Abstract

Objectives

This report presents national estimates of the probabilities of marital and cohabitation outcomes for women 15–44 years of age in 1995, by a wide variety of individual- and community-level characteristics. The life-table analysis in this report takes a life cycle approach to estimate the probabilities that:

- a woman will marry for the first time,
- an intact first cohabitation will make the transition to marriage,
- a first cohabitation will end in separation,
- a first marriage will end in separation or divorce,
- a disrupted first marriage will be followed by a new cohabitation,
- a separation from first marriage will result in divorce,
- a divorce from first marriage will be followed by remarriage, and
- a second marriage will end in separation or divorce.

Methods

The life-table estimates presented here are based on a nationally representative sample of women 15–44 years of age in the United States in 1995 from the National Survey of Family Growth, Cycle 5.

Results

The analyses show that various individual and community-level characteristics are related to the marital and cohabitational outcomes examined in this report. The results consistently demonstrate that the cohabitations and marriages of non-Hispanic black women are less stable than those of non-Hispanic white women. An analysis of trends over time suggests that differences by race/ethnicity are becoming more pronounced in recent years. Racial differences observed are associated with individual characteristics and with the characteristics of the communities in which the women live.

Keywords: cohabitation • marriage • separation • divorce • remarriage • context

Cohabitation, Marriage, Divorce, and Remarriage in the United States

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Highlights

This report presents data from Cycle 5 of the National Survey of Family Growth (NSFG). The NSFG is a nationally representative survey focused on marriage, divorce, contraception, infertility, and other factors affecting pregnancy and birth rates and women's health. Cycle 5 of the NSFG was based on face-to-face interviews with 10,847 women 15–44 years of age in 1995. The analysis of trends in this report is based on data from the 1973, 1976, 1988, and 1995 cycles of the NSFG. For convenience in writing in the text of this report, non-Hispanic white women are often referred to as ''white'' and non-Hispanic black women are often referred to as ''black.'' The full labels are always used in the tables and graphs.

This report contains 44 detailed tables showing analyses of eight outcomes related to cohabitation and marriage: the probability that a woman will marry for the first time, the probability that an intact first premarital cohabitation will become a marriage, the probability that a first premarital cohabitation will break up, the probability that a first marriage will break up, the probability that a woman whose first marriage has disrupted will enter a new cohabitation, the probability that a separation from first marriage will become a legal divorce, the probability that a divorced woman will remarry, and the probability of second marriage disruption. A wide variety of characteristics of women and the communities in which they live are used to examine these cohabitation and marital outcomes.

The analyses in this report are intended to provide a statistical description, not a definitive or exhaustive explanation of these topics. The data shown here are intended to suggest that both characteristics of individuals and the communities in which they live are often important factors in understanding cohabitation and marriage and to encourage researchers to consider these factors when studying these issues. This report also attempts to shed light on at least five important issues in the recent statistical literature on marriage and divorce:

- What are the recent trends in marital breakup, divorce, and remarriage?
- Do the trends in these outcomes differ by race/ethnicity?

- Are characteristics of communities related to couples' success in marriage?
- Is the statistical portrait of marriage affected if we measure unmarried cohabitation and separation from marriage as well as legal marriage and divorce?
- What demographic, economic, and social factors affect the chances that marriage will succeed or fail?

What are the trends? Our data show an increase in the chances that first marriages will end (in separation or divorce) for marriages that began in the 1950s through the 1970s. From the early 1970s to the late 1980s, the rates of breakup were fairly stable. The probability of remarriage following divorce has decreased slightly, and the probability that the second marriage will break up has risen from the 1950s to the 1980s.

Do the trends differ by race/ethnicity?
It appears that these trends were similar for non-Hispanic white and non-Hispanic black women, but black women faced higher rates of marital breakup, lower rates of making the transition from separation to divorce, and lower rates of remarriage. Among white women, the increasing probability of first marriage breakup leveled off in the 1970s but appears to have continued rising for black women through the 1980s.

Are characteristics of communities related to success in marriage? This report shows clear evidence that community prosperity is related to successful cohabitations and marriages, and that neighborhood poverty increases the likelihood that cohabitations and marriages will fail.

Is the statistical portrait of union formation and dissolution affected if we measure unmarried cohabitation and separation from marriage as well as legal divorce? One major advantage of survey data on marriage is that we are not limited to examining legal marriage and divorce. The data in this report show that the probability that an intact premarital cohabitation will result in marriage is 70 percent after 5 years; that probability is associated with the

woman's race, age, education, the household's income, and the economic opportunities in the community. The data also show that a great many marriages end in legal separation but not in divorce, and that looking only at divorce greatly understates marital disruption among some groups—especially non-Hispanic black and Hispanic women.

What demographic, economic, and social factors affect the chances that marriage will succeed or fail? This report shows that a number of characteristics are closely associated with the chances that a marriage will continue or break up. For first marriages, for example, marriages are less likely to break up, and more likely to succeed, if the wife grew up in a two-parent home, is Asian, was 20 years of age or over at marriage, did not have any children when she got married, is college-educated, has more income, or has any religious affiliation.

The following highlights illustrate the kinds of findings shown in this report:

The probability of first marriage is lower for non-Hispanic black women than for other women (figures 1 and 2). Getting married by the 18th birthday is more likely for Hispanic and non-Hispanic white women and less likely for non-Hispanic black and Asian women (figure 2). First marriage is less likely for women who report that their religion is not important (figure 3). Early marriage is more likely for women in communities with higher male unemployment, lower median family income, higher poverty and higher receipt of welfare (figure 4). First marriage is more likely in nonmetropolitan areas and less likely in central cities (figure 5).

The probability that an intact first premarital cohabitation becomes a marriage is higher among white women and lower among black women (figure 6); higher among couples with higher incomes than for couples with lower incomes (figure 7); and higher for cohabiting women with any religious affiliation than for those with no religious affiliation, especially among white women (figure 8). Marriage is

more likely for cohabiting white women who report that their religion is either somewhat or very important than for those who report that their religion is not important (figure 9).

Cohabiting women are more likely to marry if they live in communities with lower male unemployment, higher median family income, lower poverty, and lower receipt of welfare (figure 10). The male unemployment rate seems to be more important among black women than among white women (figure 11).

After the first 3 years of cohabitation, **the probability that a first premarital cohabitation breaks up** is higher among black women than among Hispanic or white women (figure 12) and is higher among younger than older women (figure 13), especially among white women (figure 14). Women who have ever been forced to have intercourse before the cohabitation began are more likely to experience the breakup of their first premarital cohabitation than women who have never been forced (figure 15).

Cohabiting women are more likely to experience the breakup of their first premarital cohabitation if they live in communities with higher male unemployment, lower median family income, and higher rates of poverty and receipt of welfare (figures 16 and 17).

Black women are more likely to experience **first marital disruption** and Asian women are less likely to experience first marital disruption, compared with white or Hispanic women (figure 18). First marriages of women who are 20 years of age or over at marriage are less likely to break up than marriages of teenaged brides; but there is no significant difference by age at marriage among Hispanic women (figure 19). Women whose religion is somewhat or very important are also less likely to experience a breakup of their first marriage than those whose religion is not important (figure 20).

Women who lived with both parents throughout childhood are less likely to experience the breakup of their first marriage than women who were not raised with two parents throughout childhood (figure 21). Women who have never been forced to have intercourse before marriage are less likely to

experience the breakup of their first marriage than women who have ever been forced to have intercourse before marriage (figure 22). The chance of marital disruption is lower if the wife had her first birth after marriage (figure 23).

Women who have ever suffered from generalized anxiety disorder (GAD) are more likely to experience the breakup of their first marriage than women who have never suffered from GAD (figure 24). Interracial marriages are more likely to disrupt than marriages in which both spouses are the same race/ethnicity (figure 25). First marriages are more likely to disrupt in communities with higher male unemployment, lower median family income, higher poverty, and higher receipt of welfare (figures 26 and 27).

Entering a new cohabitation after the first marriage ends is more likely among white women than black women (figure 28); more likely among women with no religious affiliation than women with any religious affiliation (figure 29); more likely if she has few or no children (figure 30); and more likely for women who live in communities with low male unemployment, poverty, and receipt of welfare (figure 31).

Separated white women are more likely to complete the legal divorce process than separated Hispanic or black women (figure 32). The transition from separation to divorce is less likely among women who live in less prosperous communities (figure 33).

The probability of remarriage is highest among white divorced women and lowest among black divorced women (figure 34). Remarriage is more likely among women who were under age 25 at divorce than among women ages 25 and over at divorce (figure 35). Remarriage is more likely for divorced women who live in communities with lower male unemployment, poverty, and receipt of welfare (figure 36). Remarriage is more likely for women who live in nonmetropolitan areas and is least likely for women who live in the central cities of metropolitan areas (figure 37).

Black women are more likely to experience **the breakup of their second marriage** than other women (figure 38);

second marriage disruption is more likely among women who were younger than age 25 at remarriage than women who were older at remarriage (figure 39), more likely among women who were not raised throughout childhood with two parents (figure 40), more likely among women who have ever been forced to have intercourse before marriage than women who have never been forced to have intercourse before marriage (figure 41), and more likely among women who have ever suffered from GAD than women who have never suffered from GAD (figure 42).

Women with no children at the start of the second marriage are the least likely to experience second marital disruption. Among those with children at remarriage, those with any unwanted children are more likely to experience a second marital disruption than those with no unwanted children (figure 43). Women who live in communities with higher male unemployment, lower median family income, higher poverty, and higher receipt of welfare are more likely to experience the second marital breakup (figure 44).

Although the statistics presented in this report are descriptive in nature, it is possible to observe how the characteristics of individuals and communities may be related to the stability of cohabitations and marriages. Cohabitations and marriages tend to last longer if the woman was older at the time the cohabitation or marriage began, if her family income is higher, if she has any religious affiliation or reports that her religion is important to her, if she was raised through childhood in a two-parent intact family, if she had never been forced to have intercourse, if she had no children at the start of the cohabitation or marriage, if her first birth was at least 8 months after the beginning of the cohabitation or marriage, if she has never suffered generalized anxiety disorder, if she is the same race/ethnicity as her husband, or if she lives in communities with higher median family income, lower male unemployment, less poverty, less receipt of welfare, and more adults who are college-educated. Some of these characteristics show stronger effects for

the stability of marriage than for the stability of cohabitation, and some of the effects vary by race/ethnicity.

Introduction

Marriage is associated with a variety of positive outcomes, and dissolution of marriage is associated with negative outcomes—for men, women, and their children. A full analysis of the benefits of marriage—to either children or spouses—is beyond the scope of this report; but this brief review should serve to highlight the importance of the data described in this report. The purpose of this report is to present estimates of the patterns of cohabitation, marriage, divorce, and remarriage in the United States as of 1995, by a wide variety of individual- and community-level characteristics. We do not attempt to provide rigorous explanations for the many findings reported here. The intent is to present the findings in a statistically sound format, in greater detail than has ever been done for the United States, and thus to encourage more understanding and further study of these important topics.

Compared with unmarried people, married men and women tend to have lower mortality, less risky behavior, more monitoring of health, more compliance with medical regimens, higher sexual frequency, more satisfaction with their sexual lives, more savings, and higher wages (1–3). The differences between married and unmarried people may reflect a causal effect of marriage or a selection effect. Healthier people may be more likely than others to find mates and marry. Research has suggested that the benefits of marriage may be partially due to a selection effect and partially due to true benefits to be gained from being married as opposed to being unmarried (3,4). A lower mortality risk among the married has been shown to persist even after health in early adulthood was controlled, suggesting that at least part of the benefit of being married is not the result of selection (4).

Compared to married individuals, divorced persons exhibit lower levels of

psychological well-being, more health problems, greater risk of mortality, more social isolation, less satisfying sex lives, more negative life events, greater levels of depression and alcohol use, and lower levels of happiness and self-acceptance (5). The economic consequences of divorce can be severe for women. Most often, children remain with the mother after divorce; the loss of the ex-husband's income often results in a severe loss of income per capita (6,7). For a man, the retention of income combined with decreased family size may actually result in an increase in his new household's income per capita (6,8).

Adverse outcomes accrue to children of divorce and children raised in single-parent families. Although not all single-parent families are the result of divorce and not all divorced mothers remain single, virtually all children of divorce spend some time in a single-parent household until the mother remarries. Even when the mother does remarry, studies suggest that children in stepfamilies have similar risks of adverse outcomes as children in single-parent families: both groups of children do worse than children living with two biological parents in terms of academic achievement, depression, and behavior problems such as drug and alcohol abuse, premarital sexual intercourse, and being arrested (9).

Single-parent families have lower levels of parental involvement in school activities and lower student achievement, compared to two-parent families (10). Children raised in single-parent families are more likely to drop out of high school, have lower grades and attendance while in school, and are less likely to attend and graduate from college than children raised in two-parent families (11). They are more likely to be out of school and unemployed and are also more likely to become single parents themselves, than children raised in two-parent families (11). Studies have found that, compared to children in two-parent families, children of divorce score lower on measures of self-concept, social competence, conduct, psychological adjustment and long-term health (5).

The positive health benefits of marriage and the negative consequences of divorce illustrate the importance of examining trends and differentials in the patterns of marriage and divorce over time.

Trends and Differences in Marriage and Divorce

In the United States during the second half of the twentieth century, the proportion of people's lives spent in marriage declined due to postponement of marriage to later ages and higher rates of divorce (12). The increase in nonmarital cohabiting has also contributed to the decline in the proportion of peoples' lives spent in marriage. Increasing rates of cohabitation have largely offset decreasing rates of marriage (13,14).

The proportion of time spent in marriage has varied across demographic subgroups. Since 1950, the marital patterns of white and black Americans have diverged considerably. About 91 percent of white women born in the 1950s are estimated to marry at some time in their lives, compared with only 75 percent of black women born in the 1950s (13). Black married couples are more likely to break up than white married couples, and black divorcees are less likely to remarry than white divorcees (13).

The degree of attachment to marriage among black Americans is similar to that of white Americans as measured by attitudes toward marriage (15,16). One explanation offered by some researchers for the lower proportion of time spent in marriage among black Americans is the idea of a "marriage squeeze," in which the "marriageable pool" of black men is low due to high rates of joblessness, incarceration, and mortality (17–19). Employed men are more likely than unemployed men to marry (20).

In addition to race and employment status, other characteristics of individuals that have been found to be related to a higher probability of getting married include higher education and earnings (21). Characteristics related to getting married earlier include growing up in a disrupted family and higher levels of parents' education (22).

Characteristics of individuals related to a higher probability of divorce include younger age at marriage, lower education and later birth cohort (23), later marriage cohort and presence of a premarital birth (24), premarital cohabitation (25), and premarital sexual activity (26). Catholic white women are less likely to divorce than non-Catholic white women (24). Marital dissatisfaction has been found to be associated with psychiatric disorders such as GAD, depression, and panic (27). Other characteristics related to a lower probability of remarriage include higher education and older age at divorce (28) and presence of children from prior marriages (9).

Lower economic prospects for less-educated young men have been hypothesized to decrease the probability of marriage. The increasing economic independence of women has also been hypothesized to decrease the probability of marriage, although recent evidence suggests that the increasing economic independence of women may actually increase the probability of marriage as earnings and employment may make either partner an attractive potential spouse (17,21). Marriage market conditions may also play a role, in that the probability of divorce is higher in areas with large numbers of economically attractive potential alternate partners (17,29).

A full analysis of all of the individual- and community-level characteristics associated with cohabitation, marriage, and divorce is beyond the scope of this report. The purpose of this report is to present estimates of the patterns of cohabitation, marriage, divorce, and remarriage in the United States as of 1995 by a wide variety of demographic and community characteristics. The individual characteristics include some which have been shown to be related to marital outcomes in the literature cited above: age, race/ethnicity, education, income, employment status, religion, family background, parity, GAD, and whether the woman cohabited with her husband before marriage (9, 13, 20–28). Other individual characteristics have been found in other analyses of the National Survey of Family Growth (NSFG) to be

correlated with related variables such as marital status, age at marriage, or year of marriage: forced intercourse, timing of first birth, and whether births were unwanted (30).

Some of these individual characteristics are not available for all analyses. For example, whether the marriage was preceded by cohabitation is only appropriate for analyses of first- and second-marriage duration. Some characteristics do not always have enough cases to use in some analyses. For example, parity is measured as the number of children born by the start of the analysis interval, and the interval for the analysis of first marriage begins at age 15; the number of women who had given birth before age 15 was insufficient for analysis of this variable. Where possible, analyses were run by various different measurements of these variables. Analyses of all outcomes are presented by religious affiliation and the importance of religion. For analyses of first- and second-marriage disruption, results are presented by the wife's age and by the age difference with her husband, and by the wife's race/ethnicity and by the race difference with her husband (the age difference with partner and race difference with partner are not available for analysis of the first cohabitation because of the large amount of missing data in the woman's report of her first cohabiting partner's characteristics).

Basic measures of residence such as region of residence and metropolitan status are included here. Other measures of the characteristics of the community measured at the census-tract or county level are also included: the male unemployment rate, median family income, percent of households below poverty, percent of families receiving public assistance, percent of adults with college education, the crime rate in the county, and the percent of women never-married.

The analysis of each outcome is presented by each individual and community characteristic separately. The results are descriptive and are not meant to represent a definitive explanation of these outcomes. Further analysis using multivariate techniques may reveal that some of the characteristics in this report

are more or less important than others, but such analysis is beyond the scope of this report. The estimates in this report are based on Cycle 5 of NSFG, conducted in 1995 by the Centers for Disease Control and Prevention (CDC)/National Center for Health Statistics (NCHS). Preliminary estimates of first marriage disruption, the transition from separation to divorce, remarriage, and second marriage disruption by race/ethnicity and age based on the 1995 NSFG were published previously (31).

Data Sources

There have been several sources of data on marriage, divorce, and cohabitation in the United States in recent decades, but few are still active:

- Until 1995, the NCHS Vital Statistics program included marriage and divorce registration data. The collection of individual record data ended with data year 1995, and since then only annual total counts of marriages and divorces have been available (32). That system previously gave annual rates of legal marriage and divorce by marriage order and age but had no data on the lifetime probability of divorce by other characteristics and included no data on cohabitation or separation.
- The U.S. Census Bureau's Current Population Survey (CPS) previously contained a marital history supplement to the June CPS every 5 years in 1980, 1985, 1990, and 1995, but was not continued after 1995 (33).
- The National Survey of Families and Households, conducted by the University of Wisconsin-Madison Center for Demography and Ecology, was a comprehensive survey covering many aspects of cohabitation and marriage and was especially useful because of its longitudinal design, allowing for the prediction of outcomes based on covariates measured before those outcomes. However, the sample was originally drawn in 1987 and the last data collection was in 1992–94,

although a third wave of data is being collected in 2001–02 (34).
- The U.S. Census Bureau's Survey of Income and Program Participation (SIPP) is a longitudinal panel survey of approximately 37,000 households that includes a marital history and a large number of demographic characteristics. The most recent SIPP data available were from the 1996 panel (35). There was no cohabitation history data collected in SIPP, so analysis of the transition from cohabitation to marriage is impossible.
- Cycle 5 of the NSFG was collected in 1995 and contains full cohabitation and marriage histories as well as a large number of potential characteristics to study patterns of cohabitation, marriage, and divorce. In addition, the NSFG Cycle 5 includes data on the characteristics of the communities in which the respondents live, allowing for contextual analysis of cohabitation, marriage, divorce, and remarriage. Cycles 1 through 5 of NSFG can be pooled to perform trend analysis. Unlike most of these other data systems, NSFG is currently ongoing. Cycle 6 of the NSFG is to be collected in 2002, with public-use data files expected to become available in late 2003. Further analysis of new data on these topics collected in 2002 will therefore be possible.

Life Tables on Marriage

There have been numerous studies using life-table techniques to study marriage and divorce in the United States. One study presented first and second marriage dissolution life tables based on the 1973 NSFG (23). Another study (1980) constructed similar tables on first and second marriage based on the Divorce Registration Area annual divorce certificate data (36). Life tables of marriage, widowhood, and divorce have been computed based on published census and vital statistics data (37,38). Other studies have presented statistics on marriage and divorce that are calculated as cumulative percents, which

are similar to estimates obtained in life tables. One such study presented cumulative probabilities of remarriage based on the 1976 NSFG (28). Another study presented cumulative proportions of marriages dissolved based on the 1982 NSFG (22). Because the focus of this report is on the occurrence of certain events (marital disruption, remarriage, etc.) within a specified time frame (duration of marriage, duration of divorce, etc.), life-table techniques are appropriate for this analysis (23). A detailed description of life-table techniques appears in the ''Methods'' section, and a sample life table appears in Appendix II.

The life tables in this report are based on Cycle 5 of the NSFG, the most recent available data. In addition, a large number of covariates are examined that were not analyzed in the previous studies, including the characteristics of the communities in which women live. We also include cohabitation life tables that were not available in prior studies, including the probability of cohabitation disruption, the probability of a cohabitation becoming a marriage, and the probability of cohabitation after the dissolution of first marriage.

Methods

Data—The national estimates of cohabitation, marriage, and divorce patterns in this report are based on data from the 1995 NSFG. Cycle 5 of NSFG, conducted by CDC/NCHS in 1995, was based on a multistage probability sample of the civilian, noninstitutionalized population of women in the United States, yielding estimates that are representative of women 15–44 years of age in 1995. Between January and October 1995, in-home computer-assisted personal interviews were conducted with 10,847 women, of whom 1,553 were Hispanic women, 6,483 were non-Hispanic white women, 2,446 were non-Hispanic black women and 365 were women of other races and ethnic origins. The overall response rate was 79 percent (30).

The sample list for the 1995 NSFG was selected from households that responded to the 1993 National Health Interview Survey. Non-Hispanic black and Hispanic women were sampled at higher rates than were other women. Sampling weights account for differential probabilities of sample selection and for nonresponse, and are adjusted to agree with control totals by age, race, parity, and marital status provided by the U.S. Census Bureau. The 10,847 women in the 1995 NSFG represent the 60 million women 15–44 years of age in the civilian noninstitutionalized population of the United States in 1995. On average, each woman in the 1995 NSFG represents about 5,500 women in the population, although sample weights vary considerably from this average value depending on the respondent's race, age, and Hispanic ethnicity, the response rate for similar women, and other factors (30,39). See Appendix I, Technical Notes for additional information.

The 1995 NSFG collected complete retrospective histories of each woman's experiences with cohabitation, marriage, and divorce, including the beginning and ending dates of each cohabitation and marriage and the outcome of each union (marriage, separation, divorce, or widowhood) (40). Given these data, the probabilities shown in this report can be estimated using life-table techniques.

Previous analyses of marriage and divorce based on vital statistics have computed and presented annual rates of marriage and divorce (41,42). Rates are snapshots of data limited to a specific year. The life-table analysis in this report takes a life-cycle approach to estimate the probabilities that:

- a woman will get married for the first time,
- an intact first cohabitation will make the transition to marriage,
- a first cohabitation will end in breakup,
- a first marriage will end in separation or divorce,
- a disrupted first marriage will be followed by cohabitation,
- a separation will result in divorce,
- a divorce from first marriage will be followed by remarriage, and
- a second marriage will end in separation or divorce.

These outcomes are presented in this report in the order in which they typically occur in the lives of women and men—that is, in a ''life-cycle'' order. Each outcome was treated independently. Although it is possible to combine outcomes in multidecrement life tables (such as the formation of the first union as either cohabitation or marriage, or the end of first cohabitation in either breakup or marriage), that is beyond the scope of this report.

Previous analysis of divorce and remarriage based on Cycle 4 of NSFG used a measure of the cumulative proportion of marriages disrupted as of interview to describe the phenomena (43). This statistic is a refinement of a rate, approximating the estimates that life-table analysis provides. However, it is only a single measure of the cumulative proportion at the time of interview; life tables provide estimates of cumulative proportions at every time point in the life course of a marriage.

Life Tables—The life table is a tool that demographers and statisticians use most often to study mortality, but it is also often applied to the study of marital stability. In studying mortality, the cohort life table is a summary of the mortality history of a given cohort from birth to death (a cohort is a group of people born in the same year; e.g., the 1950 cohort includes persons born in 1950), and requires data on the longevity of all cohort members, a span of more than 100 years. As a result, the period life table is typically used as a model of what would happen to a given cohort if the age-specific death rates from a certain point in time were to remain fixed for the duration of the cohort's life (44,45).

As members of the cohort age, they are subjected to the age-specific death rates of successive age categories in the life table. At each interval, the age-specific death rate for that interval is used to calculate how many members of the cohort die during that interval. That number of deaths is subtracted from the count of cohort members, and the result is the number of cohort members who survive to go on to the next interval. Eventually, the last age interval is reached and the last cohort members die. One overall measure of longevity is the proportion who survive

to specific ages (44). Survivor curves can be plotted that show the proportion of the cohort surviving to each successive age category (45,46).

To apply life table analysis to the study of marital (or cohabitation) stability, the cohort of people is replaced with a cohort of marriages (or cohabitations); age is replaced by union duration, and death is replaced by breakup, separation, or divorce. A mortality life table is used to analyze death, which is a one-time event that cannot be reversed, whereas a marital life table is used to analyze marriage, which can occur more than once and can be reversed. However, there is little conceptual difference between the two if one considers that the event of a first marriage cannot be reversed (a married woman can become unmarried, but cannot change the fact that she experienced the event of a first marriage).

There is an additional issue that must be addressed in order to apply life-table analysis to the study of marital outcomes. The NSFG sample of women is limited to ages 15–44, so the marriage histories are incomplete. For respondents whose marriage has not yet ended as of interview, the end date of the marriage is unknown, and it is not known how the marriage will end; therefore the duration of the marriage is unknown, and is referred to in statistical literature as "censored." Life table procedures allow for the simultaneous analysis of complete and incomplete marriage histories (23).

Life table analysis can handle censored cases by keeping such cases in the analysis as long as they are at risk of disruption and then dropping them out once the risk is unknown (47). For example, when calculating the proportion of marriages that dissolve in each duration interval, a marriage that has existed for 24 months and still exists intact at interview would remain in the denominator for each duration interval until 24 months of duration is reached; after that, the case would no longer be used in the calculations.

Widowhood removes a marriage from the risk of dissolution. The length of time that the marriage would have endured intact if the husband had not

died is unknown, so cases of widowhood are censored (removed from the analysis) at the date of the death of the husband. Widowhood is very rare among women in the age group 15–44. The mortality of the wives is unobservable, as the woman had to have been alive in order to be interviewed. As the risk of mortality among women in the age range 15–44 is low, this is unlikely to affect the results substantially.

The basic measure used in this report is the probability that a marriage or cohabitation will end in separation or divorce. For convenience and brevity in this report, this measure is referred to as the probability of dissolution or the probability of disruption. In this sense, dissolution or disruption means "to break apart" or break up. For analysis of first- or second-marriage disruption, the duration of the marriage is measured in months from the start of the marriage until the separation or divorce (marriages ending in widowhood or still intact at interview are censored). For analysis of cohabitation disruption, duration is measured from the start of the cohabitation until the end of the cohabitation, or if the couple married during the relationship, from the start of the cohabitation until the separation or divorce (cohabitations ending in the death of the partner or still intact at interview are censored). Cohabitations that had already made the transition to marriage are included in the analysis of cohabitation disruption because the analysis focuses on how long the actual relationship endures rather than how long particular legal definitions endure.

For the interval to first marriage, duration is measured from the 15th birthday to the date of first marriage. Women who never married are censored at interview. For the transition from cohabitation to marriage, duration is measured from the start of the cohabitation to the date of first marriage. Cohabitations ending in death of the partner or disruption, or still intact and unmarried at interview, are censored. For the interval until post-marital cohabitation, duration is measured from the date of the end of the first marriage until the start of a new cohabitation. Women who remarried

without first cohabiting or who remained unmarried and did not enter a new cohabitation by the time of the interview are censored. For the transition from separation to divorce, duration is measured from the date of separation from first marriage to the date the divorce was finalized. Women who never made the transition to divorce by the time of the interview are censored. For remarriage, duration is measured from the date of the divorce to the date of the second marriage. Women who never remarried by the time of the interview are censored.

A woman 30 years of age at the time of her marriage cannot be included in a measure of the probability of dissolution after 20 years of marriage, because she would have been 50 years of age after 20 years of marriage, and the maximum age of women in the NSFG sample was 44. Because of the age limitation on the sample, the longer the period of observation, the younger the women must be at marriage to have been 44 years of age or younger when she was interviewed. Estimates toward the later durations are therefore biased toward the experiences of younger women at marriage. Because younger age at marriage is associated with a higher probability of disruption, this means that estimates toward the later durations may be overestimates of the probability of disruption. To avoid awkwardness in describing results affected by this limitation, tables and graphs in this report are truncated as necessary. The events examined in this report include the first marriage, the transition from first cohabitation to marriage, first cohabitation disruption, first marriage dissolution, postmarital cohabitation, the transition from separation to divorce, second marriage, and second-marriage dissolution. The higher the average age at the event, the more truncation is necessary to avoid this potential bias. In the future, the NSFG could address this issue by interviewing women up to 54 or 59 years of age.

The probability of divorce itself is not always the best measure of marital instability. While 26.5 percent of women have divorced at the end of 10 years of first marriage, 33 percent of all first

marriages have disrupted because of either separation or divorce at the end of 10 years (NSFG Cycle 5, results not shown). Subgroup comparisons of the probability of divorce are not appropriate for subgroups that differ in the probability that separation will lead to divorce (48). For example, research has shown that the marriages of black women are more likely to end in separation than the marriages of white women, and that separated black couples are less likely to make the transition to divorce than separated white couples (23,43). A comparison of the probability of divorce alone therefore obscures some of the difference between these two groups in the probability that a marriage will dissolve. For this reason, in this report, marital disruption is defined as either separation or divorce, and a second analysis examines the probability that separated women will divorce.

Appendix II presents an example life table for the duration of first marriage and describes in detail each part of the life table and its role in the generation of survival statistics. In the following analysis, for the sake of brevity, only the cumulative proportion dissolved at the beginning of selected intervals is presented and compared across subgroups. (The intervals that have been selected are consistent across outcomes: after 1 year, after 3 years, after 5 years, after 10 years, after 15 years.) The cumulative proportion dissolved after a specified period is a more stable estimate than the estimates of individual probabilities of dissolution within each period (23). Although this explanation and the example life table in the appendix focus on marital duration as the dependent variable of interest, the methodology is easily adapted to examine other cohabitation and marital outcomes.

The analyses of the interval until first marriage and of first marriage stability are the only analyses in this report in which there were sufficient numbers of non-Hispanic Asian women in the NSFG sample to generate reliable estimates. In all other analyses in this report, non-Hispanic Asian women are included in analysis of the full sample but are not analyzed separately. (See Technical Notes.) Non-Hispanic American Indian women are included in analysis of the full sample, but there were not sufficient numbers of non-Hispanic American Indian women in the sample to produce reliable estimates separately.

Estimates are presented separately for non-Hispanic white women, non-Hispanic black women, and Hispanic women. Analyses by other characteristics are presented separately for non-Hispanic white women, and non-Hispanic black women, although in some cases the number of non-Hispanic black women in the sample was not large enough to produce reliable estimates by other covariates. There were enough Hispanic women in the sample to present analysis by other characteristics separately for Hispanic women for only two outcomes: the interval until first marriage and the stability of first marriage. For convenience in writing, in the text of this report, non-Hispanic white women are often referred to as "white" and non-Hispanic black women are often referred to as "black." The full labels are always used in the tables and graphs. The statistics in this report were computed using the LIFETEST procedure in Version 8 of PC-SAS (49). The software package SUDAAN, Version 7.5.6 was used to compute the standard errors of the statistics (50). The point estimates derived in SAS and SUDAAN are identical, but the standard errors computed in SUDAAN correct for the complex survey design of the NSFG Cycle 5.

The statistical significance of differences in the probabilities examined in this report is assessed by comparing the boundaries of confidence intervals around each estimate (see the Technical Notes for further details). Differences presented in the text are statistically significant at the 5-percent level, indicating that if the difference were merely the result of random chance and did not reflect a true difference in the general population, the difference would only be observed in less than 5 percent of all possible samples. In general, results are described at specific points in time, for example, the probability of marital disruption after 5 years of marriage, or after 10 years of marriage. Differences that are described in the text as statistically significant at certain durations of marriage may not be statistically significant at other durations of marriage. Differences that are not discussed in the text are not necessarily statistically insignificant. See the Technical Notes for details on assessing the statistical significance of any difference not noted in the text.

Analyses of data by women's educational attainment are limited to women 20 years of age and over at interview because below age 20, education is largely a function of age and is often incomplete.

Community Distributions by Race/Ethnicity

As will be shown, the race/ethnicity differences in marital and cohabitational stability found in this report are substantial, and the trend analysis suggests that the differences are increasing over time, such that marital instability has leveled off for non-Hispanic white women but continues to increase for non-Hispanic black women. In the analyses of marital and cohabitational outcomes, the consistent finding is that less affluent communities as indicated by lower median family income and percent college educated and higher unemployment, poverty, and welfare are associated with lower marital and cohabitational stability. An examination of community distributions by race/ethnicity may suggest avenues for further exploration of the race differences in marital and cohabitational stability.

Table A shows the percentage distributions of community characteristics for all women and separately for Hispanic, white, and black women. The community characteristics are classified into three categories: the top 25 percent, the middle 50 percent, and the bottom 25 percent. The percentages in the "Total" column do not always equal 25, 50, and 25, because the value at the quartile does not always split the sample up into exact quartiles. For example, if the 25th percentile value of median family

Table A. Number of women 15–44 years of age (in thousands) and percent distribution, by race/ethnicity and contextual variables: United States, 1995

Contextual variable	Number (1,000s)[1]	Total	Race/ethnicity		
			Hispanic	Non-Hispanic white	Non-Hispanic black
Male unemployment					
Bottom 25 percent.	18,505	30.7	15.8	35.7	15.5
Middle 50 percent	28,825	47.9	45.7	50.9	35.5
Top 25 percent	12,870	21.4	38.5	13.4	49.0
Median family income					
Bottom 25 percent.	15,767	26.2	39.9	19.8	51.4
Middle 50 percent	30,452	50.6	44.4	54.2	37.8
Top 25 percent	13,981	23.2	15.7	26.0	10.8
Percent below poverty					
Bottom 25 percent.	14,465	24.0	13.0	28.1	9.1
Middle 50 percent	30,322	50.4	43.4	54.6	34.3
Top 25 percent	15,414	25.6	43.6	17.3	56.6
Percent receiving welfare					
Bottom 25 percent.	15,695	26.1	15.2	30.4	11.5
Middle 50 percent	30,059	49.9	38.7	54.8	33.9
Top 25 percent	14,447	24.0	46.1	14.8	54.6
Percent of adults college-educated					
Bottom 25 percent.	16,781	27.9	38.9	23.0	48.8
Middle 50 percent	29,711	49.4	46.7	51.6	39.5
Top 25 percent	13,708	22.8	14.5	25.5	11.7
Crime rate					
Bottom 25 percent.	14,591	25.0	7.1	30.9	12.3
Middle 50 percent	29,277	50.2	53.2	50.3	45.6
Top 25 percent	14,469	24.8	39.6	18.8	42.1
Percent of women never-married					
Bottom 25 percent.	16,038	26.6	14.4	32.6	8.3
Middle 50 percent	30,221	50.2	50.8	52.8	36.7
Top 25 percent	13,942	23.2	34.8	14.7	55.1
Metropolitan status					
Central city	18,550	30.8	51.0	22.8	55.2
Other SMSA[2].	29,303	48.7	41.3	52.9	31.7
Not SMSA[2]	12,347	20.5	7.7	24.3	13.2

[1]The weighted number of women is an estimate of the total population size and does not reflect sample size.
[2]SMSA is standard metropolitan statistical area.

income is $10,000, but there are a large number of cases with values of $10,000, there may not be a clear distinction at exactly the 25th percentile.

Table A shows that non-Hispanic white women are disproportionately present in affluent neighborhoods and that non-Hispanic black and Hispanic women are disproportionately present in less-affluent neighborhoods. Roughly 31 percent of all women live in low-unemployment communities and 21 percent live in high-unemployment communities, but among white women, almost 36 percent live in low-

unemployment communities and only 13 percent live in high-unemployment communities, compared with 16 percent of black women in low-unemployment areas and almost one-half (49 percent) of black women in high-unemployment areas (table A). Only 9 percent of black women live in low-poverty communities and 57 percent live in high-poverty areas, compared with 28 percent of white women in low-poverty areas and 17 percent of white women in high-poverty areas. The distribution of Hispanic women falls between that of white and black women, but Hispanic

women are also disproportionately present in less affluent areas (table A).

It will be shown that median family income in the community is associated with the probability of first marriage disruption, such that marriages are more likely to fail if the woman lives in a low-income community. This relationship is similar among white and black women. Because black women tend to live in communities with low median family income and communities with low income are associated with a larger probability of marital disruption, black women have a higher chance of

Table B. Number of women 15–44 years of age (in thousands) and percent distribution, by past cohabitation and marital status and by age at interview and race/ethnicity: United States, 1995

Age at interview and race/ethnicity	Number (1,000s)[1]	Total	Past cohabitation and marital status			
			Never married		Ever married	
			Never cohabited	Ever cohabited	Never cohabited	Ever cohabited
Total	60,201	100.0	27.5	10.2	31.4	30.9
Age at interview						
15–19	8,961	100.0	88.6	7.0	2.6	1.9
20–24	9,041	100.0	45.5	20.2	16.2	18.1
25–29	9,693	100.0	20.3	15.4	30.4	33.9
30–34	11,065	100.0	10.8	9.3	37.8	42.1
35–39	11,211	100.0	7.1	6.4	42.9	43.6
40–44	10,230	100.0	5.5	4.1	51.5	38.9
Race/ethnicity						
Hispanic	6,702	100.0	28.2	10.4	35.1	26.3
White non-Hispanic	42,522	100.0	24.7	8.9	32.7	33.7
Black non-Hispanic	8,210	100.0	39.7	17.3	20.2	22.9
Other non-Hispanic[2].	2,767	100.0	33.2	8.3	35.1	23.4

[1]The weighted number of women is an estimate of the total population size and does not reflect sample size.

[2]Includes Asian and Pacific Islander women and American Indian women, not shown separately.

marital dissolution than white women, who are less likely to live in communities with low income. However, within low-income communities, black women still have a greater probability of marital disruption than white women in low-income communities, so some of the race difference remains unexplained.

To fully explore the effects of individual and community characteristics requires multilevel modeling, which is beyond the scope of this report. Associations between individual outcomes and community characteristics could be influenced by unobserved factors. The analyses by community characteristics are not meant to represent full explanations of the outcomes studied in this report. Researchers are encouraged to use these results as starting points to follow up with more extensive analysis.

Results

Cohabitation and Marital Status

Table B shows the distribution of women 15–44 years of age in 1995 by past cohabitation and marital status, age at interview, and race/ethnicity. Past cohabitation and marital status is

classified in table B as never married or ever married, with each group further split into two subgroups separating the never cohabited from the ever cohabited. These four subgroups are mutually exclusive and exhaustive, summing to 100 percent.

Almost 28 percent of women 15–44 years of age have never married nor cohabited (table B). This percentage is considerably larger for young women and decreases as age increases. About 62 percent of women have ever been married, one-half of whom have ever cohabited and one-half of whom have never cohabited. The remaining 10 percent have cohabited, but never married. Non-Hispanic white women are more likely to have experienced both cohabitation and marriage, while non-Hispanic black women are more likely to have experienced neither cohabitation nor marriage (table B).

Table C shows the distribution of women 15–44 years of age in 1995, by current cohabitation and marital status at interview, age at interview, and race/ethnicity. Current cohabitation and marital status is classified as currently cohabiting or not currently cohabiting. The category not currently cohabiting is further split into the never married, formerly married, or currently married. These four subgroups are mutually exclusive and exhaustive, summing to

100 percent. Although current cohabitors could be never married or formerly married, they would not be included in the never married or formerly married categories because those groups are restricted to respondents not cohabiting at interview in order to focus on the proportions of women currently in a marriage or cohabitation.

Roughly 50 percent of women 15–44 years of age are currently married and 7 percent of women 15–44 years of age are currently cohabiting (table C). One third of women 15–44 years of age are not cohabiting and have never married. The remaining 10 percent are not cohabiting and are formerly married (separated, divorced, or widowed). The percent currently cohabiting is larger for young adults in their twenties and then decreases as age increases. The most striking differences by race/ethnicity are the higher percent not cohabiting and never married and the lower percent currently married among non-Hispanic black women. In the remaining text of this report, non-Hispanic white women are often referred to as ''white'' and non-Hispanic black women are often referred to as ''black.'' The full labels are always used in the tables and graphs.

Table C. Number of women 15–44 years of age (in thousands) and percent distribution, by current cohabitation and marital status and by age at interview and race/ethnicity: United States, 1995

Age at interview and race/ethnicity	Number (1,000s)[1]	Total	Currently cohabiting	Not cohabiting		
				Never married	Formerly married	Currently married
Total	60,201	100.0	7.0	33.4	10.3	49.3
Age at interview						
15–19	8,961	100.0	4.1	91.5	0.6	3.8
20–24	9,041	100.0	11.2	56.1	5.5	27.2
25–29	9,693	100.0	9.8	28.9	8.8	52.5
30–34	11,065	100.0	7.5	16.2	11.6	64.7
35–39	11,211	100.0	5.3	11.9	15.0	67.9
40–44	10,230	100.0	4.4	8.8	18.1	68.6
Race/ethnicity						
Hispanic	6,702	100.0	8.2	32.8	11.6	47.4
White non-Hispanic	42,522	100.0	7.0	29.4	9.3	54.3
Black non-Hispanic	8,210	100.0	6.9	52.5	15.5	25.2
Other non-Hispanic[2]	2,767	100.0	4.6	39.1	7.6	48.8

[1]The weighted number of women is an estimate of the total population size and does not reflect sample size.

[2]Includes Asian and Pacific Islander women and American Indian women, not shown separately.

The Probability of First Marriage

Tables 1 and 2 show the probability that a woman marries for the first time by characteristics of the woman and her community. Tables 3 and 4 show these estimates for Hispanic women, tables 5 and 6 show the estimates for non-Hispanic white women, and tables 7 and 8 show the estimates for non-Hispanic black women. These tables show the probabilities of marriage at specific durations since age 15, the starting point for this analysis. The starting point is actually the month of the 15th birthday, so a 3-year interval ends in the month just before the 18th birthday and a 5-year interval ends in the month just before the 20th birthday. A recent census report estimated that 90 percent of women will marry at some time in their lives (51); because most women eventually marry, the tables presented here basically show differences in the timing of first marriage by characteristics of the woman and her community. A particular variable may show a significant difference in the proportion of women married by age 18, but the differences tend to converge at later durations as most women eventually marry.

Table 1 shows that 8 percent of women married for the first time by the 18th birthday, 25 percent married by the 20th birthday, and 76 percent married by the 30th birthday. Figure 1 shows the probability of marriage over time by race/ethnicity: Hispanic and non-Hispanic white women are more likely to marry by age 25 than non-Hispanic black or Asian women, but by age 30, non-Hispanic Asian women have caught up to Hispanic and white women. Black women are significantly less likely to have married by age 30 than any other group (table 1 and figure 1). Figure 2 shows the probability of marriage by age 18 and by age 30, by race/ethnicity. Early marriage is more likely for Hispanic women, followed by white women, and is less likely for black women and Asian women. Marriage by age 30 is considerably lower for non-Hispanic black women, with virtually no differences among the other groups (figure 2).

Early marriage (i.e., before the 18th birthday) is more likely among women with less than a high school education at interview, and among women whose mothers had less than a high school education (table 1). The pattern of differences is similar for the two
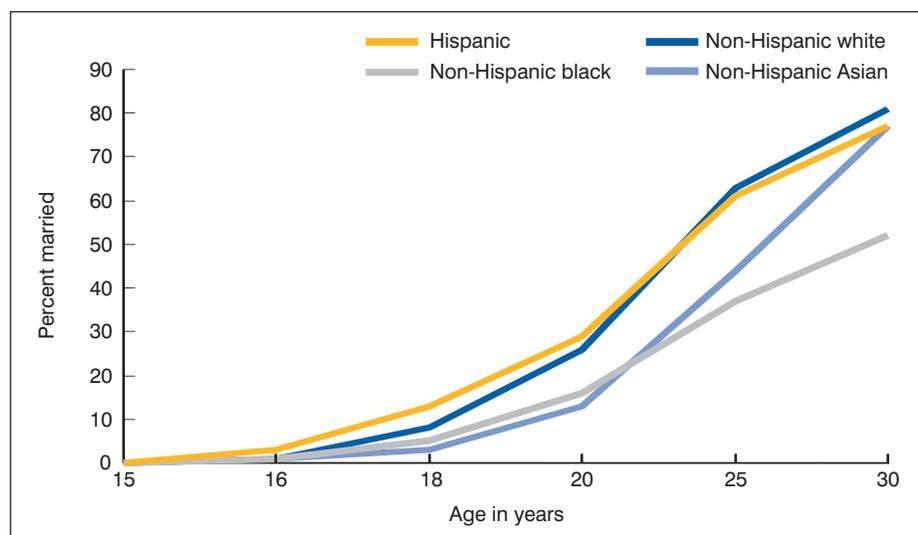
Figure 1. Probability of first marriage by age and race/ethnicity: United States, 1995
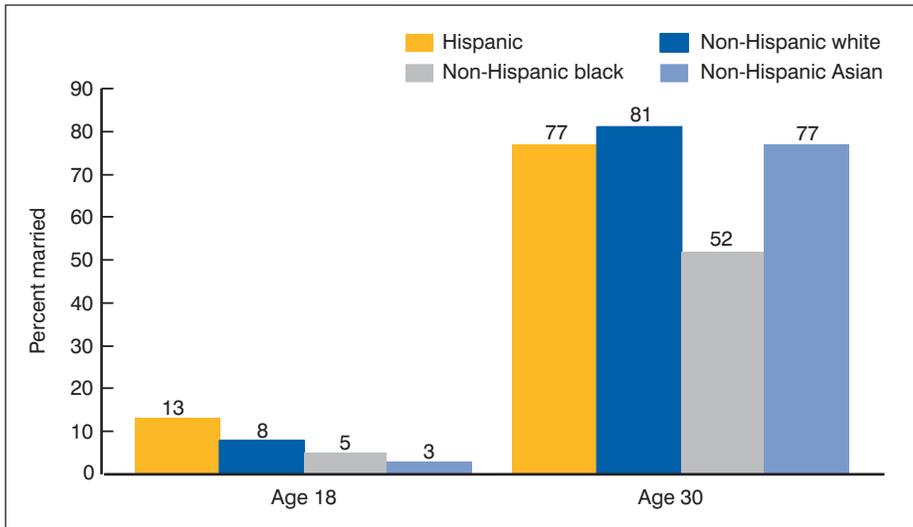
Figure 2. Probability of first marriage by ages 18 and 30 by race/ethnicity: United States, 1995
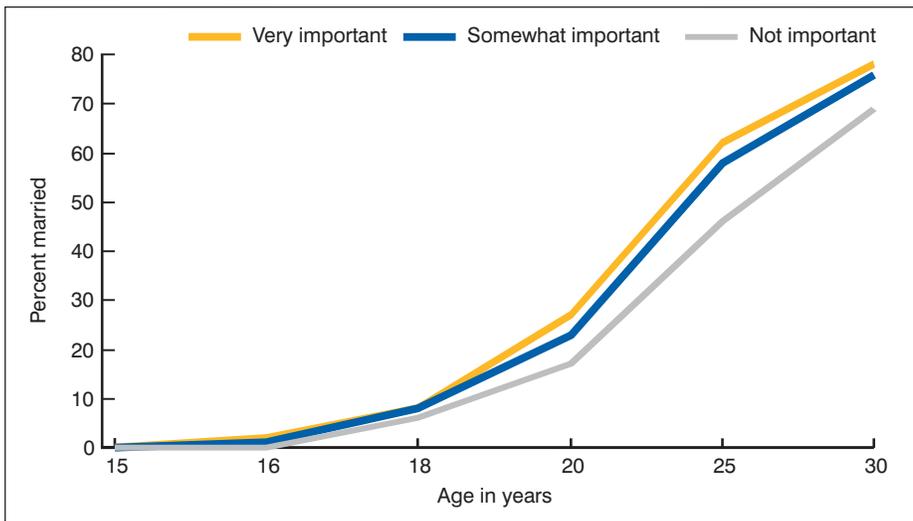
Figure 3. Probability of first marriage by age and importance of religion: United States, 1995

measurements of education, but the differences are larger by the woman's own education than by her mother's education. Because of data quality issues (the higher level of imputation of mother's education), the respondent's own education is retained for the remaining analysis in this report and mother's education is dropped.

Other characteristics that are associated with early marriage include lower family income at interview, being affiliated with a fundamentalist Protestant faith, and living in the South (table 1). Among Hispanic women, affiliation with either fundamentalist Protestant or other Protestant faiths is associated with early marriage (table 3).

Differences by these variables are smaller and nonsignificant among non-Hispanic black women, although the differences by education and mother's education remain statistically significant (table 7).

Figure 3 shows the probability of first marriage by the importance of religion. Women who reported that their religion is not important are less likely to marry than other women at all ages through age 30 (figure 3).

Early marriage is more common in less-affluent communities. Figure 4 shows that marriage by age 18 is more likely in communities with higher male unemployment, lower median family income, higher poverty, and higher

receipt of public assistance. The differences in figure 4 are substantial: The probability of early marriage is 200 percent higher in high-poverty communities compared with low-poverty communities.

Marriage by age 30 is less likely in metropolitan areas than in nonmetropolitan areas. For all women, and among Hispanic, white, and black women, the probability of first marriage is lowest in central cities and highest in nonmetropolitan areas (figure 5). Figure 5 also shows that within each category of metropolitan status, non-Hispanic black women are significantly less likely to marry by age 30 than Hispanic or non-Hispanic white women.

The Probability That an Intact First Cohabitation Makes the Transition to Marriage

Tables 9 and 10 show the probability that the first premarital cohabitation becomes a marriage by characteristics of the woman and her community. Tables 11 and 12 show these estimates for non-Hispanic white women, and tables 13 and 14 show these estimates for non-Hispanic black women. Table 9 shows that for all women, the probability of a first premarital cohabitation becoming a marriage is 58 percent after 3 years of cohabitation and 70 percent after 5 years of cohabitation. This means that 58 percent of cohabitations that have lasted at least 3 years have made the transition to marriage by that time and that 70 percent of cohabitations that have lasted for 5 years have made the transition to marriage by that time.

Table 9 and figure 6 show that the probability that a first premarital cohabitation becomes a marriage is higher for white women, lower for black women, and intermediate for Hispanic women (figure 6). The probability that the first cohabitation becomes a marriage within 5 years is 75 percent for white women, 61 percent for Hispanic women, and only 48 percent for black women (table 9). Table 9 also shows that the probability of the transition to marriage is higher for women with higher family income (the measurement
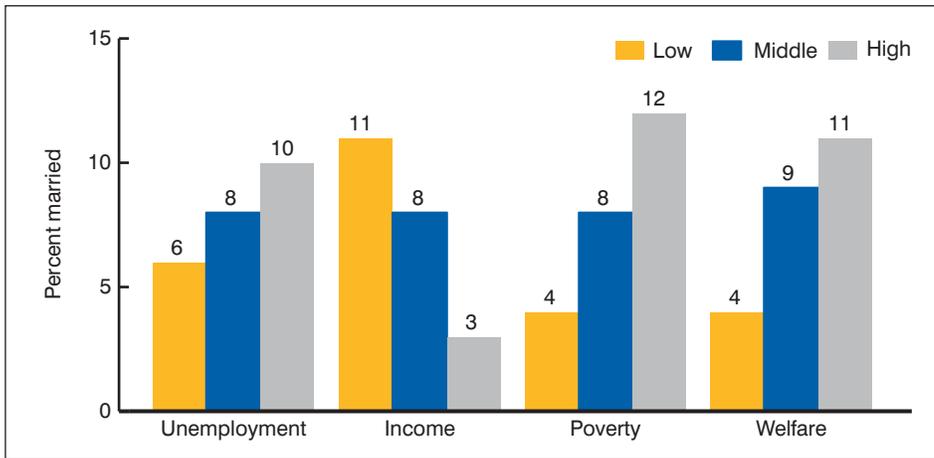
Figure 4. Probability of first marriage by age 18 by community male unemployment rate, median family income, percent below poverty, and percent receiving public assistance: United States, 1995

[1]SMSA is standard metropolitan statistical area.
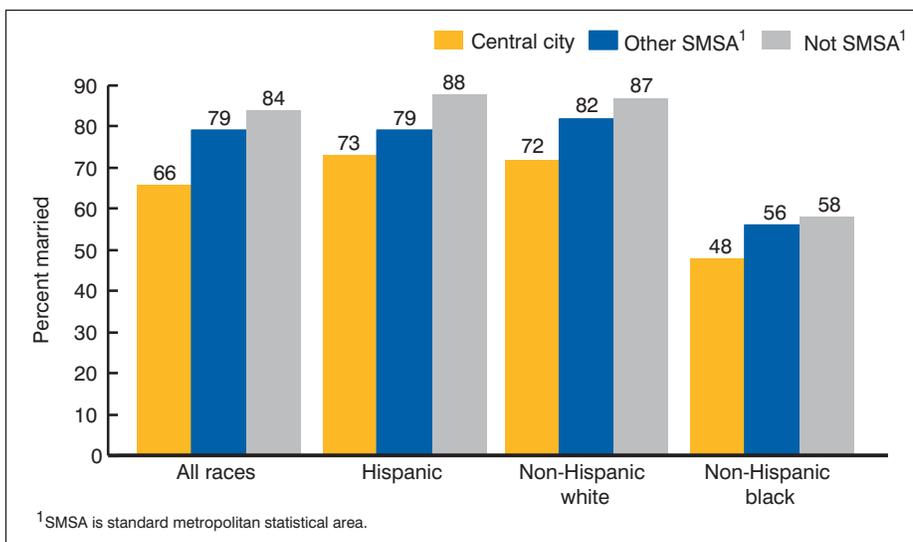
Figure 5. Probability of first marriage by age 30 by race/ethnicity and metropolitan status: United States, 1995
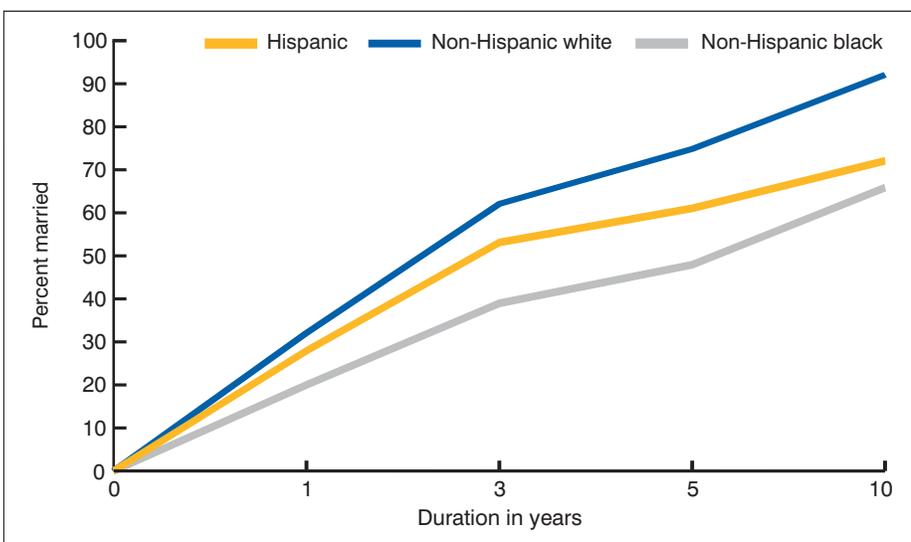
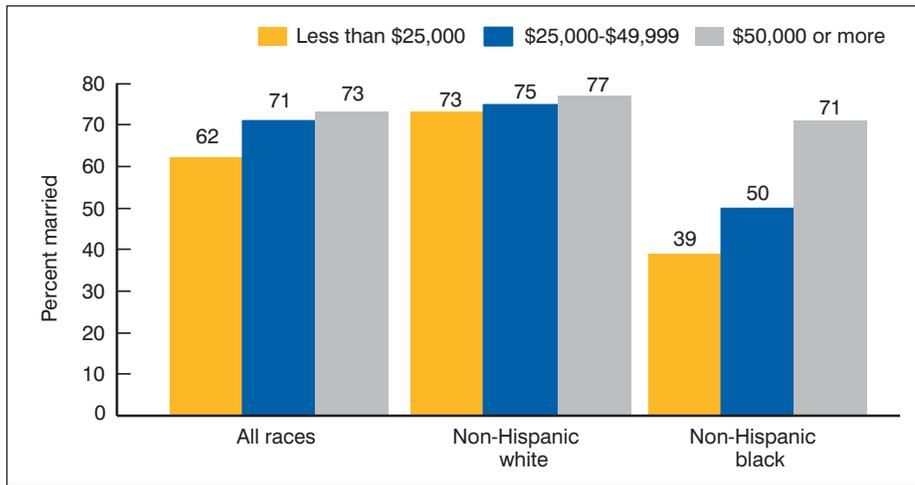**Figure 6. Probability that an intact cohabitation makes the transition to first marriage by duration of cohabitation and race/ethnicity: United States, 1995**

of family income in the NSFG Cycle 5 includes any income from the cohabitating partner). Figure 7 reveals that this difference by family income is much larger among black women than white women: Among white women, there is only a nonsignificant 4 percentage point difference in the probability of the transition to marriage between the low-income and high-income groups, whereas the difference is 32 percentage points among black women (figure 7).

Although differences between specific denominations are small, the probability of the transition to marriage differs significantly between women with any religious affiliation and women with no religious affiliation. Figure 8 shows that the probability of the transition to marriage within 5 years is 65 percent for women with no religious affiliation and 72 percent for women with any religious affiliation, and the difference is larger among white women. Figure 9 shows that among white women, women to whom religion is not important are less likely to make the transition to marriage than women to whom religion is somewhat or very important, although the difference converges to nonsignificance at later durations of cohabitation.

A greater probability of making the transition from cohabitation to first marriage within 5 years is also associated with higher education, having a two-parent intact family throughout childhood, having no children at cohabitation, and having children after the start of the cohabitation as compared with before the cohabitation or never (table 9).

The probability that a first premarital cohabitation makes the transition to marriage within 5 years is higher in communities with a lower male unemployment rate, a higher median family income, a lower percent of families below poverty, and a lower percent of households receiving public assistance (table 10 and figure 10). The probability of the transition to marriage is higher in communities with a higher percent college-educated and a higher percent of women never-married, is lower in central cities than in other areas, and does not differ significantly

Figure 7. Probability that an intact cohabitation makes the transition to first marriage within 5 years by race/ethnicity and family income: United States, 1995
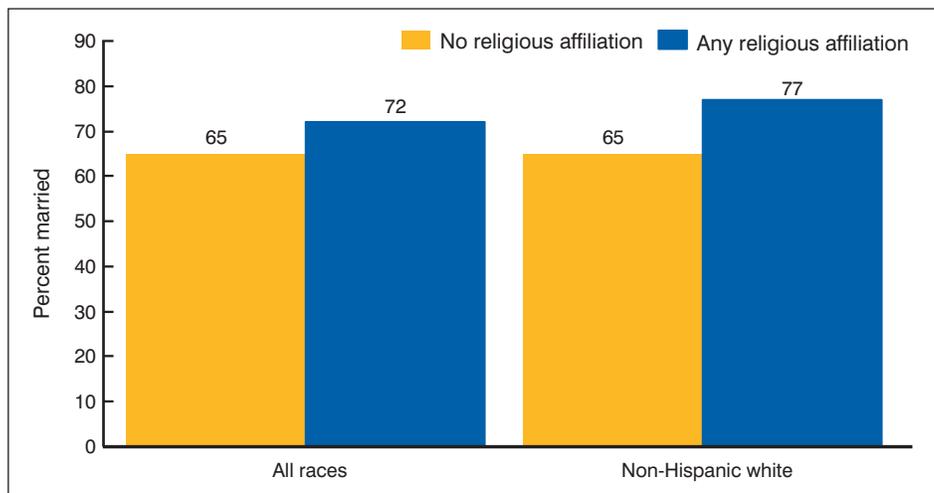
Figure 8. Probability that an intact cohabitation makes the transition to first marriage within 5 years by religious affiliation: United States, 1995
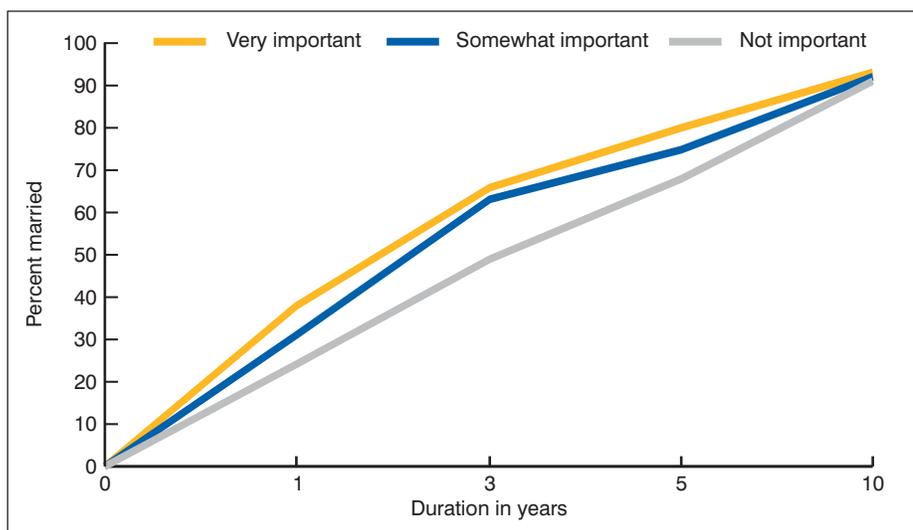
Figure 9. Probability that an intact cohabitation makes the transition to first marriage by duration of cohabitation and importance of religion: Non-Hispanic white women, United States, 1995

by the crime rate in the county (table 10). In a typical comparison in table 10, the difference between an extreme category and the middle category is not significant, whereas the difference between the bottom quarter and the top quarter is significant.

Among white women, the effects of the community male unemployment rate, the percent below poverty, and the percent college-educated fade to nonsignificance (table 12). Among black women, only the median family income and percent college-educated fade to nonsignificance (table 14). Figure 11 shows that the effect of community male unemployment is stronger among black women than among white women: The difference in the probability of the transition to marriage within 5 years between low-unemployment and high-unemployment communities is twice as high among black women (27 percentage points) than among white women (13 percentage points, figure 6, based on tables 12 and 11).

The Probability of First Cohabitation Disruption

Tables 15 and 16 show the probability of first premarital cohabitation disruption by characteristics of the woman and her community. Tables 17 and 18 show these estimates for non-Hispanic white women, and tables 19 and 20 show these estimates for non-Hispanic black women. Cohabitation disruption includes cohabitations that made the transition to marriage and then disrupted, because we are more interested in seeing how long the relationship endures than in seeing how long certain legal definitions of the relationship endure. The probability of first cohabitation disruption for all women is 39 percent within 3 years and 49 percent within 5 years (table 15). Figure 12 shows that black women are more likely to experience a cohabitation disruption than either white or Hispanic women. The difference in the probability of cohabitation disruption between Hispanic and white women is only statistically significant at 3 years' duration of cohabitation (table 15).

The cohabitations of women who were at least 25 years of age at the start
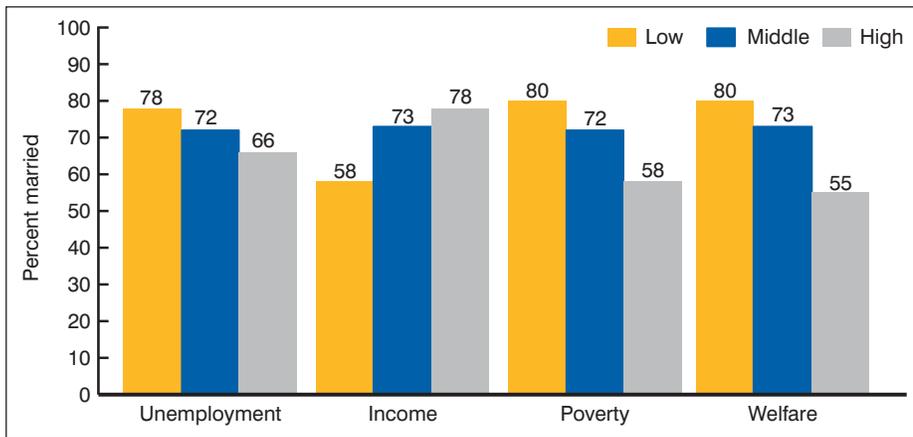
Figure 10. Probability that an intact cohabitation makes the transition to first marriage within 5 years by community male unemployment rate, median family income, percent below poverty, and percent receiving public assistance: United States, 1995
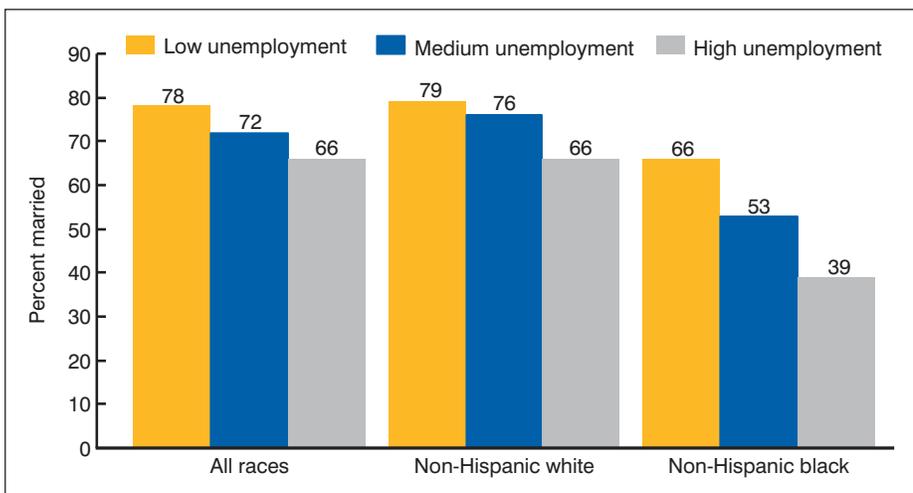
Figure 11. Probability that an intact cohabitation makes the transition to first marriage within 5 years by race/ethnicity and male unemployment rate in the community: United States, 1995
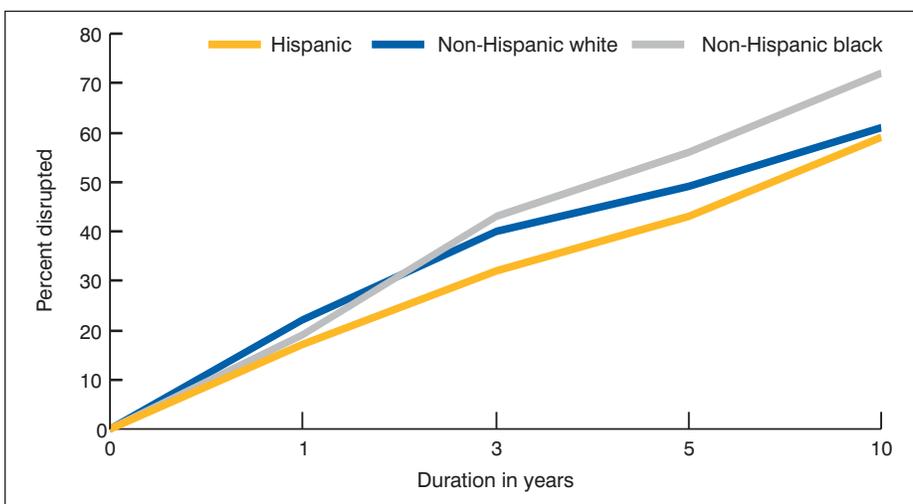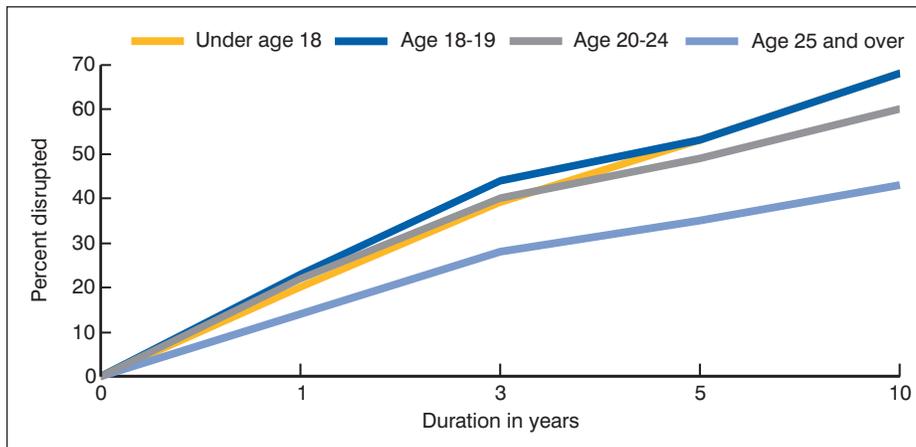

Figure 12. Probability that the first cohabitation breaks up by duration of cohabitation and race/ethnicity: United States, 1995

of the cohabitation are less likely to disrupt than those of women younger than 25 years of age at cohabitation. Figure 13 shows that there are very small differences among women under 18, 18–19, and 20–24 years of age, and a much larger difference between these groups and women 25 years of age and over. Figure 14 reveals that the difference by age at cohabitation is twice as large among white women as it is among black women. The difference between the two extreme age categories is 31 percentage points for white women and only 15 percentage points among black women, based on tables 17 and 19.

Women who have ever been forced to have intercourse at some time before the cohabitation are more likely to experience cohabitation disruption than those who have not been forced to have intercourse (table 15). Figure 15 reveals that this difference is larger for white women than for black women. After 5 years of cohabitation, the probability of disruption is 60 percent for white women who have ever been forced to have intercourse and 46 percent for white women who have never been forced to have intercourse, a difference of 14 percentage points; the analogous difference among black women is 5 percentage points (figure 15, based on tables 17 and 19). These data do not identify or classify whether the forced intercourse was with the cohabiting partner or someone else. It is therefore not clear what role, if any, the forced intercourse had in the disruption of the cohabitation. This finding, like many other findings in this report, deserves further study.

Women who have ever had GAD are more likely to experience a cohabitation disruption than those who have never had GAD (table 15). The American Psychiatric Association defines generalized anxiety disorder as unrealistic or excessive anxiety or worry about two or more life circumstances for 6 months or longer (52). Women were classified as having ever suffered from GAD if they reported that they had suffered for at least 6 months from worry or anxiety, including feelings of restlessness, feeling keyed up or on edge, irritability, a pounding or racing

Figure 13. Probability that the first cohabitation breaks up by duration of cohabitation and age at the beginning of cohabitation: United States, 1995
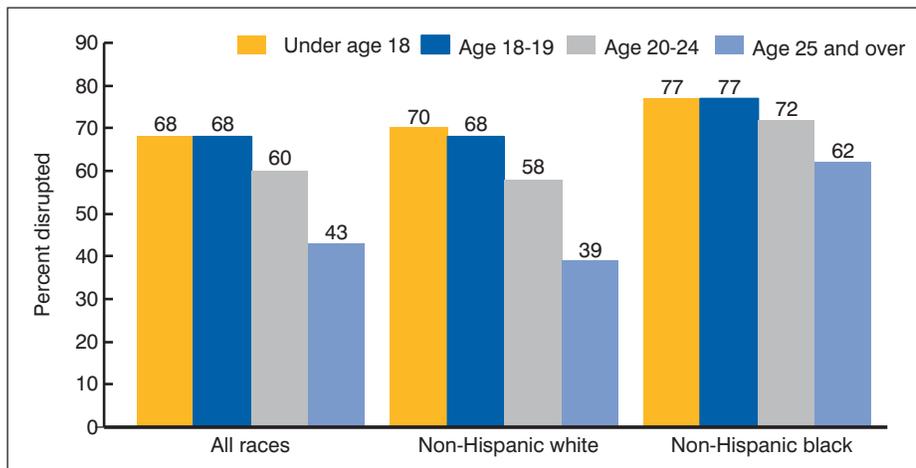
Figure 14. Probability that the first cohabitation breaks up within 10 years by race/ethnicity and age at the beginning of cohabitation: United States, 1995
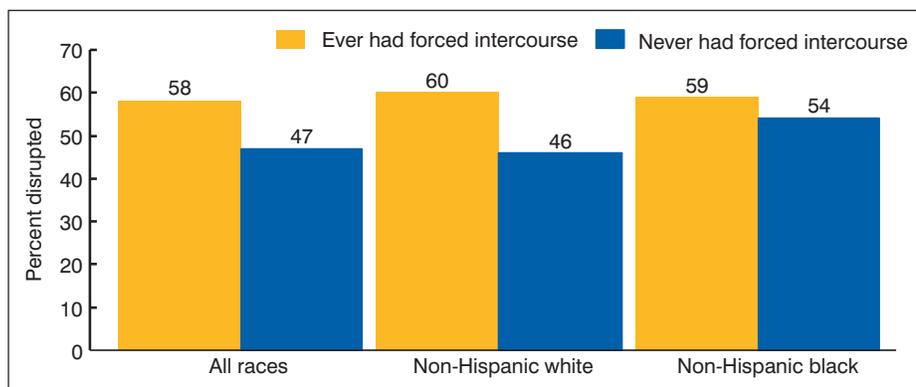
Figure 15. Probability that the first cohabitation breaks up within 5 years by race/ethnicity and forced intercourse before cohabitation: United States, 1995

heart, getting tired easily, trouble falling or staying asleep, and feeling faint.

Other characteristics of individuals are also associated with the probability of cohabitation disruption. Higher family income and being raised in an intact two-parent family are associated with a lower probability of disruption.

Women with no religious affiliation are more likely to experience a cohabitation disruption than Catholic or nonfundamentalist Protestant women. Although parity and the wantedness status of children present at the start of the cohabitation are not significantly related to the probability of disruption, the timing of the first birth matters: Women whose first birth was more than 7 months after the cohabitation began are less likely to experience a cohabitation disruption than women whose first birth was before the union, and women who have never had a birth are more likely to experience disruption. Cohabitations in the South are slightly more likely to disrupt than those in the Northeast and Midwest, although the difference is not statistically significant until after 10 years of cohabitation (table 15).

The effect of work status at cohabitation differs between white and black women: White women not working at the time the cohabitation began are more likely to experience cohabitation disruption after 10 years than those working at cohabitation (and full-time/part-time status makes no difference), but black women working part-time at cohabitation are more likely to experience cohabitation disruption after 10 years, followed by those not working, and full-time workers (tables 17,19).

The probability of cohabitation disruption is higher in communities with higher unemployment, lower median family income, and a higher percent of families either below poverty level or receiving public assistance (table 16 and figure 16). Cohabitation disruption is also more likely in communities with a higher percent of women never-married and in central cities (table 16). Among white women, the probability of cohabitation disruption is higher in counties with higher crime (table 18). Figure 17 shows that the effect of the community male unemployment rate is similar for white and black women: The difference in the probability of disruption between low-unemployment and high-unemployment areas is 12 percentage points among white women and 10 percentage points among
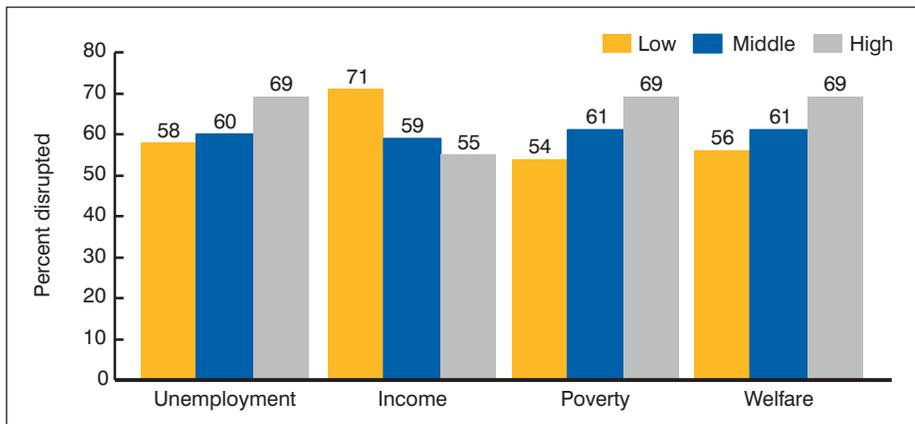
Figure 16. Probability that the first cohabitation breaks up within 10 years by community male unemployment rate, median family income, percent below poverty, and percent receiving public assistance: United States, 1995
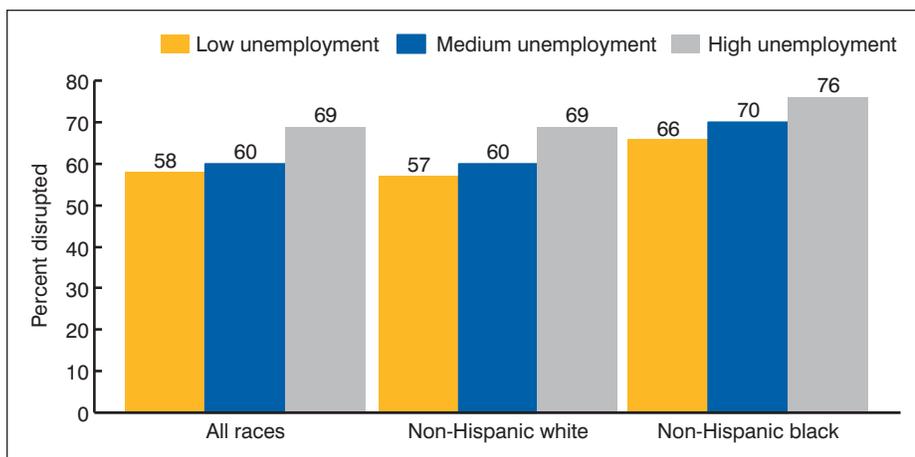

Figure 17. Probability that the first cohabitation breaks up within 10 years by race/ethnicity and male unemployment rate in the community: United States, 1995
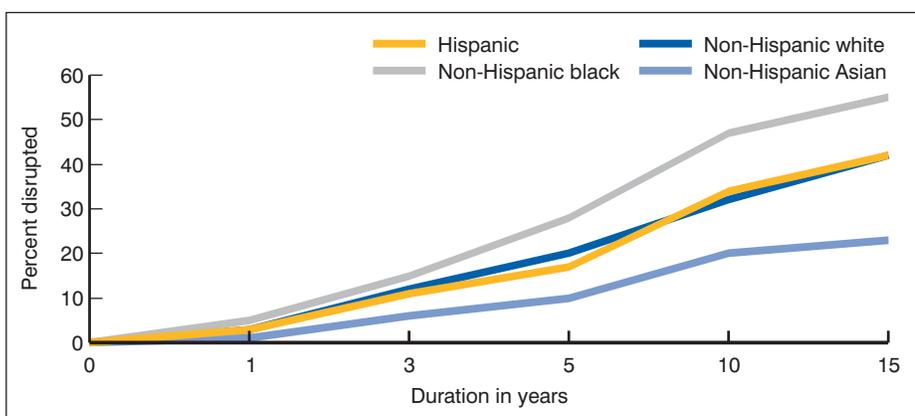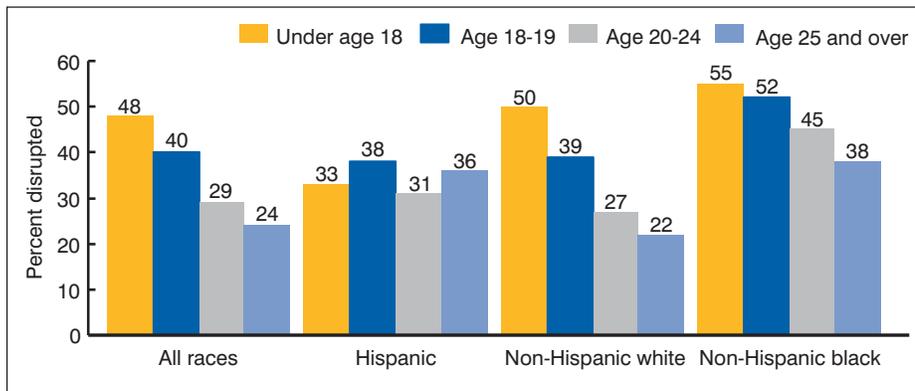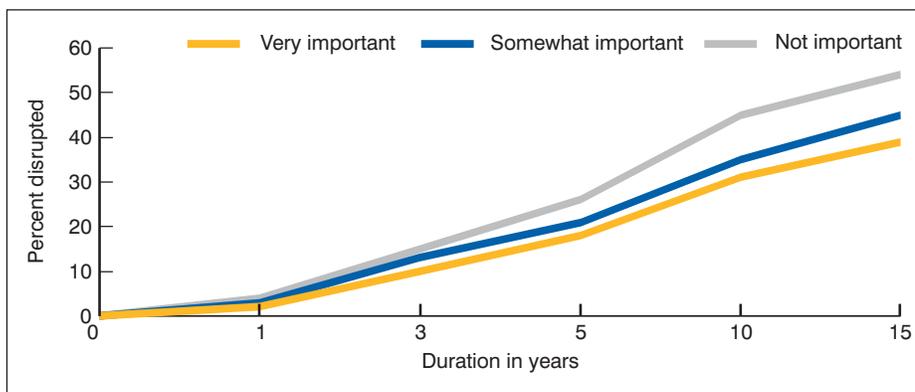

Figure 18. Probability that the first marriage breaks up by duration of marriage and race/ethnicity: United States, 1995

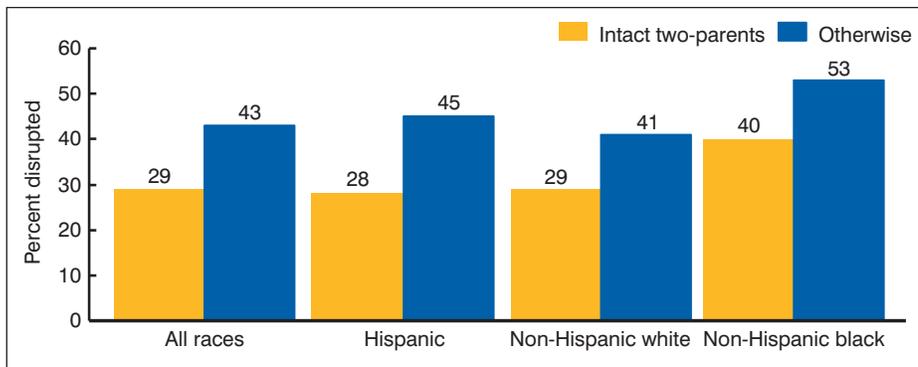black women. Within each unemployment group, the cohabitations of black women are more likely to disrupt than those of white women.

The Probability of First Marriage Disruption

Tables 21 and 22 show the probability of first marriage disruption due to separation or divorce by characteristics of the woman and her community. Tables 23 and 24 show these estimates for Hispanic women, tables 25 and 26 show these estimates for non-Hispanic white women, and tables 27 and 28 show these estimates for non-Hispanic black women. After 5 years, 20 percent of all first marriages have disrupted, due to either separation or divorce. After 10 years, one-third of first marriages have disrupted (table 21).

After 10 years, 32 percent of white women's first marriages have dissolved, and 34 percent of Hispanic women's first marriages have dissolved (table 21). In contrast, 47 percent of black women's first marriages have dissolved after 10 years. Asian women's first marriages dissolve at a considerably slower rate: After 10 years, only 20 percent have disrupted. Figure 18 shows the similarity of white and Hispanic women's probabilities of disruption, the higher likelihood of disruption among black women and the lower likelihood of disruption among Asian women.

Age at marriage is associated with the risk of marital disruption. Table 21 shows that after 10 years of marriage, 48 percent of first marriages of brides under age 18 have disrupted, compared with only 24 percent of those to brides at least age 25 at marriage (table 21). Women in the youngest age category are twice as likely to experience marital disruption within 10 years as women in the oldest age category. Figure 19 shows that this difference is even larger among white women, a difference of 28 percentage points. Among black women, the difference is 17 percentage points. Figure 19 also shows that there is virtually no difference by age at marriage among Hispanic women.

Figure 20 shows the relationship of first marital disruption with the importance of religion. The graph shows that the higher the importance attached to religion, the lower the likelihood of marital disruption (although the

Figure 19. Probability that the first marriage breaks up within 10 years by race/ethnicity and age at the beginning of marriage: United States, 1995

Figure 20. Probability that the first marriage breaks up by duration of marriage and importance of religion: United States, 1995

Figure 21. Probability that the first marriage breaks up within 10 years by race/ethnicity and intact status of family of origin: United States, 1995

difference between the ''very important'' and the ''somewhat important'' groups is not statistically significant) (table 21 and figure 20). Women who reported that religion is ''not important'' to them are more likely to have experienced first marital dissolution than women who reported that religion is ''somewhat important'' or ''very important.''

The probability of first marriage dissolution is substantially higher for women who did not grow up in a two-parent intact family (table 21). Figure 21 shows that this effect is similar for Hispanic women, white women, and black women. Among white women, those who were raised in an intact family have a 29-percent

chance of marital dissolution after 10 years of marriage; those who did not have an intact family have a 41-percent chance of dissolution, a difference of 12 percentage points (figure 21). The analogous difference among black women is 13 percentage points, and among Hispanic women, 17 percentage points. This finding is consistent with the notion of the intergenerational transmission of divorce (53).

Marital dissolution is more likely for a woman who was ever forced to have intercourse by a man at some time in her life before she was married (table 21). Figure 22 shows that this effect is found for Hispanic, white, and black women. The difference in probabilities between women who have and have not ever been forced to have intercourse is large: 17 percentage points for Hispanic women, 22 percentage points for non-Hispanic white women, and 20 percentage points for non-Hispanic black women (figure 22). It was noted earlier that the effect of forced intercourse on the probability of cohabitation disruption was larger for white women than for black women, but for first marriage dissolution, the effect appears to be very similar for the two racial groups.

Figure 23 shows that among Hispanic, white, and black women, those whose first birth was more than 7 months after first marriage have the lowest chance of marital disruption. Differences among the other three categories of timing of first birth are not statistically significant, but the data suggest that for Hispanic and black women, those whose first birth is within 7 months of marriage are the most likely to experience marital disruption (tables 23,25,27).

Women who have ever suffered from GAD are more likely to experience first marital disruption than women who have not had GAD. Figure 24 shows a difference of 16 percentage points after 15 years of marriage. This difference is smaller for black women than for white women. The difference in the probability of marital disruption between women who have ever suffered from GAD and those who have not is 17 percentage points for non-Hispanic white women, 10 percentage points for
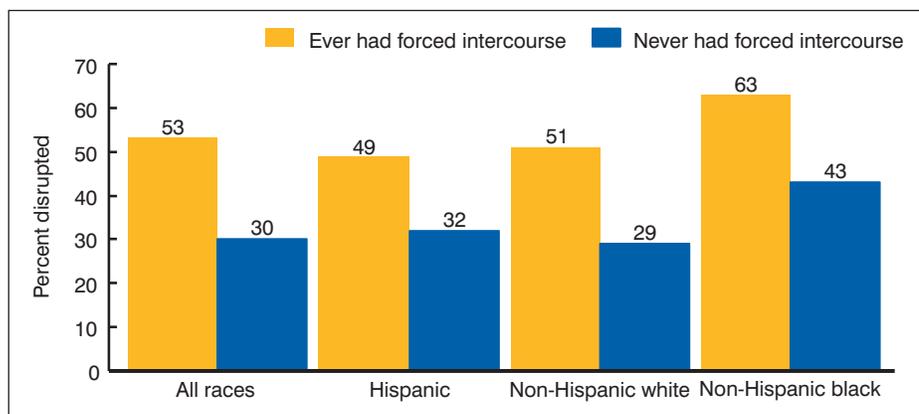
Figure 22. Probability that the first marriage breaks up within 10 years by race/ethnicity and forced intercourse: United States, 1995
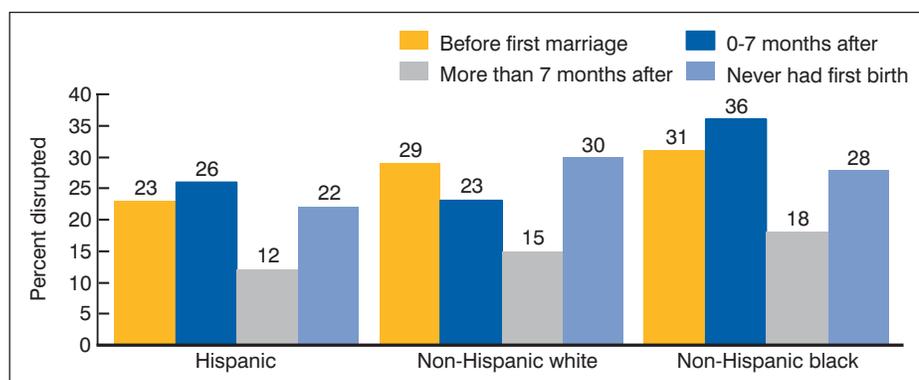
Figure 23. Probability that the first marriage breaks up within 5 years by race/ethnicity and timing of first birth: United States, 1995

[1]GAD is generalized anxiety disorder.
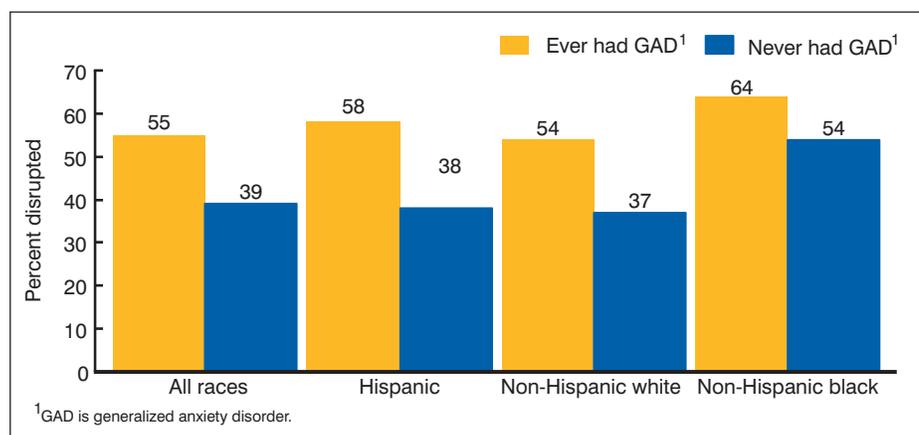
Figure 24. Probability that the first marriage breaks up within 15 years by race/ethnicity and generalized anxiety disorder: United States, 1995

non-Hispanic black women, and 20 percentage points for Hispanic women (figure 24).

First marriages in which the husband and wife are both members of the same race/ethnicity are more likely to succeed than those in which the spouses are of different race/ethnicity (table 21 and figure 25). After 10 years of marriage, interracial marriages have a 41-percent chance of disruption and same-race marriages have a 31-percent chance of disruption (table 21). The number of specific comparisons that can

be made is limited because of small sample sizes. While specific pairings such as "white/black" or "black/Asian" are not shown, comparisons that can be shown reliably are presented in table 21. "White/any other" couples have similar chances of marital disruption as all "different race" couples, which is not surprising as the majority of "different race" couples are "white/any other" pairings. "Black/any other" couples appear to have chances of marital disruption similar to those for all black couples.

Other individual characteristics of women that are associated with a greater probability of marital dissolution include lower education, lower family income, not working at the beginning of marriage, working full time as opposed to working part time at marriage, having no religious affiliation, already having one child or more at the start of the marriage, and living in the South (table 21). First marriages that were preceded by cohabitation are more likely to disrupt than those that were not preceded by cohabitation. The only variable in table 21 that does not show a significant effect on the probability of first marital dissolution is the age difference between husband and wife.

First marriages are more likely to disrupt in communities with higher unemployment, lower median family income, and a higher percent of families below poverty level or receiving public assistance (table 22 and figure 26). First marriages are also more likely to disrupt in central cities, and in communities with a lower percent college-educated, a higher crime rate, and a higher percent of women never-married (table 22). Figure 27 shows that the effect of community median family income is similar for Hispanic, white, and black women. The difference in the probability of marital disruption between low-income and high-income communities is 12 percentage points for Hispanic women, 20 percentage points for white women, and 23 percentage points for black women.

The Probability of Cohabitation After the End of First Marriage

Tables 29 and 30 show the probability of postmarital cohabitation
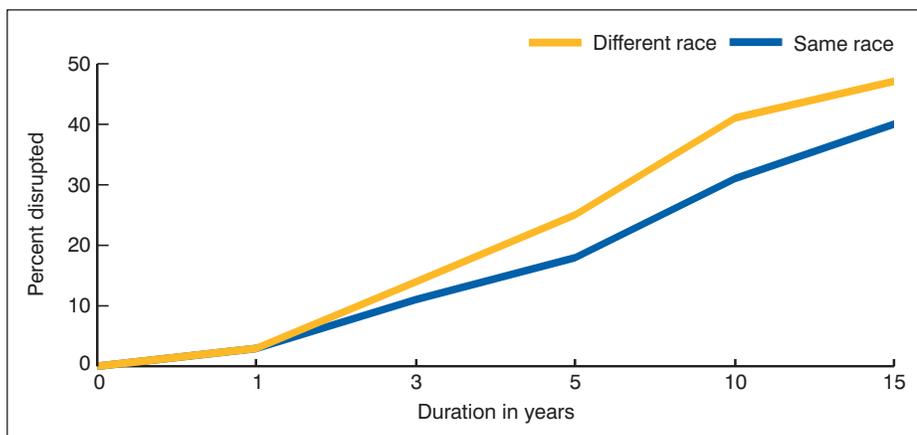
Figure 25. Probability that the first marriage breaks up by duration of marriage and race difference with husband: United States, 1995
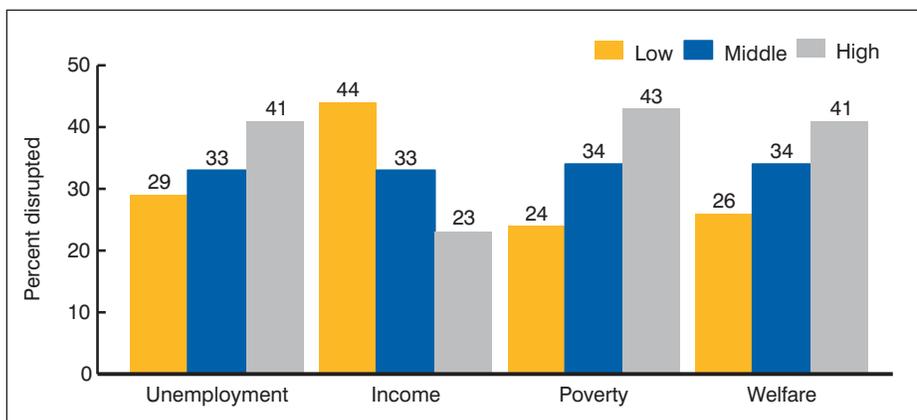
Figure 26. Probability that the first marriage breaks up within 10 years by community male unemployment rate, median family income, percent below poverty, and percent receiving public assistance: United States, 1995
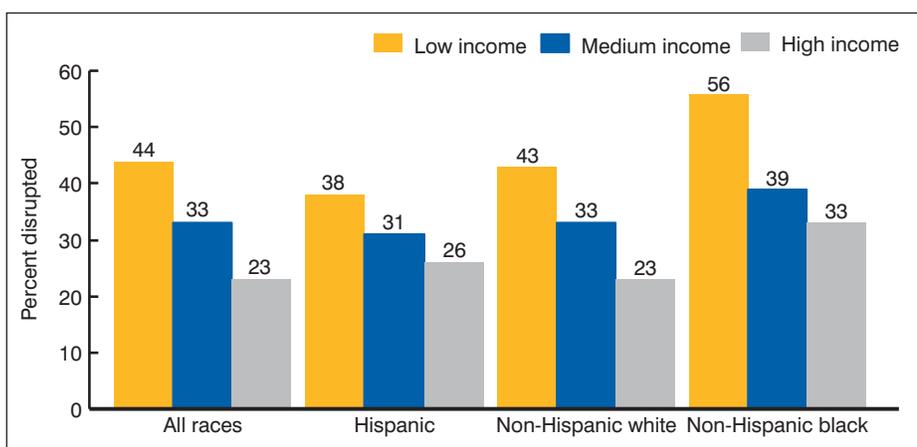
Figure 27. Probability that the first marriage breaks up within 10 years by race/ethnicity and median family income in the community: United States, 1995

by characteristics of the woman and her community. Tables 31 and 32 show these estimates for non-Hispanic white women; the numbers of non-Hispanic

black women and Hispanic women in the sample whose first marriages have ended is not large enough for reliable estimation by independent and

contextual variables. The probability of postmarital cohabitation indicates the probability that a woman will enter a new cohabiting relationship after the end of her first marriage. The probability of cohabitation after the end of the first marriage is 53 percent after 5 years and 70 percent after 10 years (table 29).

Black women are significantly less likely to cohabit after marriage than Hispanic or white women. Five years after the end of the first marriage, the probability of postmarital cohabitation is 50 percent for Hispanic women, 58 percent for white women, and only 31 percent for black women (table 29 and figure 28). The difference between Hispanic and white women is not statistically significant.

Women with no religious affiliation are the most likely to have cohabited after marriage (86 percent within 10 years), and women affiliated with fundamentalist Protestant faiths are the least likely (56 percent within 10 years, table 29). Figure 29 shows that women with any religious affiliation are less likely to cohabit after marriage than women with no religious affiliation. For women whose religion is very important, the probability of cohabitation after marriage is 62 percent within 10 years, compared with 77 percent of those for whom religion is not important (table 29).

Having no children at the end of first marriage is associated with a higher probability of entering a new cohabitation: Figure 30 shows that the probability of postmarital cohabitation within 10 years of separation is 77 percent for childless women, 70 percent for women with one child, and 63 percent for women with more than one child. Figure 30 also shows that this effect is smaller among white women.

Other characteristics of individuals that are associated with a higher probability of cohabitation after marriage include not growing up in a two-parent intact family (table 29). Women at least 25 years of age at the end of the first marriage are less likely than younger women to cohabit after marriage, although differences between teenagers and women in their early
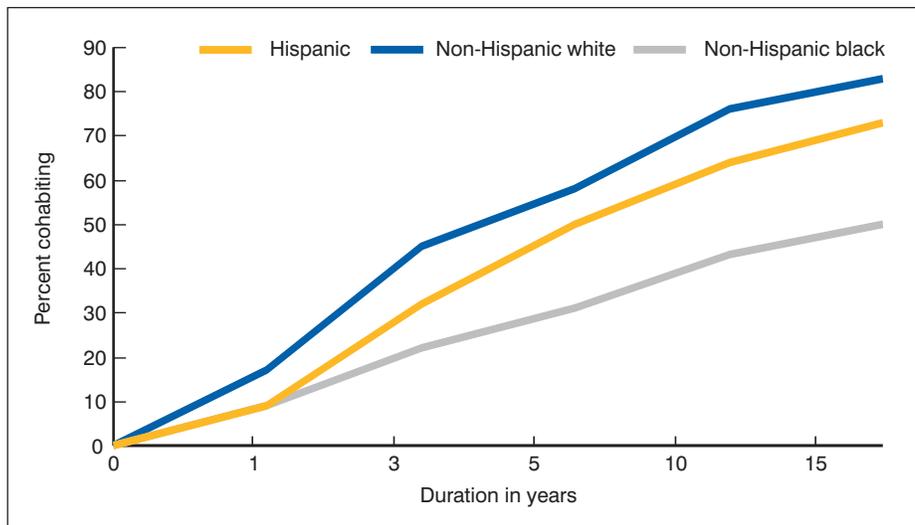
Figure 28. Probability of postmarital cohabitation by duration of separation and race/ethnicity: United States, 1995
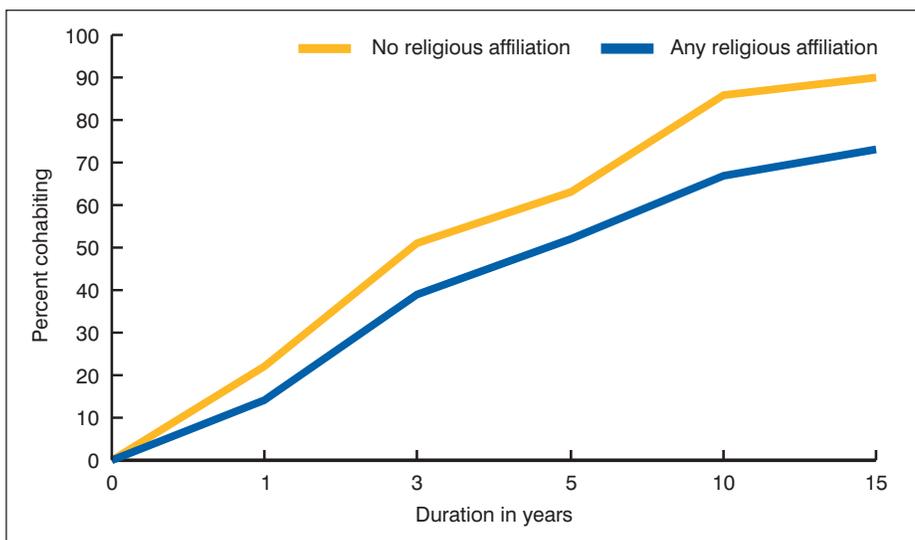
Figure 29. Probability of postmarital cohabitation by duration of separation and religious affiliation: United States, 1995
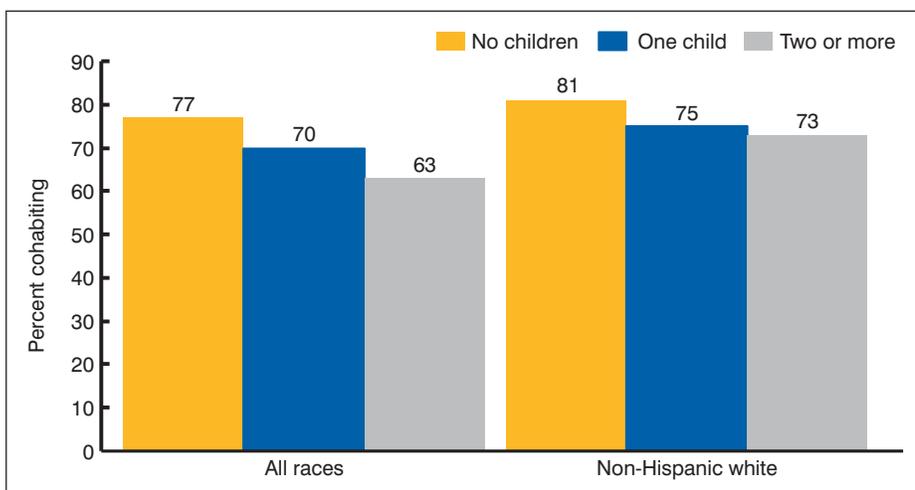
Figure 30. Probability of postmarital cohabitation within 10 years of separation by race/ethnicity and parity at separation: United States, 1995

twenties are not statistically significant (table 29).

The probability of postmarital cohabitation is lower in central cities than in other areas (table 30). Cohabitation after marriage is less likely in communities with high unemployment, low median family income, a high percent of families below poverty or receiving public assistance, a low percent college-educated, a high percent of women never-married, and high crime rates (table 30 and figure 31).

For several of these community-level factors, the difference in the probability of postmarital cohabitation that is statistically significant is between one extreme category and the two other categories. For example, the likelihood of cohabitation after marriage is significantly lower in communities with very high unemployment (the top quartile) than in communities with low or moderate rates of unemployment. This is the pattern that is repeated for all variables in table 30 except metropolitan status and median family income. Cohabitation after marriage is significantly less likely in communities with very high unemployment, very high poverty and receipt of welfare, very low education, and a very high percent of women never-married. Cohabitation after marriage is more likely in communities with very low crime rates (although the difference by crime rate is only significant at 5 years' duration of separation, table 30).

The Probability of Separation Making the Transition to Divorce

Tables 33 and 34 show the probability that a separation will lead to divorce by characteristics of the woman and her community. Tables 35 and 36 show these estimates for non-Hispanic white women; the numbers of non-Hispanic black women and Hispanic women in the sample whose first marriages have ended in separation are not sufficient for reliable estimation by independent and contextual variables. Most separated women make the transition to divorce very quickly: 84 percent make the transition to divorce
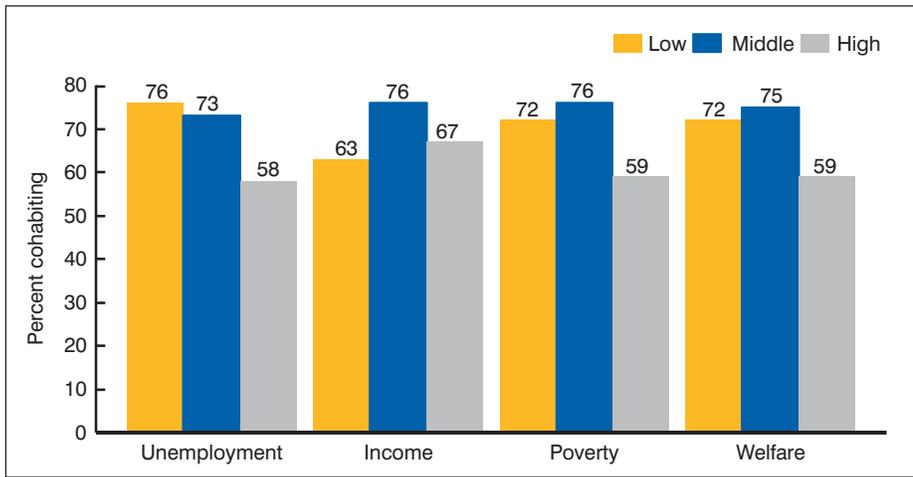
Figure 31. Probability of postmarital cohabitation within 10 years of separation by community male unemployment rate, median family income, percent below poverty, and percent receiving public assistance: United States, 1995
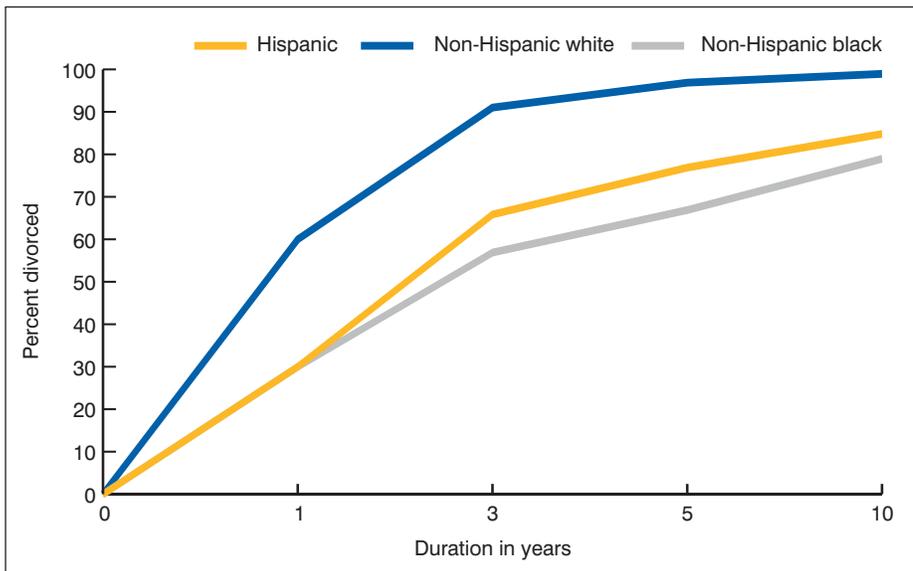
Figure 32. Probability of transition from separation to divorce by duration of separation and race/ethnicity: United States, 1995

within 3 years, and 91 percent do so within 5 years (table 33).

The separations of white women are much more likely to result in divorce than the separations of black or Hispanic women. Virtually all separations of white women result in divorce quickly. Table 33 shows that 97 percent of white women make the transition to divorce within 5 years of the separation, compared with 77 percent of Hispanic women and only 67 percent of black women. A substantial proportion (15 percent or more) of Hispanic and black separations remain as separations for the long term.

Figure 32 shows the large gap that exists between white women and Hispanic or black women.

The transition from separation to divorce is less likely for women without a high school degree, for women with low income, for women not working at the time of separation, for women with children at separation, and (among those with children) for women with any unwanted children at separation (table 33). The transition to divorce is also less likely if the first birth occurred before the marriage or during the first 7 months of marriage and is less likely in the Northeast and more likely in the

Midwest. Because the vast majority of women make the transition to divorce within 5 years, the differences tend to disappear at later durations, although some of the differences can still be detected at 5 years' duration.

The contextual variables in table 34 show a consistent pattern in that, typically, one extreme category differs significantly from the other two categories in the probability of the transition to divorce. The transition to divorce is less likely in communities with very high unemployment, poverty, receipt of public assistance and percent of women never-married, and very low median family income and education (table 34 and figure 33). Differences between the median category and the opposite extreme are smaller. The transition from separation to divorce is less likely in central cities and more likely in communities with very low crime rates.

The transition from separation to divorce is virtually universal among non-Hispanic white women, as noted previously. Hence, differences among non-Hispanic white women tend to disappear by 5 years of separation. Differences found for the full sample are also smaller when the statistics are limited to non-Hispanic white women (tables 35 and 36).

The Probability of Remarriage Following Divorce

Tables 37 and 38 show the probability of remarriage by characteristics of the woman and her community. Tables 39 and 40 show these estimates for non-Hispanic white women; the numbers of non-Hispanic black and Hispanic divorced women in the sample were not large enough for reliable estimation by independent and contextual variables. Table 37 shows that 54 percent of divorced women remarry within 5 years and 75 percent of divorced women remarry within 10 years. Black women are the least likely to remarry, and white women are the most likely to remarry (figure 34). After 5 years of divorce, the probability of remarriage is 58 percent for white women, 44 percent for Hispanic women, and only 32 percent for black women
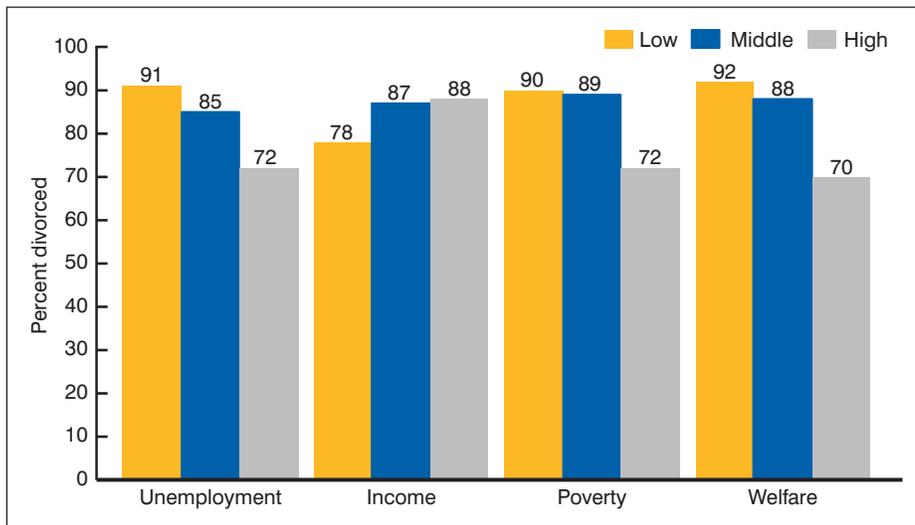
Figure 33. Probability of transition from separation to divorce within 3 years of separation by community male unemployment rate, median family income, percent below poverty, and percent receiving public assistance: United States, 1995
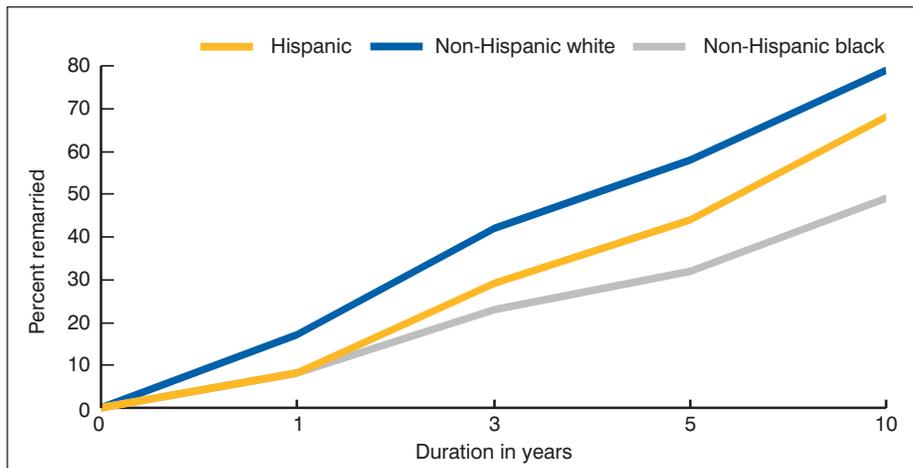
Figure 34. Probability of remarriage by duration of divorce and race/ethnicity: United States, 1995
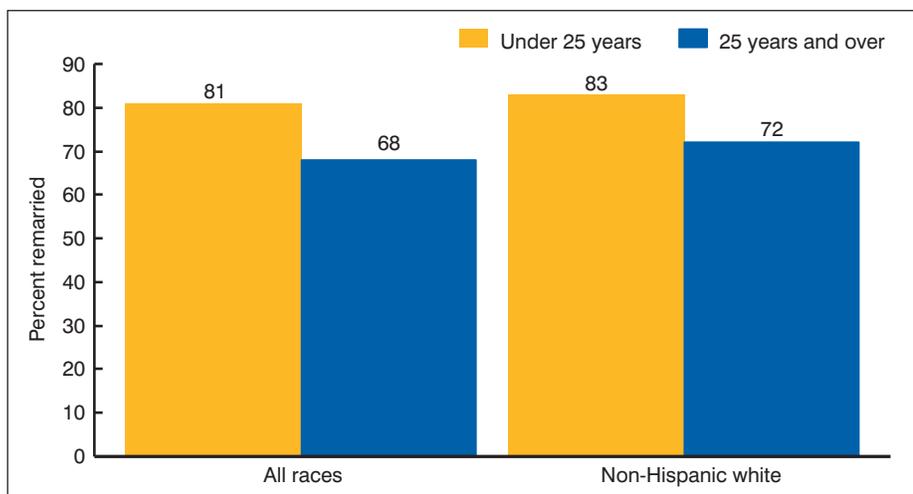
Figure 35. Probability of remarriage within 10 years of divorce by race/ethnicity and age at divorce: United States, 1995

(table 37). A study based on Cycle 2 of the NSFG, conducted in 1976, showed that the probability of remarriage within 5 years of divorce was 73 percent for white women and 49 percent for black women (28). The results in table 37 suggest that the probability of remarriage within 5 years of divorce has decreased over the 19-year interval between Cycles 2 and 5 (a decrease of one-fifth for white women and one-third for black women).

The probability of remarriage is higher for women who were under age 25 at divorce. Women under age 25 at divorce have an 81-percent chance of remarriage within 10 years, while women 25 years of age or over at divorce have only a 68-percent chance of remarriage within 10 years, a difference of 13 percentage points (table 37). Figure 35 shows that the difference among white women is 11 percentage points.

Table 37 shows that the probability of remarriage is greater for women with higher family income, although this result should be interpreted with caution because family income was measured at interview and could have increased as a result of remarriage. Women living in the South are more likely to remarry than other women (table 37). Differences by parity at divorce are small and not significant, although the results do suggest that remarriage is more likely if there are no children present at the time of the divorce (table 37). Women whose first birth was at least 7 months after first marriage are more likely to remarry after divorce than women whose first birth occurred before or just after marriage. Women who have never had a birth by the time of the NSFG interview are less likely to remarry than women who had had a birth by the time of the interview (table 37). Many of these differences in the probability of remarriage diminish after 10 years of divorce.

The probability of remarriage is lower in communities with very high unemployment, poverty and receipt of public assistance, and very low median family income (although the difference by family income is not significant, table 38 and figure 36). Women living in communities with a higher percent of
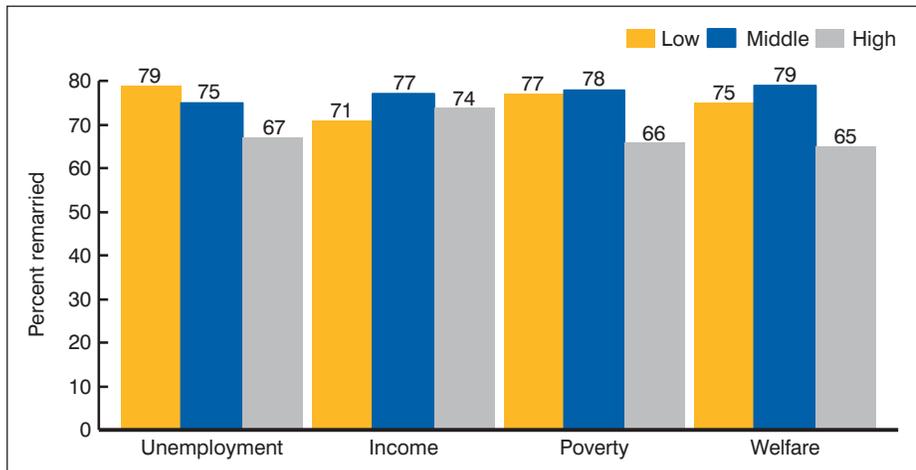
Figure 36. Probability of remarriage within 10 years of divorce by community male unemployment rate, median family income, percent below poverty, and percent receiving public assistance: United States, 1995
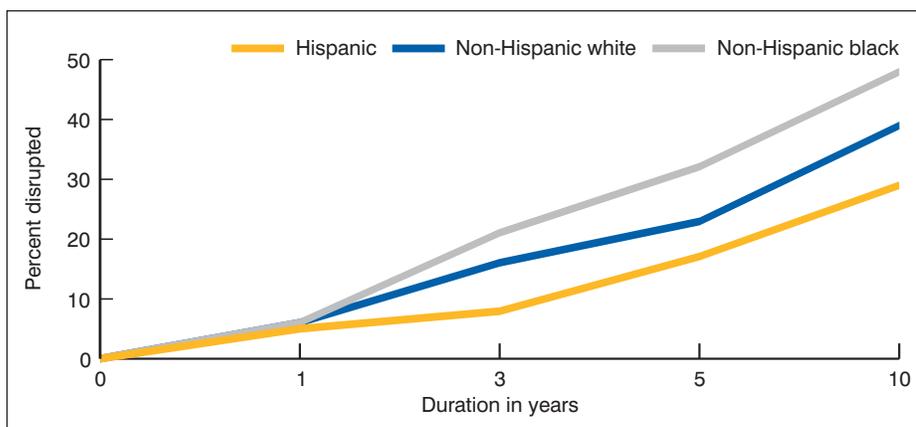

[1]SMSA is standard metropolitan statistical area.
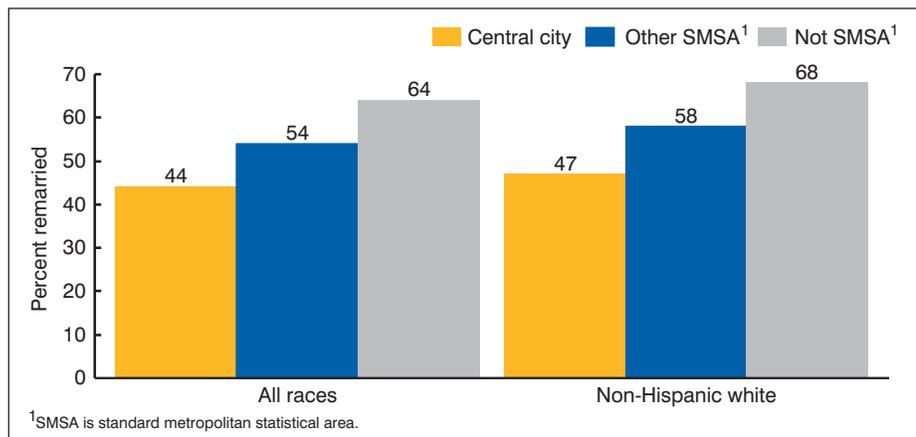
Figure 37. Probability of remarriage within 5 years of divorce by race/ethnicity and metropolitan status: United States, 1995

Figure 38. Probability that the second marriage breaks up by duration of marriage and race/ethnicity: United States, 1995

women never-married are less likely to remarry after divorce, and remarriage is more likely in rural areas and less likely in central cities (table 38 and figure 37). The difference in the probability of remarriage by metropolitan status is quite large: The probability is about 45 percent higher for nonmetropolitan areas than for central cities, for all women and white women (figure 37). Among divorced white women, the chance of remarriage within 5 years of divorce is 47 percent in central cities, 58 percent in the suburbs of metropolitan areas, and 68 percent in nonmetropolitan areas (table 40).

Many of these community effects found for the full sample fade to nonsignificance for white women. The probability of remarriage for white women is lower in central cities and higher in rural areas, and lower in communities with a higher percent of women never-married; no other contextual variable in table 40 shows a significant effect for white women.

The Probability of Second Marriage Disruption

Tables 41 and 42 show the probability of second marriage disruption due to separation or divorce by characteristics of the woman and her community. Tables 43 and 44 show these estimates for non-Hispanic white women; the numbers of remarriages among non-Hispanic black and Hispanic women in the sample are too small for separate analysis by individual and contextual variables. Fifteen percent of remarriages have dissolved after 3 years and almost a quarter after 5 years (table 41).

The remarriages of black women are more likely to disrupt, and those of Hispanic women are less likely to disrupt, although differences by race/ethnicity are not statistically significant, due to the small sample sizes of Hispanic and black women (table 41 and figure 38). Prior research has suggested that the remarriages of black women are less stable than those of white women (23). That study did not consider Hispanic women separately because the number of Hispanic women in the sample was too small to be analyzed separately.

The data also show that second marriage disruption is more likely for women under age 25 at remarriage than for women at least age 25 at remarriage. After 10 years of remarriage, the
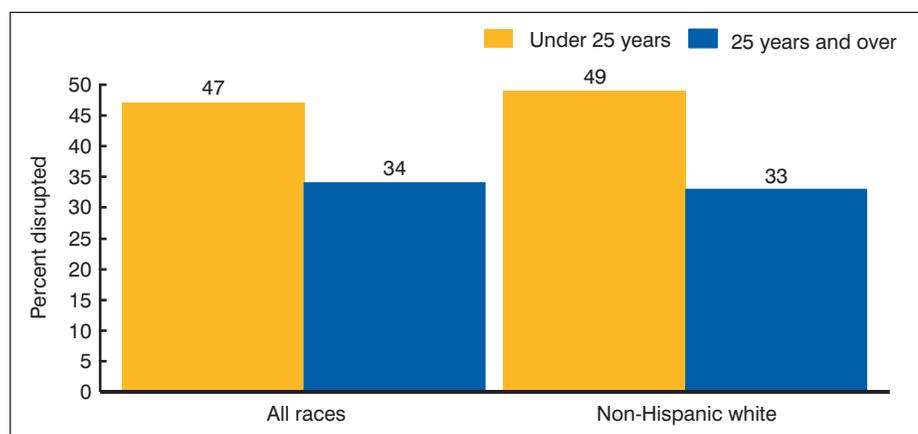
Figure 39. Probability that the second marriage breaks up within 10 years by race/ethnicity and age at remarriage: United States, 1995
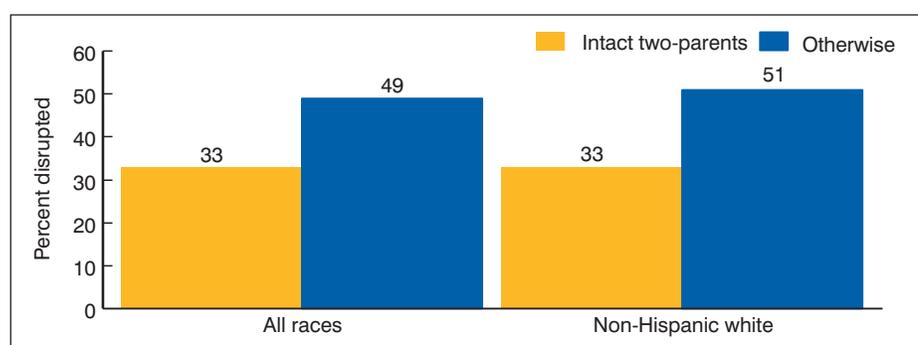
Figure 40. Probability that the second marriage breaks up within 10 years by race/ethnicity and intact family of origin: United States, 1995

Figure 41. Probability that the second marriage breaks up within 10 years by race/ethnicity and forced intercourse: United States, 1995

probability of disruption is 47 percent for women who were under age 25 at remarriage and 34 percent for women at least age 25 at remarriage (table 41 and figure 39). This difference is slightly larger among white women (figure 39).

Stressful events in the past may impact the stability of remarriages. The probability of second marriage disruption is higher for women who did not grow up in a two-parent intact family (49 percent) than for women who did (33 percent, figure 40). Women who have ever been forced to have intercourse are more likely to experience second marriage disruption (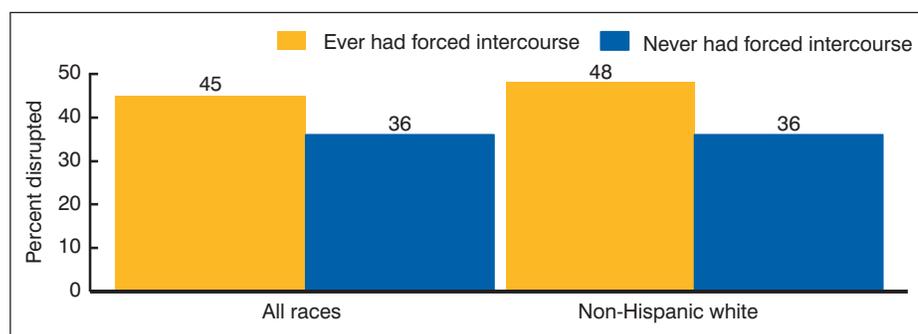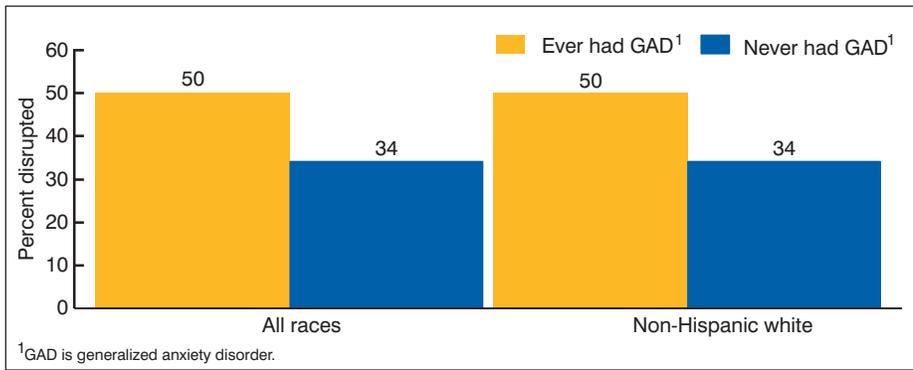figure 41). The probability of second marriage disruption is about 25 percent higher for all women who have ever been forced to have intercourse, and about one-third greater among white women (figure 41). Women who have ever suffered from

GAD are nearly 50 percent more likely to experience a second marriage disruption than women who have never suffered from GAD (figure 42).

Women who have children at the time of remarriage are more likely to experience second marriage disruption than women who do not have any children, and if the children were unwanted, the probability of disruption is even higher (table 41 and figure 43). Figure 43 shows that after 10 years of remarriage, the probability of disruption is 32 percent for women with no children at remarriage. For women with children, but none of whom were reported as unwanted, the probability is 40 percent, and for women with children, and any of whom were reported as unwanted, the probability is 44 percent (slightly higher, at 47 percent, among white women, figure 43). It is not surprising that the presence of children from a prior relationship can affect the stability of a second marriage, nor is it surprising that the presence of unwanted children may have a greater effect.

The probability of second marriage disruption is significantly higher for women with lower family income and is lower in the Northeast and higher in the Midwest (table 41). Other individual characteristics did not show significant effects, although the data suggest that second marriage disruption may be more likely for women without a high school education, for women with no religious affiliation, for women whose first birth was before or during the first 7 months of first marriage as opposed to after 7 months of marriage, and for women who are older than their husbands. Interestingly, although the probability of first marriage disruption is higher if the first marriage was preceded by cohabitation, this is not the case for second marriage; if anything, cohabitation before remarriage may be associated with a lower probability of disruption, although the difference is small and not statistically significant.

Second marriage disruption is significantly more likely in communities with a high percent of households below poverty, low median family income, and low percent college-educated (table 42 and figure 44). Other contextual

Figure 42. Probability that the second marriage breaks up within 10 years by race/ethnicity and generalized anxiety disorder: United States, 1995
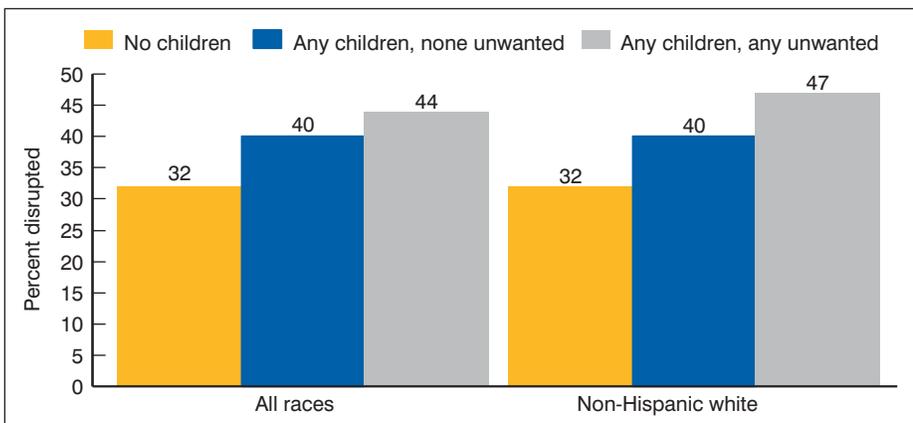
Figure 43. Probability that the second marriage breaks up within 10 years by race/ethnicity and presence of unwanted children at remarriage: United States, 1995

Figure 44. Probability that the second marriage breaks up within 10 years by community male unemployment rate, median family income, percent below poverty, and percent receiving public assistance: United States, 1995

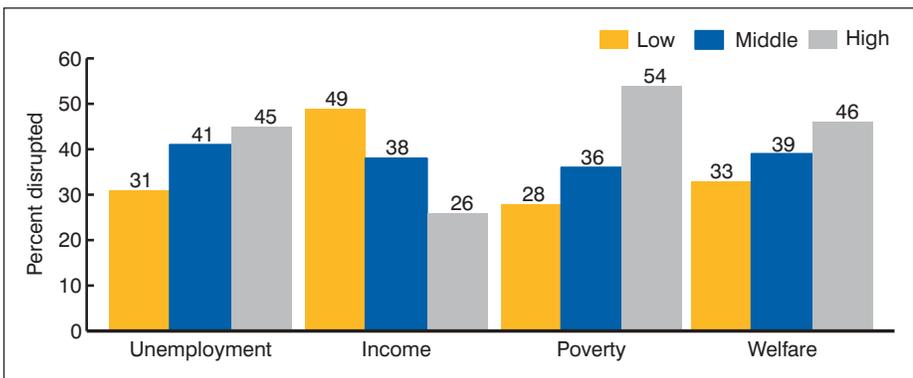variables do not show significant effects, although the data suggest that second marriage disruption is higher in communities with higher unemployment, higher percent receiving public assistance, and higher percent of women never-married (table 42 and figure 44).

Trends Over Time

The statistics presented thus far in this report are based on data from Cycle 5 of the NSFG, collected in 1995. Previous cycles of the NSFG also collected marital histories, allowing for an analysis of trends over time in the probabilities of some of the marital outcomes examined in this report. Cycle

1 of the NSFG was conducted in 1973, Cycle 2 was conducted in 1976, Cycle 3 in 1982, and Cycle 4 in 1988. Pooling Cycles 1, 2, 4, and 5 provides enough cases to generate reliable estimates of the probabilities by marriage cohort. A marriage cohort refers to all marriages that occurred within a particular period.

Figure 45 presents a trend analysis of the probability of first marriage disruption due to either separation or divorce. The graph plots the probability of marital disruption within 10 years of marriage for 5-year marriage cohorts between 1950 and 1984. The 5-year cohorts of 1985–89 and 1990–94 are excluded because most of the marriages begun in those years had not had the chance to exist for 10 years as of the 1995 Cycle 5 interview (only those that began in the very beginning of the 1985–89 cohort would have had the chance to last for 10 years by the 1995 interview). The plotted statistics are presented in tabular form in table D.

Figure 45 shows that the probability of first marriage disruption within 10 years of marriage increased over time for marriages begun from the 1950s through the 1970s and then leveled off in 1975–84. Among non-Hispanic black women, however, the leveling off did not occur. The probability of first marital disruption among black women decreased for marriages begun in the 1950s, increased slightly in the 1960s, and then increased at a greater rate through the 1970s and early 1980s. This sharp increase for black women resulted in a larger gap between white and black women such that for first marriages begun in the 1980s, the probability of marital disruption within 10 years was about two-thirds greater for black than for white women. The gap between white and black women was smallest in the late 1960s and largest in the 1980s.

Figure 46 shows the trend over time in the probability that a separation from first marriage will make the transition to divorce. The graph shows that for marriages begun from the 1950s through the 1980s, the probability of completing the divorce process within 5 years of separation was mostly unchanged, ranging from 85 percent to 90 percent during the entire period (figure 46). The probability of a separation making the
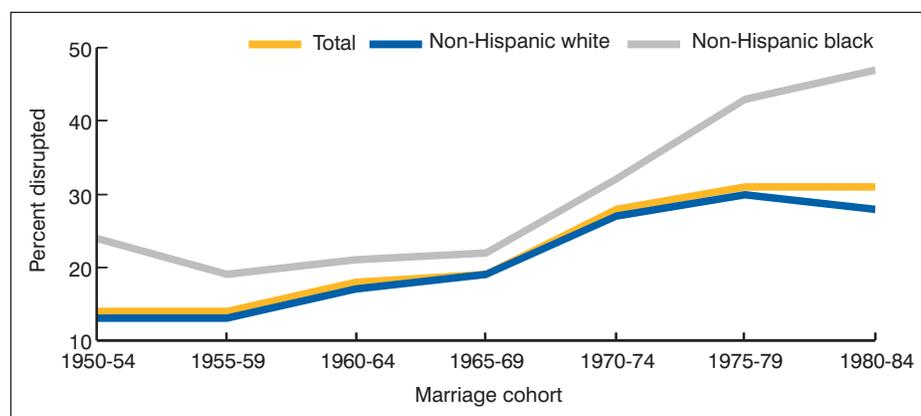
Figure 45. Probability of first marriage disruption within 10 years by marriage cohort and race/ethnicity: United States, marriages begun in 1950–84

Table D. Probabilities of first marriage disruption, of transition from separation to divorce, of remarriage, and of second marriage disruption by race/ethnicity and cohort: United States

	Probability		
		Race/ethnicity	
Marital outcome and marriage cohort	Total[1]	Non–Hispanic white	Non-Hispanic black
First marriage disruption within 10 years			
1950–54	0.14	0.13	0.24
1955–59	0.14	0.13	0.19
1960–64	0.18	0.17	0.21
1965–69	0.19	0.19	0.22
1970–74	0.28	0.27	0.32
1975–79	0.31	0.30	0.43
1980–84	0.31	0.28	0.47
Separation to divorce within 5 years			
1950–54	0.85	0.90	0.50
1955–59	0.86	0.93	0.54
1960–64	0.88	0.93	0.57
1965–69	0.86	0.93	0.52
1970–74	0.90	0.96	0.65
1975–79	0.90	0.96	0.64
1980–84	0.86	0.93	0.64
1984–89	0.88	0.96	0.56
Divorce to remarriage within 5 years			
1950–59[2]	0.65	0.70	0.43
1960–69	0.60	0.63	0.40
1970–79	0.58	0.60	0.38
1980–89	0.50	0.55	0.27
Second marriage disruption within 5 years			
1950–59	0.16	0.16	*
1960–69	0.14	0.15	0.12
1970–79	0.18	0.18	0.18
1980–89	0.22	0.22	0.27

* Figure does not meet standard of reliability or precision.

[1]Includes Asian and Pacific Islander women and American Indian women not shown separately.

[2]For the probability of remarriage, the cohorts refer to divorce cohorts rather than marriage cohorts.

transition to divorce was much lower for black women than for white women throughout the period. The most interesting feature of figure 46 is the

racial divergence that occurred for marriages begun in the late 1980s. The probability of a separated white woman finalizing her divorce increases for first

marriages begun in the late 1980s, and the probability of a separated black woman finalizing her divorce decreases for first marriages begun in the late 1980s (figure 46). This means that analyses that only examine divorce as the indicator of marital disruption and ignore separation will understate the racial difference in marital disruption to an even greater extent over time. It will be important to continue to monitor these trends through the 1990s once Cycle 6 of the NSFG is completed in 2002.

Figure 47 shows the trend in the probability of remarriage within 5 years of divorce. The cohorts in this case refer to divorce cohorts, that is, all the divorces that occurred in a particular 10-year period. Ten-year cohorts are used instead of 5-year cohorts because of sample size considerations. The trend shows that the overall pattern is one of decreasing chances of remarriage over time, for all women (figure 47). The chances of remarriage were lower for black women than for white women throughout the period.

Figure 48 shows the trend in second marriage disruption, again in 10-year cohorts. The overall pattern is one of increasing chances of second marriage disruption over time. For non-Hispanic white women, the chance of second marriage disruption decreased slightly from the 1950s to the 1960s and then increased in the 1970s and 1980s. For non-Hispanic black women, the probability of second marriage disruption was initially lower than that of white women in the 1960s. The probability of disruption among black women in the 1950s cannot be shown because there were not enough black women whose second marriage had begun in the 1950s in the combined NSFG samples to generate reliable estimates. The probability of disruption among black women then increased through the 1970s and 1980s, and that increase was greater than that among white women, such that by the late 1980s, the probability of second marriage disruption was considerably higher among black women than among white women.

Figure 46. Probability of transition from separation to divorce within 5 years by marriage cohort and race/ethnicity: United States, marriages begun in 1950–84

Figure 47. Probability of remarriage within 5 years by divorce cohort and race/ethnicity: United States, divorces occurring in 1950–89

Figure 48. Probability of second marriage disruption within 5 years by marriage cohort and race/ethnicity: United States, marriages begun in 1950–84

Summary of Findings for Each Independent Variable

This section summarizes the findings by the individual and community variables. Table E indicates whether each individual characteristic is statistically significantly related to each outcome, and table F indicates whether each community characteristic is statistically significantly related to each outcome. The remainder of this section briefly summarizes how the characteristics are related to each outcome.

Individual Characteristics—Age has significant effects for some of the marital and cohabitation outcomes considered in this report. Women 25 years of age or over at the start of the cohabitation are less likely to experience cohabitation disruption than women under 25 years of age. Likewise, higher age at marriage is associated with a lower probability of marital disruption. These effects are found for the full sample, for non-Hispanic white women, and for non-Hispanic black women, although the differences are not always significant among black women, probably due to small sample size. Cohabitation after marriage and remarriage after divorce are less likely for women 25 years of age or over at marital dissolution.

Education and family income are correlated and typically relate to these marital outcomes in similar ways. Higher education, higher mother's education, and higher family income are associated with a lower likelihood of first marriage by age 18 (although income is not related to early marriage among black women). Higher education and higher income are associated with a greater probability of the first cohabitation making the transition to marriage, although these effects are stronger for black women than for white women. Higher family income is associated with a lower likelihood of cohabitation disruption. Higher education and income are associated with a lower probability of marital disruption. Higher family income is
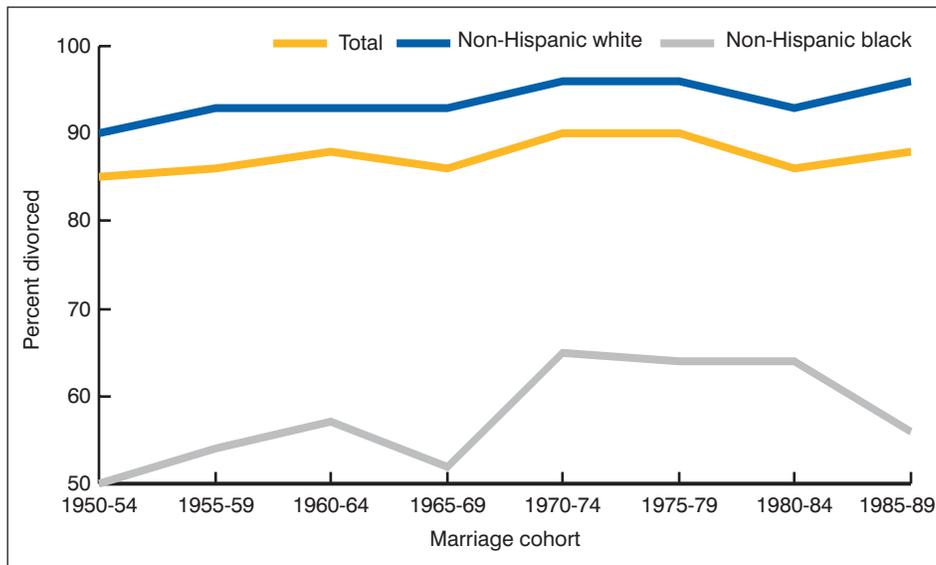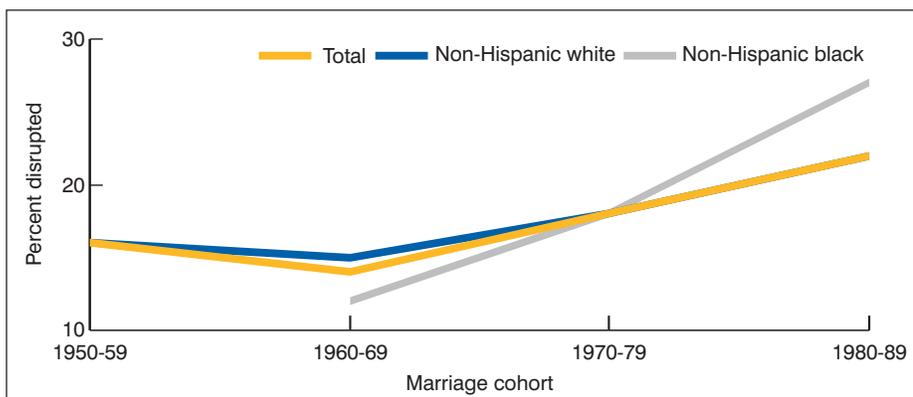
Table E. Statistical significance of each individual characteristic by outcome

Characteristic	Transition to first marriage (all women)	Transition from cohabitation to marriage	First cohabitation disruption	First marriage disruption
Race/ethnicity	significant	significant	significant	significant
Age at start of interval	. . .	significant	significant	significant
Education	significant	significant	significant	significant
Family income	significant	significant	significant	significant
Work status at start of interval	. . .	not significant	significant	significant
Religious affiliation	significant	significant	significant	significant
Importance of religion	significant	significant	not significant	significant
Intact family of origin status	significant	significant	significant	significant
Forced intercourse	. . .	not significant	significant	significant
Parity at start of interval	. . .	significant	significant	significant
Wantedness of children	. . .	not significant	not significant	not significant
Timing of first birth	. . .	significant	significant	significant
Generalized anxiety disorder	significant	not significant	significant	significant
Region of residence	significant	not significant	significant	significant
Age difference with spouse	. . .	. . .	. . .	not significant
Race difference with spouse	. . .	. . .	. . .	significant
Cohabited before marriage	. . .	. . .	. . .	significant

Characteristic	Postmarital cohabitation	Transition from separation to divorce	Remarriage	Second marriage disruption
Race/ethnicity	significant	significant	significant	not significant
Age at start of interval	significant	not significant	significant	significant
Education	significant	significant	not significant	not significant
Family income	significant	significant	significant	significant
Work status at start of interval	significant	significant	not significant	not significant
Religious affiliation	significant	not significant	not significant	not significant
Importance of religion	significant	significant	not significant	not significant
Intact family of origin	significant	significant	not significant	significant
Forced intercourse	significant	not significant	not significant	significant
Parity at start of interval	significant	significant	not significant	not significant
Wantedness of children	not significant	significant	not significant	not significant
Timing of first birth	not significant	significant	significant	significant
Generalized anxiety disorder	not significant	significant	not significant	significant
Region of residence	not significant	significant	significant	significant
Age difference with spouse	. . .	. . .	. . .	not significant
Race difference with spouse	. . .	. . .	. . .	not significant
Cohabited before marriage	. . .	. . .	. . .	significant

. . . Category not applicable.

NOTES: Statistical significance is indicated if at least one category differed significantly from at least one other category in at least one duration interval; significance refers to findings for all women and may differ by race/ethnicity. Individual characteristics were analyzed independently; multivariate analysis may reveal that some of these effects are influenced by unobserved factors.

associated with a higher likelihood of postmarital cohabitation. Higher education is associated with a lower probability of postmarital cohabitation among white women but not among black women. Low education and income suggest a lower probability of a separation making the transition to divorce. Higher income, but not education, is associated with a greater likelihood of remarriage and a lower likelihood of second marriage disruption.

Work status at cohabitation is related to the probability of the transition to marriage among black women only: Part-time workers are more likely to make the transition to marriage than full-time workers or nonworkers. White women who were not working at cohabitation and black women who were working part time at cohabitation are more likely to experience cohabitation disruption. Part time workers are less likely to experience first marriage disruption, and nonworkers are less likely to make the transition from separation to divorce.

Religious affiliation and the importance of religion are related to many of the marital and cohabitation outcomes in this report. Among Hispanic and non-Hispanic white women, women with no religious

affiliation are less likely to marry by age 30 than women with any religious affiliation; women of fundamentalist Protestant faiths are more likely than other women to marry by any age (up to age 30); and women who report that their religion is not important are less likely to marry by age 30. Women with no religious affiliation are less likely to make the transition from cohabitation to marriage than women with any religious affiliation. Women with no religious affiliation are also more likely to experience cohabitation disruption, are more likely to experience first marriage disruption, and are more likely to cohabit after the dissolution of first marriage. Women affiliated with fundamentalist Protestant denominations are less likely to cohabit after the first marriage ends. White women who report that religion is not important to them are more likely to experience first marriage disruption and are less likely to cohabit after the first marriage ends; these differences are not significant among black women.

Whether the woman was raised in an intact, two-parent family throughout childhood is related to some of the marital and cohabitation outcomes in this report. The effect of family background on first marriage varies by race/ethnicity. Among Hispanic women, growing up in an intact family is associated with a higher chance of first marriage at all ages. Among non-Hispanic white women, an intact family is associated with a lower chance of early marriage, and the difference by family background converges at later ages. There is no effect of family background among non-Hispanic black women. Growing up with two parents has only a small effect on the probability of making the transition from cohabitation to marriage. But growing up with two parents is associated with a lower likelihood of cohabitation disruption, a much lower likelihood of first marriage disruption, a lower likelihood of postmarital cohabitation, and a much lower likelihood of second marriage disruption.

Women who have ever been forced to have intercourse have a greater probability of cohabitation disruption

Table F. Statistical significance of each contextual characteristic by outcome

Characteristic	Transition to first marriage (all women)	Transition from cohabitation to marriage	First cohabitation disruption	First marriage disruption
Male unemployment rate	significant	significant	significant	significant
Median family income	significant	significant	significant	significant
Percent below poverty	significant	significant	significant	significant
Percent on public assistance	significant	significant	significant	significant
Percent college-educated	significant	significant	not significant	significant
Crime rate	significant	not significant	significant	significant
Percent of women never married . . .	significant	significant	significant	significant
Metropolitan status	significant	significant	significant	significant

Characteristic	Postmarital cohabitation	Transition from separation to divorce	Remarriage	Second marriage disruption
Male unemployment rate	significant	significant	significant	not significant
Median family income	significant	significant	not significant	significant
Percent below poverty	significant	significant	significant	significant
Percent on public assistance	significant	significant	significant	not significant
Percent college-educated	significant	significant	not significant	significant
Crime rate	significant	significant	significant	not significant
Percent of women never married . . .	significant	significant	significant	not significant
Metropolitan status	significant	significant	significant	not significant

NOTES: Statistical significance is indicated if at least one category differed significantly from at least one other category in at least one duration interval; significance refers to findings for all women, and may differ by race/ethnicity. Contextual characteristics were analyzed independently; multivariate analysis may reveal that some of these effects are influenced by unobserved factors.

and a greater probability of first marriage disruption. Forced intercourse is associated with a higher likelihood of postmarital cohabitation among black women. Forced intercourse is not related to the probability of remarriage but is associated with a higher likelihood of second marriage disruption.

Childbearing has been measured in a variety of ways in this report, including parity, whether any children were unwanted, and timing of first birth. The transition to marriage is more likely for women with no children at the start of the cohabitation, and for women who had their first birth after the start of the union compared with before the union. These differences are not significant among black women, however. Cohabitation disruption is less likely for women whose first birth was more than 7 months after cohabitation and is more likely for women who have never had a first birth. First marriage disruption is more likely for women whose first birth was before marriage compared with afterwards. Women with no children at the end of first marriage are more likely to cohabit after the marriage ends. The transition from separation to divorce is less likely if the first birth occurred

before or during the first 7 months of marriage, and if the woman had any children at separation. Among women with children, the transition from separation to divorce is less likely if any of the children were unwanted.

Remarriage is more likely for women with no children at divorce than for women with any children at divorce, although this difference is small and not significant. Remarriage is more likely for women whose first birth was more than 7 months after first marriage, and is less likely for women whose first birth was before first marriage or who had never had a birth by the time of the interview. Second marriage disruption is more likely for women who had any children at remarriage or whose first birth occurred before or during the first 7 months of first marriage (although the difference by timing of first birth is not significant).

Women who had ever had GAD reported that they had suffered for at least 6 months from worry or anxiety, including feelings of restlessness, feeling keyed up or on edge, irritability, a pounding or racing heart, getting tired easily, trouble falling or staying asleep, and feeling faint. GAD is associated

with a greater chance of first marriage, although the difference disappears by age 30. GAD is also associated with a greater likelihood of cohabitation disruption, a greater likelihood of first marriage disruption, and a greater likelihood of second marriage disruption.

Women in the South tend to marry earlier than women in other regions, although regional differences in first marriage converge at age 30. Region of residence is not related to the likelihood of the transition from cohabitation to marriage for the full sample, but among black women, the transition is more likely in the South and less likely in the Northeast. Cohabitation disruption and first marriage disruption are more likely in the South and, among white women, first marriage disruption is also more likely in the West. The transition from separation to divorce is more likely in the Midwest and less likely in the Northeast. Remarriage is more likely in the South, and second marriage disruption is more likely in the Midwest and less likely in the Northeast.

Community Influences—Not surprisingly, affluence is good for the stability of marriages and cohabitations; poverty is not. In this report, community-level socioeconomic status (SES) has been measured by the male unemployment rate, median family income, the percent of families below poverty, the percent of households receiving public assistance, and the percent of adults who are college-educated. Affluence is indicated by higher median family income and percent college-educated, and lower unemployment, percent below poverty, and percent receiving public assistance. The five indicators of community SES are almost always consistent in their effects on cohabitation and marital outcomes. Any lack of agreement among the five indicators is a result of one or more not showing a significant effect. In no analyses in this report is there a direct contradiction between two indicators of community SES that suggest two statistically significant effects that operate in opposite directions of the community SES continuum.

Higher community-level SES is associated with a lower probability of early first marriage (indicated by all five community SES variables), a greater probability of an intact cohabitation making the transition to marriage (indicated by all five community SES variables), a lower probability of cohabitation disruption (indicated by all five community SES variables except percent college-educated), a lower probability of first marriage disruption (indicated by all five), a higher probability of cohabitation after marriage (indicated by all five), a greater probability of making the transition from separation to divorce (indicated by all five), a higher probability of remarriage (indicated by all five except percent college-educated), and a lower probability of second marriage disruption (indicated by all five, although the effects of unemployment and percent receiving public assistance are not statistically significant).

This remarkable consistency is also apparent in analyses run separately for Hispanic women, non-Hispanic white women, and non-Hispanic black women. Although some or all of the effects of these community SES indicators may fade to nonsignificance among either Hispanic, white, or black women, there are still no direct contradictions to indicate anything other than the conclusion that affluence is good for cohabitation and marriage. However, the results by race/ethnicity do suggest that community affluence may matter more for black women than for white women for at least some of these cohabitation and marital outcomes. However, it is difficult to simultaneously evaluate all five indicators of community affluence in this regard, because some are significant for white women while others are significant for black women, depending on the outcome in question.

Other contextual characteristics considered in this report include the crime rate, marriage market (measured by the percent of women never-married), and metropolitan status (central city, other SMSA, or nonmetropolitan). The crime rate was the least successful indicator of context in that it showed the lowest number of significant effects. This is most likely

because of the level of context at which it is measured. While all the other continuous contextual variables are measured at the census tract level, the crime rate was only available at the county level, and the county may be too large an area to measure the context in which these outcomes occur. Among white and black women, low-crime communities are associated with higher chances of first marriage (although the differences are not significant for black women). Higher crime rates in the county are associated with a higher likelihood of first marriage disruption and a lower likelihood of postmarital cohabitation. The crime rate is not related to the other outcomes examined in this report.

Not surprisingly, the marriage market context seems to matter for cohabitation and marital outcomes. A higher percent of women never-married is associated with a lower probability of first marriage, a lower probability that the cohabitation makes the transition to marriage, a higher probability of cohabitation disruption, a higher probability of first marriage disruption, a lower probability of cohabitation after marriage, a lower probability of the transition from separation to divorce, and a lower probability of remarriage.

Metropolitan status indicates whether the woman lives in a central city, the suburbs, or in a rural area. The typical finding in this report is that central cities are different from other areas in terms of the cohabitation and marital outcomes considered here, and differences between suburbs and nonmetropolitan areas are much smaller. First marriage is more likely in nonmetropolitan areas and less likely in central cities. The transition from cohabitation to marriage is less likely in central cities. Cohabitation disruption and first marriage disruption are more likely in central cities. Postmarital cohabitation is less likely in central cities. Remarriage is much less likely in central cities and more likely in nonmetropolitan areas. The overall pattern suggests that central cities have lower rates of union formation and higher rates of cohabitation and marriage disruption than suburbs or nonmetropolitan areas.

Discussion

In each comparison of racial/ethnic subgroups, the results consistently suggest that the unions of non-Hispanic black women are less stable than those of non-Hispanic white or Hispanic women. Black women are less likely to marry by age 30 and less likely to make the transition from cohabitation to marriage, and their cohabitations are more likely to disrupt than those of other women. The first marriages of black women disrupt faster than the first marriages of other women. Black women are less likely to enter a cohabitation after the dissolution of the first marriage. The separations of black women are less likely to make the transition to divorce, and the interval between divorce and remarriage is longer for black women. The data suggest that the remarriages of black women disrupt faster than the remarriages of other women. The trend analysis suggests that, at least for some of these marital outcomes, the differences by race are increasing over recent decades. The differences between white and Hispanic women are smaller.

Some researchers have suggested that these differences may be related to higher rates of unemployment, incarceration, and mortality among the black population, their lower levels of educational attainment and earnings, their previous experiences as children of unmarried or less-educated parents, and higher rates of poverty and lack of job opportunities in the communities in which they live (13,19,20). The findings in this report suggest that individual characteristics such as race/ethnicity may not be the sole determinants of marital and cohabitation success. The neighborhoods in which people live may be important, and differences in marital and cohabitation outcomes between white and black women may depend to some extent on the community environments in which the women live.

Both non-Hispanic white women and non-Hispanic black women who live in neighborhoods with high levels of poverty, receipt of welfare and unemployment, and low levels of income and education are more likely to

experience separation and divorce. Black women live disproportionately in low-SES neighborhoods. Whether the lower marital success of black women is due to their disproportionate prevalence in low-SES neighborhoods, to individual characteristics, or to other factors, is a question for further study.

This report presents analyses of eight cohabitation and marital outcomes by a wide variety of individual and community characteristics. This presentation is not meant to represent a definitive explanation of any of the outcomes presented here. Rather, the intention is to provide benchmark statistics by a wide variety of characteristics, and to encourage researchers to consider these factors when studying marital outcomes. Of particular note is the presentation of statistics on the probability of postmarital cohabitation. The authors know of no other study that analyzes this facet of the marital life course with nationally representative data.

The outcomes analyzed in this report deserve further study using multivariate statistical techniques. These techniques allow the statistician to determine whether characteristics used in this report are less important or more important when other characteristics are controlled. Hazards models are one method of controlling for multiple characteristics simultaneously (47). For example, a hazards model could show the effect of income on the chances of marital disruption, controlling for education, race/ethnicity, age, and other characteristics. Another possibility for further study is multilevel modeling, to control for the effects of the community (or neighborhood) environment (54). This report suggests that community characteristics are important for a full understanding of the outcomes analyzed in this report.

This report has focused on changes in the relationships between spouses (or between cohabiting partners) and has not dealt, in detail, with the effects of children on these outcomes. Although we have tried to examine the presence of children as a characteristic that may be associated with a marital or cohabitation outcome, this is a topic that deserves closer scrutiny. In many of our

analyses, the measurement of children at the beginning of the interval is less than satisfactory. For example, in the analysis of first marriage disruption, it would be better to know how many children were present in the family at the time of the disruption, rather than at the time the marriage began, but because many of the first marriages had not disrupted by interview (were censored), it did not make sense to code the presence of children at the time of disruption. Although it makes sense to measure the number of children at the beginning of the interval when studying the transitions from separation to divorce, separation to postmarital cohabitation, and divorce to remarriage, it is less than satisfactory for the earlier outcomes. In addition, characteristics of the children themselves could be studied, such as their age, gender, and whether they are biological, adopted, or step-children. To do so, however, would require an analysis specifically designed to measure the effects of the characteristics of children on these marital outcomes.

Finally, another avenue of further research is non-coresidential families (i.e., families that do not live together). The term "fragile families" has been used to describe families that do not share a single residence and are at higher risk of poverty and family instability than married-couple families (55). This report focuses on cohabitation and marriage, both of which are shared-residence relationships, and does not analyze alternative forms of family life. The stability of such families and the effects of individual and community characteristics on that stability, is an important topic, especially for understanding low-income families.

Although the statistics presented in this report are descriptive in nature, it is possible to draw some conclusions about the characteristics of individuals and communities that may contribute to the stability of cohabitations and marriages. Cohabitations and marriages tend to demonstrate more stability if the woman was older at the time the cohabitation or marriage began, if her family income is higher, if she has a religious affiliation or reports that her religion is important to her, if she was raised through childhood in a two-parent intact family,

if she had never been forced to have intercourse, if she had no children at the start of the cohabitation or marriage, if her first birth was more than 7 months after the beginning of the cohabitation or marriage, if she has never suffered GAD, if she is the same race/ethnicity as her husband, or if she lives in communities with higher median family income, lower male unemployment, less poverty, less receipt of welfare, and more adults who are college-educated. Some of these characteristics show stronger effects for the stability of marriage than for the stability of cohabitation and some of the effects vary by race/ethnicity. With the exception of controlling for race/ethnicity, none of these characteristics were tested in a multivariate context, and it may be that some of the effects are spurious, reflecting the effects of other variables. Researchers are encouraged to consider analysis of these outcomes with a multivariate approach, and to include controls for race/ethnicity and community context in the analysis of these outcomes.

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