Research on

# Today's Issues

### **Increased Cohabitation Changing Children's Family Settings**

Cohabitation is profoundly reshaping family life in the United States. The share of children born to parents who live together but are not married nearly doubled between 1984 and 1994, growing from 6 percent to 11 percent (see Figure 1). An even larger share of U.S. children—an estimated 40 percent—will live with their unmarried mother and her boyfriend some time before their 16th birthday, according to a new study supported by the National Institute of Child Health and Human Development (NICHD).

Researchers at the University of Wisconsin-Madison's Center for Demography and Ecology surveyed recent cohabitation trends and analyzed their impact on the family life of children. Larry Bumpass and Hsien-Hen Lu used data from the NICHD-supported National Survey of Families and Households (1987/88) and

the National Survey of Family Growth (1995), which collected detailed information on respondents' fertility along with marriage and cohabitation histories through extended personal interviews.

Their findings point to growing instability in households with children even though divorce rates have stabilized over the last two decades. Cohabitation before, after, or instead of marriage has become more widespread, so more children are seeing their households reconfigured several times. But because their parents were not married to the partners they lived with, the children's potentially divorce-like experiences are not reflected in national statistics.

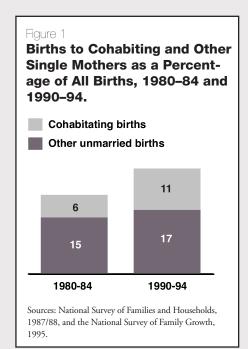
#### **Cohabitation Trends**

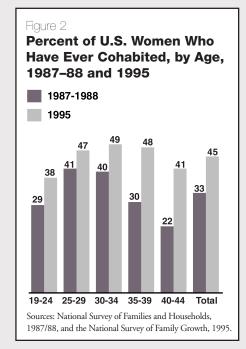
Cohabitation has continued to increase dramatically in recent years as younger women have moved into the prime marriage and child-bearing years (see Figure 2). Half of women in their 30s in 1995 had lived with an intimate sexual partner outside of marriage. The share of women ages 20 to 24 who had ever lived in a cohabiting relationship increased by one third between 1988 and 1995. The increase was even more dramatic for women in their late 30s; the share who had ever cohabited grew about 60 percent during this same time period.

Cohabitation, once rare, is now the norm: The researchers found that more than half (54 percent) of all first marriages between 1990 and 1994 began with unmarried cohabitation. They estimate that a majority of young men and women of marriageable age today will spend some time in a cohabiting relationship.

Cohabitation is most widespread among couples with lower levels of education. The sharpest increase in cohabitation between 1988 and 1995 occurred among high school graduates (44 percent), the smallest among college graduates (19 percent). Although cohabitation increased among both whites and African Americans, the increase was much greater among whites; by 1995, there was no racial difference in the proportion of women who had ever cohabited.

Cohabiting relationships are less stable than marriages and that instability is increasing, the study found. The share of cohabiting partners who eventually married each other declined from 60 percent to 53 percent between 1988 and 1995. The proportion of cohabiting couples whose relationships ended within 5 years increased from 45 percent to 54 percent, whether or not the partners ever married. The researchers suggest that the lower marriage and higher breakup rates reflect the fact





that living together has become more widespread and is now practiced by couples with a less serious commitment to a longterm relationship.

## **How Cohabitation Affects Children's Family Structure**

Children born to a single mother: The researchers found that the large increase in unmarried childbearing between the first half of the 1980s and the first half of the 1990s was mainly the result of births to cohabiting parents. Births to cohabiting mothers increased from 6 percent to 11 percent during the period. (See Figure 1.) At the same time, the proportion of births to "truly single" mothers—not married or cohabiting—increased only slightly, from 15 percent to 17 percent. Therefore, about two out of five babies born out of wedlock actually began life living with two biological parents. The share was even larger among whites and Hispanics, with one out of two unwed births to cohabiting mothers.

Children's chances of ever living in a cohabiting household: Using rates from the early 1990s, the researchers calculate that about 40 percent of all children will spend some time in a cohabiting family before their 16th birthday. Many children will begin their lives in such a family, but a large proportion of children born to a single mother will later become part of a cohabiting household when their mother moves in with a boyfriend. And a significant share of children born to married couples will live in cohabiting households after a divorce.

The researchers estimate that slightly fewer than one-third of children who were not born to cohabiting mothers will be part of a cohabiting household at some time before age 16. Among children born to single mothers, the proportion who are likely to see their parent move in with an unmarried partner rises to 76 percent. Among children born to married parents, 20 percent will live in a cohabiting household before they turn age 16, following their parents' divorce.

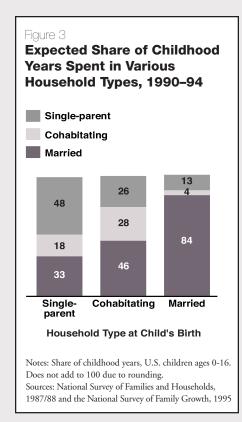
For children born to highly educated or older mothers, the likelihood of living in a cohabiting household is significantly lower than for other children. Nevertheless, one in six children born to college graduates is expected to live with a cohabiting parent.

Likelihood children's unwed mother will marry: The researchers found sharp racial differences in the proportion of women who marry after giving birth to a child out of wedlock. Among white women, the share marrying within 10 years stood at about 80 percent in both the early 1960s and the late 1980s. Among African-American women, the share marrying within 10 years dropped from 78 percent in the early 1960s to 40 percent in the late 1980s.

Among children born to unmarried mothers, an estimated 20 percent of white children and 60 percent of African-American children will spend their entire childhood without being part of a married-couple family.

Children's situation at birth affects family structure throughout childhood: For all U.S. children, the share of childhood years spent living with cohabiting parents rose from 7 percent in 1988 to 9 percent in 1995, a 29-percent increase. But this overall average masks the fact that certain groups of children will spend a larger share of childhood in cohabiting households than others. Children born to truly single mothers are likely to spend about half their childhood in a single-parent family, almost one-fifth of their childhood with a cohabiting parent, and about one-third with married parents. (See Figure 3.) Children born to cohabiting parents are likely to spend about one-quarter of their childhood with a single parent, about the same with cohabiting parents, and about half their time with married parents. Children born to married parents are likely to spend the greatest part of their childhood (84 percent) in a two-parent family, even though about one in three will experience divorce.

These findings underscore the importance of considering cohabitation when examining the family structure of children. Children born to cohabiting mothers, like those born to single mothers, spend less than half their childhood in married families (46 percent, compared with 33 percent for single-parent children). Yet, if the time they spend in cohabiting families is included, their experience resembles that of children



in married families (74 percent of their childhood in a two-adult household, compared with 84 percent for children born to married parents). One-third of the time children spend in technically single-parent households is actually spent with their mother and her boyfriend, who may be the children's father.

Researchers are just beginning to examine how these differences affect children's lives and well-being. Not only do these trends have implications for the lives of children today, they may influence the attitudes and values of the next generation. The researchers note that parents who cohabit may find it difficult to argue effectively that their children should abstain from unmarried sex or cohabitation, leading to even more widespread acceptance and practice of cohabitation in the future.

#### For more information:

Larry Bumpass and Hsien-Hen Lu. "Trends in Cohabitation and Implications for Children's Family Contexts in the United States." *Population Studies* 54 (2000).

Today's Issues is a series of briefing papers prepared by Paola Scommegna for the Demographic and Behavioral Sciences Branch, Center for Population Research, National Institute of Child Health and Human Development (NICHD), National Institutes of Health. For more information, call 301/496-1174.