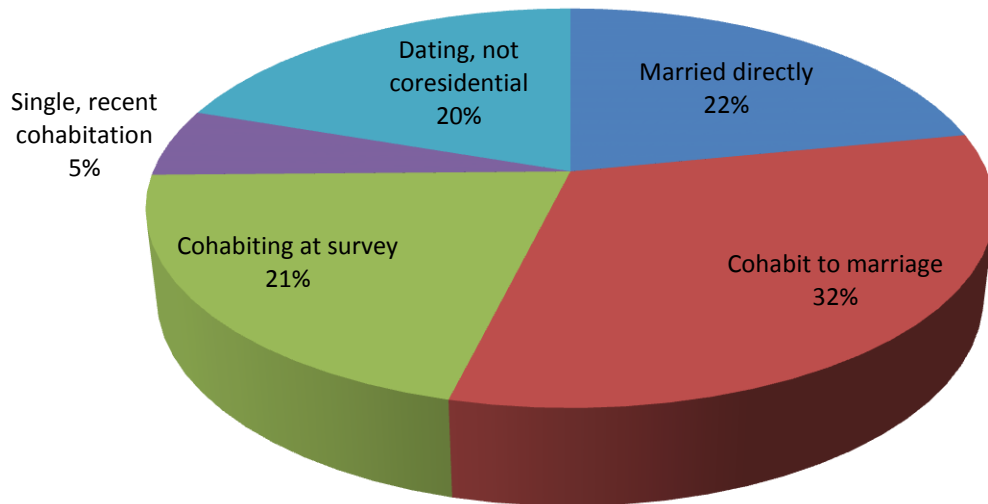


Table 1. Characteristics of Women age 18-36, by current union status

	All Women		Married, no pre-marital cohabitation		Married, w/cohabitation		Cohabiting		Single, recent cohabitation		Single, currently dating (cohabiting)
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean
Share of Population	100.0%		21.9%		32.0%		20.9%		5.5%		19.8%
Time to cohabitation (or marriage for non-cohabitators)	16.20	23.47	13.82	20.65	14.58	20.93	13.25	23.63	11.41	19.33	n/a
Duration of relationship(from first sex to interview, or break-up)	75.05	166.66	98.48	61.75	103.32	53.10	49.97	41.56	82.33	673.48	27.85
Background Characteristics											
Family Structure at age 14											
Lived with both parents (reference)	63.0%	0.48	81.2%	0.39	62.5%	0.48	54.7%	0.50	50.6%	0.50	55.8%
Lived with single parent	15.1%	0.36	9.3%	0.29	14.4%	0.35	16.4%	0.37	19.4%	0.40	20.0%
Lived with step-parent & biological parent	16.7%	0.37	7.0%	0.26	18.3%	0.39	22.1%	0.42	24.2%	0.43	16.9%
Lived with no biological parents	7.5%	0.26	3.5%	0.18	7.7%	0.27	9.6%	0.29	9.0%	0.29	9.1%
Mother was a teenager at first birth	35.8%	0.48	30.8%	0.46	37.7%	0.48	40.1%	0.49	35.3%	0.48	33.8%
Birth Year	1979.6	5.3	1977.8	4.68	1977.5	8.16	1981.5	4.90	1984.1	4.61	1981.8
Mother's Education											
Less than HS Degree	21.3%	0.41	24.6%	0.43	20.4%	0.78	23.1%	0.43	18.7%	0.39	17.7%
HS Degree (reference)	33.2%	0.47	21.8%	0.41	34.6%	0.64	35.8%	0.65	27.9%	0.63	33.8%
Some College	24.7%	0.43	27.2%	0.45	24.2%	0.43	25.1%	0.44	30.4%	0.46	26.8%
College Degree	20.4%	0.40	30.8%	0.46	18.3%	0.39	13.4%	0.34	17.4%	0.38	24.1%

Current Age

Median Age	28.00	5.12	30.00	4.57	30.00	4.14	26.00	4.89	22.00	4.48	25.00
<21	8.7%	0.28	2.0%	0.14	1.4%	0.22	13.6%	0.34	27.7%	0.45	17.5%
21-24 (reference)	20.0%	0.40	14.0%	0.35	9.6%	0.56	28.2%	0.45	39.3%	0.49	29.2%
25-29	30.2%	0.46	30.6%	0.46	32.9%	0.90	31.9%	0.47	22.5%	0.42	25.6%
30+	41.2%	0.49	53.3%	0.50	56.1%	0.95	26.3%	0.44	10.5%	0.31	27.7%

Age at first sex with current/most recent partner

First sex is at or after move-in	11.9%	0.32	40.5%	0.49	5.7%	0.44	4.7%	0.21	5.0%	0.22	n/a
<21	40.3%	0.49	39.7%	0.49	43.1%	0.95	42.0%	0.49	60.4%	0.49	28.9%
21-24 (reference)	31.7%	0.47	39.8%	0.49	31.8%	0.89	26.5%	0.44	25.5%	0.44	29.7%
25-29	19.9%	0.40	17.3%	0.38	20.7%	0.78	21.6%	0.41	9.9%	0.30	22.2%
30+	8.2%	0.27	3.2%	0.18	4.3%	0.39	9.9%	0.30	4.2%	0.20	19.1%
			100.0%		100.0%		100.0%		100.0%		100.0%

Age at move-in date

<21	35.0%	0.48	29.1%	0.45	33.7%	0.47	37.1%	0.48	61.0%	0.49	34.3%
21-24 (reference)	34.8%	0.48	45.4%	0.50	37.4%	0.48	29.5%	0.46	26.7%	0.44	26.8%
25-29	21.7%	0.41	21.9%	0.41	24.2%	0.43	21.2%	0.41	8.7%	0.28	21.6%
30+	8.5%	0.28	3.5%	0.18	4.7%	0.21	12.2%	0.33	3.6%	0.19	17.4%
Year of move-in	2002.0	4.7	2000.8	4.96	2000.5	4.34	2005.0	3.27	2005.0	3.03	n/a

Race

White (reference)	63.2%	0.48	63.3%	0.48	72.3%	0.45	60.6%	0.49	45.9%	0.50	55.9%
Black	13.3%	0.34	5.9%	0.24	9.5%	0.29	11.8%	0.32	22.0%	0.42	26.8%
Hispanic	17.8%	0.38	21.0%	0.41	15.5%	0.36	22.6%	0.42	19.6%	0.40	12.5%
Other	5.7%	0.23	9.8%	0.30	2.7%	0.16	5.0%	0.22	12.5%	0.33	4.9%

Education

Less than HS	17.2%	0.38	11.1%	0.31	14.5%	0.35	25.9%	0.44	28.0%	0.45	16.3%
HS Degree (reference)	25.1%	0.43	16.1%	0.37	25.1%	0.43	32.0%	0.47	27.7%	0.45	26.9%
Some College	29.3%	0.46	28.1%	0.45	27.6%	0.45	26.5%	0.44	34.3%	0.48	35.1%
College Degree	28.4%	0.45	44.8%	0.50	32.8%	0.47	15.6%	0.36	9.9%	0.30	21.7%
Finished school at time of move-in	58.6%	0.49	53.4%	0.50	60.4%	0.49	67.2%	0.47	48.3%	0.50	55.3%
Relationship Characteristics											
Number of Other Sexual Partners	5.00	7.05	1.51	3.31	4.94	6.36	6.10	8.51	6.06	6.07	7.48
Age at first sex is <15	16.1%	0.37	5.7%	0.23	14.9%	0.36	24.3%	0.43	20.0%	0.40	20.1%
Respondent previously cohabited	21.3%	0.41	0.8%	0.09	27.9%	0.45	41.4%	0.49	6.3%	0.24	16.3%
Respondent previously married	11.0%	0.31	3.7%	0.19	11.3%	0.32	16.1%	0.37	0.0%	0.00	16.0%
Partner Characteristics											
Partner previously married	10.2%	0.30	9.4%	0.29	19.1%	0.39	4.1%	0.20	9.3%	0.29	3.3%
Partner has kids	15.8%	0.36	7.3%	0.26	22.9%	0.42	27.4%	0.45	21.0%	0.41	0.0%
Interracial relationship	14.2%	0.35	7.9%	0.27	11.8%	0.32	17.9%	0.38	25.7%	0.44	17.7%
Observations	5232		990		1415		1131		386		1310

Source: 2006-10 NSFG Female respondent file. Women between the ages of 18-36 who are married, cohabiting, or never married at the time of interview. Underlined terms indicate significant difference from cohabitators.

Table 2. Odds Ratios from Logistic Regression results predicting who cohabits for all individuals in sexual relationships

	Model 1	Model 2	Model 3	Model 4
Background Characteristics				
Family Structure at age 14				
Lived with both parents (reference)				
Lived with single parent	1.242 *	1.412 ***	1.411 ***	1.301 **
Lived with step-parent & bio parent	1.836 ***	1.900 ***	1.894 ***	1.540 ***
Lived with no biological parents	1.231	1.387 *	1.387 *	1.125
Mother was a teenager at first birth	1.117	1.185 *	1.169	1.128
Mother's Education				
Less than HS degree	0.777 **	0.786 *	0.780 *	0.794 *
HS Degree (reference)				
Some College	0.832 *	0.836	0.861	0.858
College Degree	0.543 ***	0.547 ***	0.569 ***	0.646 ***
Birth Year				
Born before 1978		1.336 **	1.332 **	1.297 **
Born between 1978-1982		1.415 ***	1.399 ***	1.372 ***
Born after 1982 (reference)				
Age at first sex with current partner				
<21		1.485 ***	1.499 ***	1.848 ***
21-24 (reference)				
25-29		1.116	1.104	0.888
30+		0.605 ***	0.586 ***	0.333 ***
Race				
White (reference)				
Black		0.556 ***	0.552 ***	0.654 ***
Hispanic		0.929	0.911	1.087
Other		0.566 ***	0.588 ***	0.697 *
Finished School before move-in (or first sex for those dating)			1.287 ***	1.162
Relationship Characteristics				
Number of Other Sexual Partners				1.010
Age at first sex is <15				0.998
Relationship History				
Respondent previously cohabited				6.247 ***
Respondent previously married				0.983
Indicator for post-recession (2008 and beyond)				0.859
Pseudo R-squared	0.0212	0.0421	0.0446	0.109
Number of Observations	5180	5180	5180	5180

Source: 2006-10 NSFG Female respondent file. Women between the ages of 18-36 who are married, cohabiting, or never married at the time of interview. *** p<.01 ** p<.05 * p<.10

Note: The reference category includes those who marry directly as well as those who remain in sexually involved relationships b

Table 3. OLS Regression results predicting number of months to move-in for women who entered cohabiting unions

	Mode 1	Mode 2	Mode 3	Mode 4
Education				
	- **	- **	-	- **
Less than HS	4.172 *	4.015 *	3.690 **	3.810 *
HS Degree (reference)				**
Some College	2.841 **	2.763 **	3.183 **	3.342 *
College Degree	15.03 **	14.70 **	16.21 **	16.68 **
	2 *	7 *	6 *	1 *
Finished school before move-in	4.267 *	4.138 *	4.092 *	4.168 *
	**	**	**	**
Race				
White (reference)				
Black	7.092 *	7.332 *	8.277 *	7.507 *
Hispanic	0.987	0.849	1.719	1.422
Other	1.907	1.996	1.284	2.003
	**	**	**	**
Age at first sex with current partner				
<21	12.59 **	12.63 **	13.93 **	14.22 **
21-24 (reference)	7 *	2 *	1 *	5 *
25-29	2.669 *	2.718 *	4.108 *	4.008 *
30+	3.722 *	3.723 *	6.588 *	6.808 *
	- **	- **	- **	- **
	- **	- **	- **	- **
Background Characteristics				
Family Structure at age 14				
Lived with both parents (reference)				
Lived with single parent		1.298	1.404	1.655
Lived with step-parent & bio parent		1.095	1.537	1.792
Lived with no biological parents		0.688	1.518	1.312

Mother was a teenager at first birth		-	-	-
	0.232		0.325	0.389
Relationship Characteristics				
Number of Other Sexual Partners			0.047	0.040
Age at first sex is <15			-	-
			0.066	0.153
Relationship History				
Respondent previously cohabited			2.476	2.200
			**	**
Respondent previously married			5.729 *	5.199 *
Partner Characteristics				
Partner previously married				-
				2.396
Partner has kids				3.793 **
Interracial relationship				1.379
Indicator for post-recession (2008 and beyond)	1.630	1.663	1.471	1.439
	0.150	0.151		0.165
R-squared	7	4	0.161	7
Number of Observations	2932	2932	2932	2932

Source: 2006-10 NSFG Female respondent file. WOMen between the ages of 18-36 who are married, cohabiting, or never married at the time of interview.*** p<.01 ** p<.05 * p<.10
Note: The sample consists of those who cohabited prior to marriage, those who are currently cohabiting, and those who broke up within the past year with their cohabiting partner.

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