

**Is the Ring the Thing?  
Child Well-being and the Transition from Cohabitation to Marriage**

**by**

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**Abstract**

This paper uses data from the National Longitudinal Survey of Youth 1979 Mother-Child files to assess the extent to which children living in cohabiting families would benefit if their mothers were to marry. Children whose cohabiting mothers marry have higher math and reading scores than children whose mothers either continue to cohabit or who dissolve their cohabiting relationships; marriage is uncorrelated with behavioral outcomes of these children. Interestingly, much of the difference between the test scores of children whose cohabiting mothers marry and those who do not actually predates the marriage. This suggests that the benefits of marriage for children living with cohabiting couples are smaller than they initially appear.

## **Is the Ring the Thing? Child Well-Being and the Transition from Cohabitation to Marriage**

During the 1990s, the number of cohabiting households increased by over 70 percent (Simmons and O'Neill 2001). Further, the share of children living in cohabiting families grew from 4.6 to 5.9 percent between 1997 and 2002 (Acs and Nelson 2003), and by some estimates, four out of every 10 children will spend some time in a cohabiting family before they reach their 16th birthdays (Bumpass and Lu 2000). This rise in the share of children living with cohabitators is a source of concern for policymakers and analysts because previous research demonstrates that living with cohabitators is not as beneficial to children as living with married parents (e.g., Acs and Nelson 2002, 2003; Carlson and Danziger 1999; Manning and Brown 2003; Manning and Lichter 1996; Nelson, Clark, and Acs 2001).

The advantages married couples and their children have over those in other living arrangements have led policymakers to propose several significant initiatives to promote “healthy marriages.” For example, the G.W. Bush administration is contemplating spending \$1.5 billion dollars over the coming years on marriage promotion (*New York Times*, 1/14/04, page A1). Clearly, cohabiting couples with children are logical targets for marriage promotion initiatives.

This paper uses data from the National Longitudinal Survey of Youth 1979 Mother-Child (NLSY-MC) files to assess the extent to which children living in cohabiting families would benefit if their mothers were to marry. Specifically, the paper begins with a sample of children living in cohabiting families at a given point in time and then compares the well-being of children whose mothers marry with those whose mothers either continue to cohabit or who breakup with their cohabiting partners. Further, the paper also examines the extent to which the

apparent benefits of marriage reflect preexisting differences between children whose cohabiting mothers go on to marry their partners and those who do not.

The results indicate that marriage is not associated with better behavioral outcomes for children living in cohabiting families. Cognitive test scores, however, are higher among children whose cohabiting mothers marry than among those whose mothers do not. Much of the cognitive advantage enjoyed by these children is apparent even before their mothers' marriages. These findings suggest that encouraging cohabitators with children to marry will have a limited impact, at best, on the well-being of children in these families.

## **BACKGROUND**

Beginning with 1996's federal welfare reform, which included promoting marriage as an explicit goal, and continuing with President G.W. Bush's declaration that, "my administration will give unprecedented support to strengthening marriages," the idea of using government policies to actively promote marriage as a means of reducing poverty and improving the well-being of children and families has gained currency (Ooms 2002). For example, under its Strengthening Families agenda, the Administration for Children and Families (ACF) of the U.S. Department of Health and Human Services is funding the development and evaluation of multiple marriage promotion programs (<http://www.acf.hhs.gov/healthymarriage/>).

Among the most logical candidates for marriage promotion activities are cohabiting couples, especially those with children. Unlike unattached single parents, cohabitators already demonstrate a certain level of commitment to one another, and they and their children may well benefit from the material and psychosocial advantages that accrue to married-parent families.

Previous research demonstrates that children living with cohabitators fare worse than children living with married parents, and in some cases no better than children living with single parents, on a host of outcome measures (Acs and Nelson 2002, 2003; Nelson, Clark, and Acs 2001; Manning and Brown 2003; Manning and Lichter 1996). Specifically, when compared with children living with their married biological or adoptive parents, children living with cohabitators are more likely to experience material hardships such as poverty, food insecurity, and housing insecurity, more likely to exhibit behavioral problems or problems in school, and less likely to have positive interactions with their parents (such as being read to frequently).

There are several potential explanations for why children living with cohabitators do not fare as well as children living with married parents. For example, cohabiting couples may devote fewer resources to their children than married couples because cohabiting relationships are less committed and do not last as long as marriages (Brines and Joyner 1999). Winkler (1997) shows that married couples are more likely to pool their income than cohabitators. It is not clear, however, whether getting married would change these family dynamics or whether couples who devote fewer resources to their children and who are reluctant to pool their income are simply less likely to marry. In other words, one must ask whether differences in the well-being of children from married and cohabiting families reflect the intrinsic benefits of marriage or differences in the characteristics of married and cohabiting couples.

Some research suggests that there are intrinsic benefits to marriage. Waite and Gallagher (2000) note that married couples enjoy an advantage in emotional health over cohabiting couples. Not only may this contribute to better parent-child interactions in married-couple families, but it may allow married men and women to be more productive at work, increasing their material well-being. Lerman (2002) suggests that marriages are more stable than cohabiting

unions, making it easier for married couples to make long-term investments in their skills and assets. Further, extended family networks may be more inclined to offer material and in-kind assistance to married couples than cohabitators.

Nevertheless, it is quite clear that the characteristics of cohabiting and married couples differ substantially. Fields and Casper (2001) find that couples in which women are more educated and earn appreciably more than their male partners are more common among unmarried couples than married couples. Unmarried couples are also more likely to be interracial than their married counterparts. In addition, Manning and Brown (2003) show that compared with children in married-couple families, those living in cohabiting families are more likely to be nonwhite and have less educated parents.

Several researchers have attempted to assess the extent to which differences in well-being between children in married and cohabiting families are explained by differences in parental and family characteristics. For example, Manning and Brown (2003) find that the apparent advantage of marriage over cohabitation is largely accounted for by differences in race, ethnicity, education, and work effort. Acs and Nelson (2004) find that about two-thirds of the gap in poverty and food insecurity between children living in married and cohabiting families can be accounted for by observable differences in family characteristics; the remaining one-third of the gap reflects unobserved differences as well as the intrinsic benefits of marriage. Osborne, McLanahan, and Brooks-Gunn (2004) find that children born to cohabiting parents have more behavioral problems at age 3 than children born to married parents; about one-half of the gap can be accounted for by differences in parental characteristics.

These comparisons reflect differences between couples that choose to marry and those who chose to cohabit; they do not examine what happens to children in cohabiting families after

their parents marry. Because they observe their sample over time, Osborne, McLanahan, and Brooks-Gunn (2004) can and do make this additional comparison and find that marriage following a cohabiting birth does not reduce behavioral problems by age 3. This suggests that unobservable factors—not marriage itself—may be responsible for the remaining differences in the well-being of children from married and cohabiting couples after observable factors are taken into account.

The analysis in this paper builds on and extends previous research in several important ways. Like Osborne, McLanahan, and Brooks-Gunn (2004), this paper uses longitudinal data on a sample of cohabiting families with children. Unlike Osborne, McLanahan, and Brooks-Gunn (2004), it includes children living in cohabiting families with men who are not their biological fathers—about half of all children in cohabiting families are in these cohabiting “stepparent” families (Acs and Nelson 2003). Finally, in addition to assessing behavioral outcomes for younger children, it examines both cognitive and behavioral outcomes for children ranging in age from 2 to 11.

## **DATA AND METHODS**

### *Data*

The data for this analysis comes from the National Longitudinal Survey of Youth 1979 cohort (NLSY-79) Mother-Child data set. The NLSY-79 MC provides a rich set of outcome and well-being measures for children, longitudinal relationship history information on the children’s mothers, and detailed socio-economic information on the children’s families. Further, information recently made available to the public allows researchers to determine if a mother’s current partner is the biological father of the child in question.

The NLSY-79 began in 1979 with a cohort of over 12,000 youth between the ages of 14 and 21. The youth have been reinterviewed annually between 1979 and 1994, and biannually since 1994. In 1986, the NLSY-79 began collecting detailed information on the children of female members of the cohort; these child data have been collected every other year since then. This study uses data through the 2000 wave.

The sample for this study consists of children ages 2 to 11 living in cohabiting families at the time their mothers were surveyed during the 1988 through 1998 rounds of the NLSY-79 and who were also surveyed in the next round (two years later). Two years after the children were observed in cohabiting families, some of the mothers will have married their partners while others will have dissolved their cohabiting unions. The analysis here compares the well-being of children whose cohabiting mothers have married to those whose mothers continued to cohabit as well as to those whose mothers dissolved their cohabiting unions. Note, the same child can appear in the sample at different ages if the child continues to remain in a cohabiting family or if his/her mother moves through a series of cohabiting relationships (i.e. cohabit, break up, cohabit again, and so on).

#### *Outcomes/Dependent Variables*

Because cohabitation and marriage may have differing effects on different domains of child outcomes and the effects may vary with the age of the child, the study considers several indicators of child well-being for select age-groups of children. The analysis focuses on the behavioral and cognitive domains.

To examine differences in children's behavior, I use different measures for young children (ages 2 to 6) and for older children (ages 4 to 11). For young children, the insecure attachment component of the NLSY-79's temperament scale is used (Mott et al. 1995). The

insecure attachment scale is based on seven items asking the mother about her child's behaviors, including whether the child is difficult to soothe, upset when the parent leaves, and stays close to the mother when at play. Responses are reported on a five-point scale from almost always (1) to almost never (5). Research shows that the insecure attachment scale is significantly correlated with children's global self-worth (Mott et al. 1995).

For older children, behavior is measured using the Behavior Problem Index (BPI) developed by Zill and Peterson (1986). The BPI is derived from 28 items asking about conduct and attitudes the child has exhibited in the past three months such as bullying behavior or feeling worthless. The responses are rated on 3-point scales (often, sometimes, or not true). The scores are summed with higher values indicating more behavior problems; this study uses scores that are normed by age and sex to a national mean of 100 with a standard deviation of 15.

To examine differences in cognitive ability, the study focuses on children ages 5 to 11 and uses their scores on the Peabody Individual Achievement Tests (PIAT) in math, reading recognition, and reading comprehension. The PIAT test scores are widely used to assess children's cognitive abilities. The PIAT scores are normed to a national historical mean of 100 with a standard deviation of 15.

### *Independent Variables*

The key explanatory variables describe living arrangements of children two years after they are observed living in a cohabiting family. During the two year period between survey rounds, the child's mother and her partner may have married, they may have broken up, or they may continue to cohabit. The basic regression analysis contains variables indicating if the child's family has become a married family or whether the couple has broken up (the reference category is children living in families that continue to cohabit). In more refined analyses, a distinction is

drawn between biological married parent families and married stepparent families. Similarly, additional variables distinguish between the dissolution of two-unmarried parent cohabiting unions and stepparent cohabiting unions. All models also include a variable indicating whether or not the child lived had been living his/her cohabiting biological parents rather than in a cohabiting stepparent family.

In addition to the key independent variables measuring living arrangements, I include several other variables that may influence children's behavioral and cognitive outcomes. These variables include measures of the child's age, race/ethnicity, and sex, the number of children in the family, measures of the mother's educational attainment and cognitive ability, and measures of the family's income.

Children's ages are measured using a series of unique age-interval dummies spanning two or three years (i.e. ages 5 to 6 or ages 9 to 11); race/ethnicity is measured using indicators for black, non-Hispanic, and Hispanic; and sex is measured using an indicator for male. The number of children present in the family is measured using indicator variables for exactly two children and for three or more children.

Mother's educational attainment is measured using a series of indicator variables for less than high school, some college, and college degree; mothers with exactly 12 years of schooling make up the reference category. Mothers' cognitive ability is measured using the Armed Forces Qualification Test (AFQT). The AFQT test was administered to NLSY-79 cohort members and is generally considered to be a reliable measure of adults' cognitive ability. Previous research on women's employment prospects suggests that very low cognitive ability is associated with worse labor market outcomes for women and that there is less of distinction between moderate and high ability women (Pavetti and Acs 1999). Here, a low-ability mother is denoted using a variable

indicating whether she scored below the 25<sup>th</sup> percentile on the AFQT. Finally, family income is measured using a series of variables indicating if the families income falls below the poverty line (poor) or between one and two times the poverty line (near poor).

### *Method*

To gain a better understanding of the potential benefits of marriage for the well-being of children living in cohabiting families, I estimate two separate linear regression models for each of the four outcomes considered. The first, most basic, model can be expressed as:

$$Y_{it} = \alpha_0 + \beta_1 M_{it} + \beta_2 O_{it} + \gamma B_{i,t-2} + \delta X_{it} + \varepsilon_{it} \quad [1]$$

where  $M_{it}$  indicates that a child who had been in cohabiting family two years ago (at time  $t-2$ ) now lives in a married family and  $O_{it}$  indicates that a child's mother's cohabiting union has dissolved. If marriage is beneficial for children living in cohabiting families, one would expect that  $\beta_1 > 0$  (when higher values of  $Y_{it}$  imply better outcomes for children which is the case for all outcomes considered here except insecure attachment).  $\beta_2$  could be negative if the cohabiting male has a positive impact on the child and/or the change in living arrangements associated with the couple breaking up is harmful to the child. On the other hand,  $\beta_2$  could be positive if cohabiting relationships are worse for children than living with a single parent.  $B_{i,t-2}$  indicates that a child lived with his two unmarried biological parents two years ago (at time  $t-2$ ) rather than with his mother and his cohabiting stepfather. If living with one's biological father is better for children than living with a stepfather-figure, one would expect  $\gamma > 0$ . Finally,  $X_{it}$  denotes the control variables included in the model.

Model 1 distinguishes between the type of cohabiting family the child lived in two years ago ( $t-2$ ), but it does not draw a distinction between transitions into married own-parent v.

married stepparent families and the dissolution of two-parent cohabiting unions v. stepparent cohabiting unions. Model 2 draws these distinctions:

$$Y_{it} = \alpha_0 + \beta_1 MB_{it} + \beta_2 OB_{it} + \beta_3 MS_{it} + \beta_4 OS_{it} + \gamma B_{i,t-2} + \delta X_{it} + \varepsilon_{it} \quad [2]$$

Where  $MB_{it}$  indicates a transition into a married own-parent family,  $OB_{it}$  indicates the break up of a two-parent cohabiting union,  $MS_{it}$  denotes the transition into a married stepparent family, and  $OS_{it}$  indicates the break up of a stepparent cohabiting union. Comparisons of the coefficients on the living arrangement variables will indicate whether marriage (union dissolution) is more beneficial for children living in different types of cohabiting families.

Finding that children whose cohabiting mothers marry fare better than children living with mothers who either continue to cohabit or who dissolve their cohabiting unions would provide some evidence of the benefits of marriage and healthy marriage initiatives. However, it may be the case that children who are doing better are the ones whose cohabiting mothers tend to marry. Indeed, it may be that well-matched cohabiting couples provide a good home environment for children so these children are doing relatively well even before the well-matched couple marries. To check this, models 3 and 4 replicate models 1 and 2, respectively, but instead of examining children's current outcomes and living arrangements at time  $t$ , children's outcomes are assessed at time  $t-2$ —before the cohabiting couple actually marries or breaks up. In other words, models 3 and 4 show the extent to which differences in the outcomes of children whose cohabiting mothers marry and those whose mothers actually preexist the marriage and are thus not the consequence of marriage.

All models are estimated using the cluster option in STATA so the estimated standard errors account for the fact that the same child can be observed at multiple points in time (e.g. at ages 6, 8, and 10). Also, all models are estimated using the NLSY child sampling weights.

## RESULTS

### *Descriptive Results*

Table 1 shows the insecure attachment scale, behavioral problem index, PIAT math, and PIAT reading comprehension scores by the current living arrangements of children who had been living in cohabiting families two years ago. Note that 63 percent of children who lived in cohabiting couple families continue to do so, 18 percent transition into married couple families, and the remainder (19 percent) live with their mothers alone (data not shown). Children in cohabiting stepparent families are slightly less likely to continue to reside in cohabiting families than children living with their unmarried parents; they are also slightly more likely to find themselves in both married parent and single mother families (data not shown).

Interestingly, there are no differences in the levels of insecure attachment or behavioral problems of children whose cohabiting mothers married, those whose mothers continued to cohabit, and those whose mothers dissolved their cohabiting unions. Distinguishing between two-parent and stepparent cohabitators makes no difference. These bivariate comparisons imply that the behavior of children in cohabiting families is affected by neither marriage nor the dissolution of the cohabiting relationship.

In contrast, children whose cohabiting mothers marry have higher math and reading test scores than those whose mothers do not. Children whose cohabiting mothers marry score 100.1 on the PIAT math test compared with 97.4 for children whose mothers continue to cohabit and 98.3 for children whose mothers' cohabiting unions dissolve. Distinguishing between two-parent and stepparent cohabitators yields interesting results. Among children living with their unmarried biological parents, marriage is not associated with higher math scores, and children whose two unmarried parents break up have slightly higher math test scores than those whose parents

continue to cohabit. For reading scores, both marriage and the dissolution of the cohabiting union are associated with higher scores than remaining in a two-parent cohabiting family. Among children who had been in cohabiting stepparent families, there are no significant differences across living arrangements in math scores, but the formation of a married stepparent family is associated with significantly higher reading scores. Further, reading scores are significantly higher among children in still-cohabiting stepparent families than among those whose cohabiting stepparent families dissolved, 98.3 v. 95.5.

### *Multivariate Results*

Table 2 shows the results of multivariate regressions of insecure attachment on living arrangements and other characteristics of children and families. Columns 1 and 2 show that transitions into married families, whether two-parent or stepparent, have no significant impact on how securely attached these children are. Similarly, the dissolution of cohabiting unions is not associated with lower levels of attachment. Given these findings, it is somewhat surprising to consider the results in columns 3 and 4 in which I examine preexisting differences in attachment among children by living arrangements. Children living with cohabitators who will marry show lower levels of insecure attachment prior to the marriage than children whose cohabiting mothers will not marry in the next two years. This result is largely driven by children living in cohabiting stepparent families. If future marriage is considered an indicator of relationship quality, then the results indicate that children living with their mothers and their mothers' well-matched boyfriends are more securely attached than children living with less well-matched cohabitators. However, once the marriage actually takes place, the advantage disappears. Perhaps the formalization of the living arrangement through marriage actually undermines the emotional security of these children.

To succinctly illustrate how other factors potentially influence attachment, I focus on the results in model 2; this model contains a more exhaustive set of living arrangements than model 1 and the correlates and outcomes are measured contemporaneously. The results show that boys, children from larger families, and children with higher-ability mothers are less likely to be insecurely attached and that income, mother's schooling, and race/ethnicity have no significant correlations with attachment. In model 4 where prospective living arrangements are considered, the pattern of coefficients is similar to those in model 2, but mother's schooling, child's age, and family income are significantly correlated with insecure attachment.

Table 3 shows the relationship (or lack thereof) between behavioral problems and the living arrangements of children who had been living in cohabiting families. Neither transitions into married families nor the dissolution of cohabiting families are significantly correlated with behavioral problems. Similarly, there are no significant associations between preexisting behavioral problems and living arrangements. Other factors do influence behavior of children who lived in cohabiting families: younger children, boys, and children with less educated and lower-ability mothers have higher BPI levels while nonwhite children and those from lower-income families have lower BPI levels.

Next, consider the impacts of marriage and union dissolution on the cognitive outcomes of children in cohabiting families. Table 4 column 1 shows that marriage is associated with higher math scores for children in cohabiting families. The difference in the math test scores for children whose mothers marry compared with those remaining in cohabiting families is 2.31, or a little more than one-seventh of a standard deviation. There is no significant difference in math scores between children whose mothers continue to cohabit and those whose mothers' unions dissolve. When a distinction is made between two-parent and stepparent families (column 2),

transitions to marriage are no longer statistically significant but the pattern of results is quite similar.

Results in column 3, however, show that much of the advantage in math scores enjoyed by children whose cohabiting mothers marry actually predates the marriage. In fact, math scores are even higher among children whose cohabiting mothers will go onto marry their partners before the actual marriage takes place than afterward. Distinguishing between types of cohabiting families in column 4 shows that children living with well-matched cohabiting stepparents (i.e. those who will go on to marry) have significantly higher math scores than those whose mothers continue to cohabit while children living with poorly matched cohabiting stepparents (i.e. those who will dissolve their cohabiting unions) have significantly lower math scores. It is interesting to note that children living with poorly matched cohabiting stepparents (those who will break up) have significantly lower math scores than those with better matched cohabiting stepparents before the relationship dissolves, but after the relationship dissolves their math scores are on par with those whose stepparents continue to cohabit. This may indicate that the stress from living with poorly matched cohabiting stepparents takes a toll on children and this stress is relieved after the couple breaks up.

Few of the other covariates are significantly associated with PIAT math scores. Children with lower ability mothers and those from families with three or more children have lower math scores than other children who had been living in cohabiting families.

Finally, consider the reading recognition test scores for children who had been living in cohabiting families (table 5). Children whose cohabiting mothers marry have reading test scores that are 4.75 points higher (almost one-third of a standard deviation) than those whose mothers continue to cohabit; there are no significant differences in reading scores between children

whose cohabiting mothers continue to cohabit and those whose mothers' relationships dissolve. Unlike the case for math scores, marriage is associated with significantly higher reading scores for children in both two-parent and stepparent cohabiting families. Interestingly, children whose unmarried parents break up have higher reading scores than those whose parents continue to cohabit; however, children whose cohabiting stepparent families dissolve have significantly lower reading scores than those who remain in cohabiting families.

Columns 3 and 4 of table 5 assess the extent to which differences in reading scores between children who move from cohabiting families to other living arrangements preexist the transition. Again, the apparent benefits of marriage exist even before cohabiting families marry. The benefits of marriage in terms of reading scores are particularly pronounced for children living with their unmarried parents, as there is no significant correlation between reading scores and marriage prior to the actual marriage. Somewhat surprising is the finding that children living with poorly matched unmarried parents (those who will break up) have significantly higher reading scores than those living with families that will continue to cohabit.

Among other factors that are associated with significantly higher reading scores are having a higher-ability mother and being female. Younger children in the sample also have higher age-adjusted reading scores.

## **DISCUSSION**

Cohabiting families with children are natural targets for healthy marriage initiatives. This study begins with a sample of children living in such families and then assesses the behavioral and cognitive outcomes of children whose mothers marry as compared with those whose mothers continue to cohabit. Findings indicate that marriage is associated with better math and reading

scores but not better behavioral outcomes for children. However, children who make the transition from cohabiting to married families have higher cognitive test scores even before their mothers marry, suggesting that the apparent benefits of marriage are more closely linked to the quality of the cohabiting union—as measured by future union status—rather than marriage itself. This suggests that building the relationship skills of cohabiting couples is an appropriate point of emphasis for healthy marriage initiatives, even more so than encouraging marriage through financial incentives or through information campaigns that extol the benefits of marriage.

This paper also draws a distinction between children who are living with their two unmarried parents and those who live with their mothers and their current partners who are not their biological fathers (cohabiting stepparent families). One would expect that the benefits of marriage would be greater for children who transition into married parent rather than married stepparent families because children, on average, do better in the former living arrangement than the latter. Although there is no strong evidence here of differences in the benefits of marriage for these two groups, it is interesting to note that children living with their cohabiting parents have significantly lower test scores than those living in cohabiting stepparent families even after taking a considerable number of observable differences into account. This finding likely reflects the fact that cognitive outcomes are measured for older children (5- to 11-year-olds) and that it is somewhat unusual for older children to be living with their two unmarried parents. In contrast, older children living in cohabiting stepparent families may have spent some time married parent families and have come to their current arrangement through divorce, separation, or father's death. As such, the early, formative years of older children in cohabiting stepparent families may have been spent in more stable, economically secure households than those of children living with their two unmarried parents.

There are a few cautionary notes to keep in mind when considering the findings reported here. First, even though the data are longitudinal, the analysis is still based on cross-sectional comparisons across living arrangements. Rather than looking explicitly at changes in well-being that are associated with transitions from cohabitation to marriage in the context of a fixed effects model, I compare the level of well-being of those who experienced the transition to those who did not and separately assess whether any apparent differences preexisted the actual transition. Although the approach taken here does not address the issues of self-selection and unobserved heterogeneity as comprehensively as a fixed-effects model would, it does allow me to retain important time varying covariates in the model and avoids introducing “noise” that is inherent in regression models that consider changes over time. Second, the models do not include factors like mother’s health status that may influence both her child’s well-being and her decision to marry her cohabiting partner. To a certain extent, assessing preexisting differences in well-being crudely captures these effects. Third, the models examining preexisting differences in children’s well-being implicitly assume that parental relationship quality influences child well-being. Although this is a reasonable assumption, the only measure of the quality of cohabiting unions is the future status of that union (e.g. did the couple marry, split up, or continue to cohabit), and this is an imperfect measure of relationship quality. Finally, the paper focuses on the correlation between children’s well-being and their living arrangement at a given point in time. Outcomes like test scores likely reflect the cumulative influences of many factors, including living arrangements, over time. This problem is somewhat diminished in this analysis because all the children are first observed in cohabiting families and the type of cohabiting family is taken into account.

Overall, the findings in this paper suggest that for children already living in cohabiting families, marriage confers only limited benefits, and these benefits likely reflect the quality of cohabiting couples' relationships. As noted before, this suggests that healthy marriage initiatives aimed at cohabiting couples should focus on relationship skills. But it also suggests that cohabiting couples with children may not be the best targets for these initiatives. Initiatives aimed at encouraging marriage before having children and at keeping already married couples together may have more beneficial effects for children across a broader spectrum of outcomes than those aimed at cohabiting couples with children.

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**Table 1. Mean Outcomes of Children Who Lived in Cohabiting Families by Current Union Status and Cohabitation Types**

	All	Cohabiting	Married	Union Dissolved
<b>All Cohabiting Families</b>				
Compliance	22.2	22.1	22.6	22.5
Insecure Attachment	18.7	18.7	18.8	18.9
BPI	109.5	109.9	108.7	109.3
PIAT Math	98.1	97.4	100.1 *	98.3
PIAT Reading Recognition	94.4	92.3	102.1 ****^^	93.7
PIAT Reading Comprehension	98.6	97.6	103.2 ****^^	97.5
<b>Cohabiting Biological Parents</b>				
Compliance	22.1	22.1	22.8	21.6
Insecure Attachment	18.7	18.8	18.9	18.4
BPI	108.3	108.8	106.2	108.7
PIAT Math	95.6	94.5	97.6	98.3 *
PIAT Reading Recognition	88.5	85.5	97.7 ***	91.5
PIAT Reading Comprehension	98.4	96.0	103.7 **	102.1 **
<b>Cohabiting Step Parents</b>				
Compliance	22.5	22.0	22.4	23.9 **
Insecure Attachment	18.8	18.5	18.6	19.6
BPI	110.4	110.7	110.2	109.6
PIAT Math	99.5	99.3	101.3	98.3
PIAT Reading Recognition	97.8	96.7	104.3 ****^^	94.7
PIAT Reading Comprehension	98.7	98.3	103.0 ****^^	95.5 *

\*/\*\*/\*\*\*\* Significantly different from mean for still cohabiting at 90/95/99 percent levels

^^/^^/^^ Significantly different from mean for union dissolved at 90/95/99 percent levels

Table 2: Changes in the Status of Cohabiting Unions and Child Well-Being: Insecure Attachment

	Current Living Arrangements		Prospective Living Arrangements	
	Model 1	Model 2	Model 3	Model 4
<b>Living Arrangements</b>				
Cohabiting Biological Parents 2 Years Ago	-0.422 (0.736)	-0.160 (0.957)	0.338 (0.552)	0.232 (0.745)
Cohabitors Who Married	0.426 (0.764)		-0.921 * (0.541)	
Cohabitors Who Split	0.202 (0.759)		0.319 (0.578)	
<i>Still Cohabiting (Omitted)</i>				
Biological Parent Cohabitors Who Married		0.609 (0.827)		-0.379 (0.735)
Biological Parent Cohabitors Who Split		-0.696 (0.892)		-0.325 (0.78)
Stepparent Cohabitors Who Married		0.008 (1.756)		-1.734 ** (0.861)
Stepparent Cohabitors Who Split		1.154 (1.261)		0.518 (0.734)
<b>Sociodemographic</b>				
Mother's Education				
Less than High School Degree	1.006 (0.838)	1.131 (0.820)	1.182 ** (0.582)	1.203 ** (0.579)
<i>High School Degree (Omitted)</i>				
Some College	0.210 (0.658)	0.169 (0.674)	0.375 (0.602)	0.304 (0.608)
College Degree	-0.530 (1.239)	-0.599 (1.244)	-2.536 *** (0.796)	-2.658 *** (0.802)
Low Ability Mother <sup>1</sup>	2.252 *** (0.787)	2.143 *** (0.774)	1.866 *** (0.571)	1.841 *** (0.578)
<b>Child's Age</b>				
<i>Less than 5 Years (Omitted)</i>				
5 to less than 7 Years	0.019 (1.906)	-0.276 (1.933)	-1.644 *** (0.438)	-1.622 *** (0.439)
7 to less than 9 Years	---	---	---	---
9 to less than 12 Years	---	---	---	---
<b>Race/Ethnicity</b>				
<i>White, non-Hispanic (Omitted)</i>				
Black, non-Hispanic	0.375 (0.715)	0.453 (0.707)	0.243 (0.539)	0.295 (0.532)
Hispanic	-0.009 (0.884)	0.040 (0.889)	0.126 (0.671)	0.098 (0.664)

Table continues

Table 2: Changes in the Status of Cohabiting Unions and Child Well-Being: Insecure Attachment

	Current Living Arrangements		Prospective Living Arrangements	
	Model 1	Model 2	Model 3	Model 4
Gender				
<i>Female (Omitted)</i>				
Male	-1.221 *	-1.270 *	-1.436 ***	-1.497 ***
	(0.649)	(0.648)	(0.491)	(0.491)
Number of Children in Family				
<i>1 Child (Omitted)</i>				
2 Children	-3.141 ***	-3.147 ***	-1.636 **	-1.718 **
	(0.847)	(0.861)	(0.746)	(0.741)
3 or more Children	-2.574 ***	-2.559 ***	-1.599 **	-1.612 **
	(0.945)	(0.945)	(0.761)	(0.749)
Poverty Status				
<i>Neither Poor Nor Near Poor (Omitted)</i>				
Poor	-0.277	-0.339	-1.103	-1.138
	(0.798)	(0.817)	(0.790)	(0.800)
Near Poor	-0.928	-1.065	-2.355 ***	-2.400 ***
	(0.879)	(0.907)	(0.768)	(0.780)
Unweighted Sample Size	348	348	669	669
Mean dependent variable	18.7	18.7	19.5	19.5
R-Squared	0.150	0.156	0.174	0.179

Note: Robust standard error given in parentheses.

Source: National Longitudinal Survey of Youth 1979 cohort, Mother and Child files (1986 - 2000). Child sampling weight.

Coefficient significantly different from zero: \* $p < .10$  \*\* $p < .05$  \*\*\* $p < .01$

<sup>1</sup>AFQT is 25th percentile or below.

Table 3: Changes in the Status of Cohabiting Unions and Child Well-Being: Behavior Problems

	Current Living Arrangements		Prospective Living Arrangements	
	Model 1	Model 2	Model 3	Model 4
<b>Living Arrangements</b>				
Cohabiting Biological Parents 2 Years Ago	-1.232 (1.705)	-0.859 (2.390)	0.595 (1.853)	0.896 (2.532)
Cohabitors Who Married	-1.134 (1.567)		0.847 (1.650)	
Cohabitors Who Split	-0.075 (1.425)		-0.129 (1.637)	
<i>Still Cohabiting (Omitted)</i>				
Biological Parent Cohabitors Who Married		-2.272 (2.226)		0.369 (2.746)
Biological Parent Cohabitors Who Split		0.549 (2.174)		0.074 (2.728)
Stepparent Cohabitors Who Married		-0.385 (2.053)		1.223 (2.095)
Stepparent Cohabitors Who Split		0.454 (1.777)		0.612 (1.895)
<b>Sociodemographic</b>				
<b>Mother's Education</b>				
Less than High School Degree	5.079 *** (1.824)	5.027 *** (1.829)	4.451 ** (1.909)	4.448 ** (1.915)
<i>High School Degree (Omitted)</i>				
Some College	1.560 (1.975)	1.567 (1.971)	2.221 (2.179)	2.222 (2.191)
College Degree	1.004 (3.232)	0.923 (3.276)	1.068 (4.269)	1.036 (4.314)
Low Ability Mother <sup>1</sup>	4.293 ** (1.921)	4.303 ** (1.923)	4.568 ** (2.017)	4.561 ** (2.011)
<b>Child's Age</b>				
<i>Less than 5 Years (Omitted)</i>				
5 to less than 7 Years				
7 to less than 9 Years	2.495 * (1.284)	2.511 * (1.29)	3.827 *** (1.372)	3.828 *** (1.375)
9 to less than 12 Years	1.963 (1.428)	1.984 (1.442)	3.821 *** (1.460)	3.828 *** (1.460)
<b>Race/Ethnicity</b>				
<i>White, non-Hispanic (Omitted)</i>				
Black, non-Hispanic	-4.050 ** (1.733)	-4.066 ** (1.742)	-3.624 ** (1.814)	-3.635 ** (1.82)
Hispanic	-4.178 ** (1.791)	-4.162 ** (1.786)	-3.808 ** (1.845)	-3.791 ** (1.84)

Table continues

Table 3: Changes in the Status of Cohabiting Unions and Child Well-Being: Behavior Problems

	Current Living Arrangements		Prospective Living Arrangements	
	Model 1	Model 2	Model 3	Model 4
<b>Gender</b>				
<i>Female (Omitted)</i>				
Male	3.676 ** (1.578)	3.700 ** (1.574)	3.576 ** (1.631)	3.588 ** (1.625)
<b>Number of Children in Family</b>				
<i>1 Child (Omitted)</i>				
2 Children	-5.371 ** (2.34)	-5.390 ** (2.328)	-3.114 (2.327)	-3.142 (2.308)
3 or more Children	-4.189 * (2.263)	-4.297 * (2.256)	-2.347 (2.156)	-2.437 (2.151)
<b>Poverty Status</b>				
<i>Neither Poor Nor Near Poor (Omitted)</i>				
Poor	2.604 (2.066)	2.631 (2.045)	3.582 * (2.123)	3.627 * (2.108)
Near Poor	1.752 (2.04)	1.786 (2.02)	1.934 (2.092)	1.970 (2.088)
Unweighted Sample Size	1197	1197	1089	1089
Mean dependent variable	109.5	109.5	110.4	110.4
R-Squared	0.091	0.092	0.088	0.088

Note: Robust standard error given in parentheses.

Source: National Longitudinal Survey of Youth 1979 cohort, Mother and Child files (1986 - 2000). Child sampling weight.

Coefficient significantly different from zero: \* $p < .10$  \*\* $p < .05$  \*\*\* $p < .01$

Table 4: Changes in the Status of Cohabiting Unions and Child Well-Being: PIAT Math

	Current Living Arrangements		Prospective Living Arrangements	
	Model 1	Model 2	Model 3	Model 4
<b>Living Arrangements</b>				
Cohabiting Biological Parents 2 Years Ago	-3.261 ** (1.533)	-4.196 ** (2.040)	-4.083 ** (1.624)	-5.290 ** (2.318)
Cohabitors Who Married	2.311 * (1.257)		3.325 ** (1.320)	
Cohabitors Who Split	1.086 (1.256)		-1.358 (1.341)	
<i>Still Cohabiting (Omitted)</i>				
Biological Parent Cohabitors Who Married		2.780 (2.454)		2.395 (2.852)
Biological Parent Cohabitors Who Split		3.238 (2.064)		3.891 (2.480)
Stepparent Cohabitors Who Married		1.916 (1.563)		3.465 ** (1.570)
Stepparent Cohabitors Who Split		-0.260 (1.358)		-2.445 * (1.451)
<b>Sociodemographic</b>				
<b>Mother's Education</b>				
Less than High School Degree	-1.816 (1.380)	-1.831 (1.383)	-0.659 (1.347)	-0.604 (1.350)
<i>High School Degree (Omitted)</i>				
Some College	-0.455 (1.667)	-0.465 (1.646)	0.937 (1.662)	0.950 (1.649)
College Degree	-5.867 (4.409)	-5.595 (4.482)	-5.229 (5.077)	-4.967 (5.134)
Low Ability Mother <sup>1</sup>	-4.502 *** (1.275)	-4.485 *** (1.273)	-4.545 *** (1.370)	-4.682 *** (1.373)
<b>Child's Age</b>				
<i>Less than 5 Years (Omitted)</i>				
5 to less than 7 Years				
7 to less than 9 Years	-0.949 (1.279)	-0.985 (1.281)	0.513 (1.228)	0.521 (1.219)
9 to less than 12 Years	-1.296 (1.307)	-1.286 (1.298)	-1.055 (1.407)	-1.048 (1.407)
<b>Race/Ethnicity</b>				
<i>White, non-Hispanic (Omitted)</i>				
Black, non-Hispanic	-1.615 (1.365)	-1.633 (1.362)	-1.280 (1.403)	-1.206 (1.395)
Hispanic	0.222 (1.397)	0.168 (1.394)	-0.555 (1.539)	-0.478 (1.536)

Table continues

Table 4: Changes in the Status of Cohabiting Unions and Child Well-Being: PIAT Math

	Current Living Arrangements		Prospective Living Arrangements	
	Model 1	Model 2	Model 3	Model 4
Gender				
<i>Female (Omitted)</i>				
Male	0.166 (1.208)	0.112 (1.194)	1.031 (1.212)	1.025 (1.196)
Number of Children in Family				
<i>1 Child (Omitted)</i>				
2 Children	-1.071 (1.956)	-1.011 (1.951)	-0.024 (2.055)	0.084 (2.047)
3 or more Children	-3.537 * (1.872)	-3.440 * (1.857)	-2.703 (1.982)	-2.786 (1.952)
Poverty Status				
<i>Neither Poor Nor Near Poor (Omitted)</i>				
Poor	0.677 (1.654)	0.591 (1.624)	-2.423 (1.951)	-2.440 (1.898)
Near Poor	1.160 (1.735)	1.038 (1.698)	-2.731 (1.963)	-2.998 (1.907)
Unweighted Sample Size	1116	1116	954	954
Mean dependent variable	98.1	98.1	98.3	98.3
R-Squared	0.0880	0.0901	0.1083	0.1145

Note: Robust standard error given in parentheses.

Source: National Longitudinal Survey of Youth 1979 cohort, Mother and Child files (1986 - 2000). Child sampling weight.

Coefficient significantly different from zero: \* $p < .10$  \*\* $p < .05$  \*\*\* $p < .01$

Table 5: Changes in the Status of Cohabiting Unions and Child Well-Being: PIAT Reading Comprehension

	Current Living Arrangements		Prospective Living Arrangements	
	Model 1	Model 2	Model 3	Model 4
<b>Living Arrangements</b>				
Cohabiting Biological Parents 2 Years Ago	-1.812 (1.765)	-4.596 ** (2.312)	-3.337 * (1.934)	-4.167 (2.730)
Cohabitors Who Married	4.748 *** (1.504)		3.592 ** (1.610)	
Cohabitors Who Split	-0.005 (1.335)		1.978 (1.493)	
<i>Still Cohabiting (Omitted)</i>				
Biological Parent Cohabitors Who Married		8.265 ** (3.344)		2.761 (3.186)
Biological Parent Cohabitors Who Split		5.582 ** (2.471)		5.048 * (2.938)
Stepparent Cohabitors Who Married		3.534 ** (1.737)		3.727 * (1.944)
Stepparent Cohabitors Who Split		-2.877 ** (1.298)		0.584 (1.573)
<b>Sociodemographic</b>				
Mother's Education				
Less than High School Degree	-0.365 (1.482)	-0.183 (1.468)	0.844 (1.598)	0.819 (1.604)
<i>High School Degree (Omitted)</i>				
Some College	0.900 (1.768)	0.957 (1.731)	2.477 (1.856)	2.362 (1.844)
College Degree	-1.185 (3.388)	-0.795 (3.333)	3.014 (5.232)	3.037 (5.282)
Low Ability Mother <sup>1</sup>	-5.046 *** (1.445)	-5.144 *** (1.429)	-3.864 ** (1.511)	-4.055 *** (1.526)
<b>Child's Age</b>				
<i>Less than 5 Years (Omitted)</i>				
5 to less than 7 Years				
7 to less than 9 Years	-5.878 *** (1.396)	-5.959 *** (1.39)	-3.222 * (1.651)	-3.278 ** (1.672)
9 to less than 12 Years	-8.743 *** (1.326)	-8.774 *** (1.291)	-8.450 *** (1.747)	-8.418 *** (1.774)
<b>Race/Ethnicity</b>				
<i>White, non-Hispanic (Omitted)</i>				
Black, non-Hispanic	-0.037 (1.479)	-0.023 (1.458)	-0.016 (1.462)	0.035 (1.443)
Hispanic	-0.353 (1.528)	-0.311 (1.508)	0.534 (1.710)	0.525 (1.721)

Table continues

Table 5: Changes in the Status of Cohabiting Unions and Child Well-Being: PIAT Reading Comprehension

	Current Living Arrangements		Prospective Living Arrangements	
	Model 1	Model 2	Model 3	Model 4
<b>Gender</b>				
<i>Female (Omitted)</i>				
Male	-2.529 ** (1.276)	-2.609 ** (1.249)	-2.346 * (1.309)	-2.335 * (1.302)
<b>Number of Children in Family</b>				
<i>1 Child (Omitted)</i>				
2 Children	-2.439 (2.100)	-2.371 (2.076)	-0.382 (2.351)	-0.236 (2.343)
3 or more Children	-2.562 (1.946)	-2.466 (1.92)	-1.574 (2.255)	-1.502 (2.253)
<b>Poverty Status</b>				
<i>Neither Poor Nor Near Poor (Omitted)</i>				
Poor	-1.176 (2.037)	-1.110 (1.989)	-0.526 (2.071)	-0.624 (2.031)
Near Poor	0.008 (1.938)	-0.245 (1.870)	0.415 (2.128)	0.184 (2.090)
Unweighted Sample Size	908	908	728	728
Mean dependent variable	98.6	98.6	100.3	100.3
R-Squared	0.1555	0.1711	0.1265	0.1293

Note: Robust standard error given in parentheses.

Source: National Longitudinal Survey of Youth 1979 cohort, Mother and Child files (1986 - 2000). Child sampling weight.

Coefficient significantly different from zero: \* $p < .10$  \*\* $p < .05$  \*\*\* $p < .01$