

Cohabitation and Children's Living Arrangements:
New Estimates from the United States

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Introduction

This paper examines recent trends in women's cohabitation and explores the impact of increased cohabitation for children's living arrangements. Using the 1995 and 2002 NSFG, we will produce new estimates of U.S. family structure from the perspectives of women and children. We find that cohabitation experience continues to increase for both adults and children. Yet, we find no evidence of growing instability in children's family lives resulting from increased cohabitation.

Background

The rapid growth in cohabitation during the past several decades has radically altered the structure of American families. Understanding how cohabitation continues to shape children's family contexts is important because U.S. cohabitation is associated with high levels of instability and lower child wellbeing. In addition, growing socioeconomic differences in family structure and family stability may exacerbate already-existing SES differences in child wellbeing (McLanahan 2004).

Bumpass and Lu (2000) estimate that by 1995, 45 percent of women ages 19-44 had ever cohabited, with increases in cohabitation experience for all age, education, and race/ethnic groups (Bumpass and Lu 2000). Since the mid-1990s, cohabitation rates have continued to increase while marriage rates have declined. Among female respondents to the 2002 NSFG, approximately 50 percent had ever cohabited, an increase of 9 percentage points since the 1995 NSFG (Abma, Chandra, Mosher, Peterson L, and Piccinino L. 1997; Chandra, Martinez, Mosher, Abma, and Jones 2005). Once again, substantial increases have occurred in all age groups (Abma et al. 1997; Chandra et al. 2005). More than half of all unions begin through cohabitation. .

Cohabitation's rapid growth among adults has made it an increasingly important context for childbearing and childrearing (Bumpass and Lu 2000; Seltzer 2004). By the period 1990-94, about forty percent of all children could expect to spend some time in a cohabiting union before age 16, most commonly through stepfamily formation (Bumpass and Lu 2000). Just over one in ten children were born into cohabiting unions during this period. More significantly, nearly one-third of all children born to non-cohabiting mothers were expected to enter a cohabiting family before age 16: three-quarters of children born to single mothers and one-fifth of children born to married parents (Bumpass and Lu 2000). New estimates of children's living arrangements are necessary in order to understand the impact of continued increase in cohabitation on the family lives of children.

Studying children's experience of cohabitation is important in part because of the unstable nature of U.S. cohabitation. Children born to cohabiting unions are more likely to experience union dissolution than those born to marital unions (Manning, Smock, and Majumdar 2004). Graefe and Lichter (1999) estimate that about one-third of children born into cohabiting unions during the 1980s and early 1990s experienced the dissolution

of their parent's marriage by age 5. Dissolution rates for all children living in cohabiting households are even higher, with 40 percent separating within five years of union start (Graefe and Lichter 1999). Many of these children go on to experience additional family transitions when mothers repartner (Graefe and Lichter 1999; Raley and Wildsmith 2004). Raley and Wildsmith (2004) find that transitions into and out of cohabiting households are important components of children's total family instability. Between the 1980s and 1990s, cohabiting unions became less stable, as fewer unions transitioned into marriages and more ended in separation (Bumpass and Lu 2000). Whether these trends have continued since 1995 is unclear.

The growth of cohabitation also raises concerns about child wellbeing. A large body of literature demonstrates that children fare better across a wide variety of outcomes when raised in a traditional, married parent family, than when raised by a single parent (Cherlin, Chase-Lansdale, and McRae 1998; Furstenberg and Kiernan 2001; McLanahan and Sandefur 1994). Children living with a cohabiting parent also have lower levels of behavioral and achievement outcomes (Thomson, Hanson, and McLanahan 1994; Dunifon and Kowaleski-Jones 2002; Raley, Frisco, and Wildsmith 2005). Because experiencing frequent transitions in family structure is related to lower well-being (Wu 1996), the high levels of family instability in cohabiting households may be one reason for these poorer outcomes. The more precarious economic position of cohabiting families likely contributes as well.

In addition, there is evidence that socioeconomic differences in children's family lives are growing. Between the 1980s and 1990s, the proportion of children born to unmarried and cohabiting mothers increased for all educational attainment groups except the children of college-educated mothers (Bumpass and Lu 2000). Educational differences in divorce have also increased over time (Raley and Bumpass 2003). McLanahan (2004) argues that these growing differentials in family structure are contributing to increasing socioeconomic differences in children's father involvement and children's access to economic resources.

New estimates from the NSFG will help us determine whether children's family structures and access to a stable family life of children continue to diverge.

Data and Methods

Data

We use data from the 1995 and 2002 National Survey of Family Growth. Interviews were conducted with 7,643 women ages 15-44 in 2002, and with 10,847 women in 1995. Both interview protocols included pregnancy histories, as well as cohabitation and marriage histories. The 2002 NSFG is the most recent and comprehensive data source on U.S. families, and enables us to study the cohabitation experience of women and their children.

There is one important limitation of the 2002 NSFG: marriage dissolution data are missing for over one-third of all marriages that subsequently dissolved. Data are missing entirely for women whose husbands had children from a previous relationship, and for

over 90 percent of currently separated respondents. Missing data is also a problem from the perspective of children—dates are missing for forty percent of children with divorced biological parents. Minority women and women who married or separated more recently have particularly high rates of missing data.

This is particularly problematic for researchers who wish to study recent trends in family dissolution. Because separation dates are almost entirely missing for two important groups of respondents, standard imputation techniques may be inappropriate. In addition, if trends in family formation and dissolution have changed over time, using imputed marital dissolution data may underestimate the magnitude of any changes. Because of these limitations, we do not use the marriage separation dates in our analyses.

Methods

This paper will follow the approach used in Bumpass and Lu (2000) to produce new estimates of cohabitation experience for women and children, and to describe more fully children's family structures. Our approach will differ slightly due to differences between the data sets. The 1995 estimates presented here are similar but not necessarily identical to those published by Bumpass and Lu (2000).

For women, we estimate the proportion currently cohabiting, the proportion who have ever cohabited, and the proportion of first unions that began through cohabitation rather than direct marriage. We also estimate differentials by race and ethnicity, and by mother's educational attainment, in the proportion of women who ever cohabited.

For children, we are only able to replicate some of the analyses produced by Bumpass and Lu (2000). In particular, we estimate the proportion of births to unmarried and cohabiting women—as mother's union status at birth is missing for only a small proportion of children. We also report bounds for these estimates to reflect the uncertainty introduced by the missing data. Finally, we examine differences by mother's education and race/ethnicity.

Because of the extent of missing data on separation dates, we are unable to produce any life table estimates that require information on the timing of marital dissolution. Specifically, because we do not know the date at which many marriages ended, we are unable to assign the dissolution of marriages to a particular period. We are also unable to calculate the duration of marriages and well as the duration of time a child born to a married mother spends in a single-parent household

Instead, we will produce birth cohort estimates of the proportion of children ever experiencing family dissolution. We plan to restrict our estimates to children 10 years and younger for two reasons. First, we want to capture recent experiences, and by restricting child ages we ensure that the marriages dissolved within the past 10 years (with little overlap from the previous survey). In addition, because the survey contains data on women age 44 and younger, it is impossible to accurately capture family experiences from earlier periods. The mother of a 10-year old child, for instance, could be no older than age 34 at the time of the birth, while the mother of a 15-year old child

would be no older than 30 at her child's birth. Capping our estimates at age 10 should help preserve the representativeness of our children's experience.

Although we are limited in our ability to study recent trends in marriage dissolution, the 1995 and 2002 NSFG provide the information necessary to study recent trends in cohabitation and, in particular, the ways in which cohabitation continues to alter children's family contexts and family stability.

Preliminary findings

Women's union formation

Table 1 presents estimates of women's cohabitation experience in 1995 and 2002. The percentage of women who have ever cohabited increased between the two periods from 46 percent to 54 percent. Increases of at least 10 percentage points are observed in all ages except 19-24, where cohabitation experienced increased by 3 percentage points.

Overall, the proportion of unmarried women currently cohabiting has also increased, from 16 percent to 20 percent. Current cohabitation increased for both never married and previously married women. We find particularly large increases in current cohabitation among never married women in key premarital age groups (19-24, 25-29). But, current cohabitation has decline among younger previously married respondents.

Among women currently in a union, the proportion in cohabiting unions has also increased to 15 percent. Women ages 19-24 shows a substantial increase in the proportion of current unions that are cohabitation—to 43 percent from just 30 percent in 1995.

Table 2 presents the percentage of women who have ever cohabited by women's educational attainment and race/ethnicity. We find that the largest increases have occurred among the women with high school degrees; these women are now as likely to have ever cohabited as women without high-school degree (two-thirds have cohabited). Four-year college graduates continue to be the least likely to cohabit, but by 2002, 46 percent have ever cohabited

Women without high school degrees have the smallest increase in cohabitation between the two periods. Note, however, that the racial composition of this group changed significantly between the two time periods. By 2002, Hispanics had become the largest subgroup of high school dropouts, and were nearly half of all high school dropouts ages 20-29. Forty percent of Hispanic women in this age range had not completed high school, compared to just 14 percent of Black women.

Finally, by 2002, differences by race and ethnicity had largely disappeared: about 55-60 percent of women in all groups have ever-cohabited. Cohabitation increased most rapidly among Hispanics, from just 41 percent in 1995 [increased by a third]. Non-Hispanic whites who were most likely to cohabit in 1995 show the smallest change in cohabitation experience.

[need to look at age differences, education and race together] do educational differences disappear among young women??

Table 3 looks at first unions formed among women ages 19-44 during the period 1997-2001. Overall, cohabitation has become even more prevalent as the context of first union formation--nearly 70 percent of first unions formed through cohabitation rather than direct marriage. This represents a large increase since the early 1990s, when B&L estimated that just over half of first unions began with cohabitation.

We also find substantial increases in cohabitation experience among newly married women. Among women who first married during the period 1997-2001, 70 percent had cohabited before this marriage compared to 60 percent in the early 1990s. As before, the majority of these women experience had cohabited only with their husband (44 percent of newly married women, or fully 70 percent of those with cohabitation experience).

These findings indicate that cohabitation has rapidly become the primary route for union formation. While this is most obvious among new marriages and new unions, a majority of women have ever cohabited in all age groups except the youngest and all race/ethnic groups. College-graduates are the one educational subgroup where fewer half have ever-cohabited; further analyses are necessary to determine whether this reflects delayed union formation of younger college-graduates, or perhaps the more stable marriages of older-college graduates.

Children's family contexts

Nonmarital childbearing continued to grow throughout the 1990s (see Table 4). During the period 1997-2001, over 35 percent of children were born to unmarried parents, and just over half of these births were to cohabiting parents. This represents a dramatic change from 1990-1994 where 29% of children were born to unmarried mothers (Bumpass and Lu 2000). Note that our estimate of nonmarital fertility in the later period is high compared to vital statistics for 1999 (33 percent) while the earlier period estimate was lower than vital statistics in 1992 (30%) [Ventura and Bachrach 2000]. This is a point of concern for future analysis.

This growth in unmarried births appears to be driven by a shift from married to cohabiting births. By the period 1997-2001, about half of all nonmarital births were to cohabiting parents.¹ This finding is consistent with estimates produced by the Fragile Families Study for births in 2000.

The point estimates in the first column of Table 4 include cases where the marital status at birth was imputed because of incorrect skips in the survey instrument. If the imputation

¹ Note that our estimate of that 18% of births were to cohabiting is substantially larger than the estimates produced using the existing NSFG indicator for parents marital and cohabiting status at birth. The discrepancy results from a substantial number of cohabiting births in the NSFG (more than 350) which appear to be miscoded as unmarried non-cohabiting births.

process is systematically biased for these children, then we may overestimate or underestimate nonmarital childbearing. We can estimate the potential impact by determining upper and lower bounds of marital status values by identifying the children impacted and then making two extreme assumptions about the circumstances at their birth: 1) all of the marriages were intact at the time of the child's birth; and 2) all of these marriages dissolved prior to the child's birth.

The bounds resulting from these assumptions are shown in the right-hand panel of Table 4. Note that cohabiting births are unchanged. Our estimate of unmarried non-cohabiting births ranges from 16 percent to 19 percent, while the estimate for married births ranges from 63 percent to 66 percent. The overall trends hold—nonmarital childbearing has increased between the two periods, and this change is largely due to a shift from marriage to cohabitation.

Table 5 presents educational and race differences in children's family structure at birth for the period 1997-2001. Children's chances of being born to unmarried parents continue to differ greatly by socioeconomic status and race/ethnicity. Educational differences, already large in 1990-94, persisted through the turn of the century. For women without high school degrees (an increasingly selective group), nonmarital childbearing has increased from 56 percent to 64 percent. By the late 1990s, births for these women were about evenly split between single, married, and cohabiting parents.

For women with a high school degree or some college, married births remained most common, but had fallen to 58 and 69 percent by the late 1990s. The 11-percentage point increase in nonmarital childbearing for these women was almost entirely concentrated in cohabiting births. Nonmarital childbearing also increased slightly for four-year college graduates, but remained rare as fewer than 10 percent of all births were to single or cohabiting parents.

Race and ethnic differences remained substantial, but diminished somewhat over time. In the late 1990s, the vast majority (77 percent) of non-Hispanic white births remained in marriage, but this represents a four percentage point decline over the 1990-1994 period.

In contrast, marital childbearing increased slightly for African-Americans, to 30 percent—an important departure from previous trends of increasing nonmarital childbearing. Notably, the majority of African-American children born in the late 1990s were born to either cohabiting or married mothers. The proportion of births to single non-cohabiting mothers fell to 44 percent, while cohabiting births increased to over one-quarter of all births.

The most dramatic changes, however, occurred in Hispanic families. Marital childbearing decreased to half of all births in the late 1990s from two-thirds in the early 1990s. Both single-parent and, especially, cohabiting-parent births increased for Hispanic mothers.

Table 6 presents the proportion of children born into any union (marital or cohabiting) who experienced their parents' separation by the time of the interview. As discussed earlier, we use this measure because of the missing separation dates in the NSFG. These are birth cohort measures, rather than period measures. Thus, while younger children necessarily experienced union dissolution in the late 1990s, many of the separations experience by older children date to the earlier part of the 1990s. An additional limitation of this approach lies in the smaller samples it yields at each age compared to synthetic cohort approaches.

Consistent with previous studies, Table 6 shows that stark contrast in family instability experienced by children born to cohabiting rather than married parents. At all ages children in cohabiting unions are at least 2.5 times more likely to experience parental separation. In 2002, only 4 percent of children ages 0-2 born to married parents experience family dissolution, compared to 25 percent of children 0-2 born to cohabiting unions. At ages 9-10, we find that about 25 of marital births and 60 percent of cohabiting births have experienced parental separation. Overall, about 25-30 percent of US children ages 6-10 have experienced family dissolution.

Yet, there is no evidence that growing childbearing in cohabiting unions resulted in an increase in childhood family instability during this period. When all unions are combined, no differences emerge between the 1995 and 2002 surveys. When marriages and cohabitations examined separately, the trends suggest greater stability within union type. However, these age-specific contrasts are not significant.

Large educational differences in family dissolution have persisted between the two surveys (see Table 7). The primary difference is found between children born to college-graduates, compared to children whose mothers have lower educational attainment. In 2002, slightly more than over one-tenth of children ages 9-10 in the highest education group had experienced parental separation, compared to one-third of the less advantaged children. Large differences are evident at younger ages as well. The children in less advantaged families are about 3-4 times more likely to experience parental separation at all ages. Two factors drive this: 1) college-graduates continue to bear children almost exclusively in marriage and 2) the marriages of college graduates are significantly more stable.

[I haven't run statistical tests to compare 1995 to 2002. I doubt the differences will be significant. However, I think it is interesting that high school grads and some college are trending upwards, when the general trend, if there is one, is downward.]

Differences by race and ethnicity (Table 8) are quite large as well; around half of black children ages 6-10 have already experienced their parents' separation, compared to about one-quarter of non-Hispanic white and Hispanic children. Once again this overall difference is driven by two factors: substantially higher dissolution rates within marriage, and the substantially higher fraction of births in cohabitation rather than marriage.

[again haven't tested differences between surveys, but I don't see any that are likely to be significant, nor do I see any consistent trend. It could be that impact of increasing cohabiting fertility among Hispanics is too recent to register using this method.]

Conclusions and further analysis

Our findings show that cohabitation is becoming a more and more prevalent context for American family life. Cohabitation has become the predominant path into first union and into first marriage, and the majority of women ages 19-44 have cohabited at some point in their lives. Although educational differences in cohabitation have persisted over time, further analysis is necessary to determine whether this holds true for newly formed unions and among younger women. In addition, we plan to examine trends in the stability of cohabiting unions and in the transition from cohabitation to marriage.

Children are also increasingly experiencing cohabitation as a result of the growth in childbearing among unmarried couples. The increase in cohabiting births is of concern for two reasons: more children are born into unions that confer disadvantages, and second, because cohabiting unions are highly unstable this leads to greater instability in family life (also a potential risk factor). If new cohabitants share the characteristics of earlier cohabitants, then higher rates of cohabitation would increase family instability and lower child wellbeing for already socioeconomic disadvantaged families.

If instead, the characteristics of cohabiting unions reflect selection of less stable marriages into cohabitation, then increasing cohabitation may have no additional impact on family stability for children. The evidence presented here provides some support to this hypothesis—since unions (from the child's perspective) do not appear to be growing less stable.

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Table 1. Trends by age in the percentage ever cohabiting and currently cohabiting, U.S. Women 1995 and 2002

Age	<u>% ever cohab</u>		<u>Percentage currently cohabiting of not currently married</u>						<u>% cohab</u>	
	1995	2002	<u>Total</u>		<u>Never married</u>		<u>Previously married</u>		<u>Of current unions</u>	
	1995	2002	1995	2002	1995	2002	1995	2002	1995	2002
19-24	35.8	39	14.5	18	13.9	19	21.5	15	30.3	43
25-29	49.0	60	20.7	26	18.8	28	26.3	16	15.9	19
30-34	51.3	63	20.9	19	19.1	20	23.3	18	10.4	11
35-39	50.1	61	15.7	18	11.1	18	19.1	18	6.9	9
40-44	43.1	57	13.6	17	7.7	13	16.1	18	5.8	7
Total	45.9	56	16.9	20	15.1	20	20.5	18	11.8	15
N	9694		4438		2889		1544		5982	

Table 2. Percentage of women ages 19-44 who have ever cohabited, 1995 and 2002

Education	1995		2002	2002/1995	% increase
	n	%	%		
< 12	1296	59.1	66		11.7
12 years	3737	50.4	65		29.0
Col 1-3	2681	40.9	50		22.2
Col 4+	1980	37.8	46		21.8
Race/ethnicity					
Non-Hisp.					
white	5800	47.2	56		18.6
Black	2196	46.2	58		25.7
Hispanic	1379	40.8	54		32.5

Table 3. % of women in the US aged 19-44 who cohabited before first marriage, and % first unions that were cohabitation, 1997-2001

Percent of first unions begun by cohabitation, by first union cohort

	n	%
1990-94	1436	59.6
1997-2001	1299	68.6

Percent cohabited before marriage by first marriage cohort

	1990-94	1997-2001
Total	56.2	62.4
w/husb only	40.7	44.2
w/husb others	11.9	14.1
others only	3.7	4.0
n	1805	1038

Table 4. Mother's union status at birth, children born 1997-2001 and 1990-1994

	<u>Point estimates using imputed data</u>		<u>Bounds on imputed data, 1997-2001*</u>	
	1990-94	1997-2001	Assign to marriage	Assign to single
Single parent	16.8	17.4	15.6	18.9
Cohabiting parent	11.8	18.1	18.1	18.1
Married parent	71.4	64.5	66.2	63.0
Nonmarital birth	28.6	35.5	33.8	37.0
n	3255	2285	2285	2285
Proportion of unmarried births to cohabiting mothers				
	41.1%	51.0%	53.7%	49.0%

*The missing separation dates for two groups (women whose husbands had children from a previous relation, and currently separated women) introduces uncertainty into the estimates of mother's marital status at children's birth. We estimate the upper and lower bounds on marital and single births by two extreme assumptions about the impacted births: 1) all children w/imputed values due to this problem are assumed to have married parents at birth and 2) all are assumed to have separated or divorced parents at birth. Children born to cohabiting parents are unaffected.

Table 5. Births to unmarried mothers by education and race/ethnicity

	1990-94 Births to unmarried mothers					1997-2001 Births to unmarried mothers				
	<u>Total unmarried</u>	<u>Single</u>	<u>Cohabiting</u>	<u>Cohab/ Unmarried</u>	<u>n</u>	<u>Total unmarried</u>	<u>Single</u>	<u>Cohabiting</u>	<u>Cohab/ Unmarried</u>	
< 12 years	55.8	29.5	26.4	47.2%	692	64.3	32.1	32.3	50.2%	
HS or GED	31.1	18.8	12.3	39.6%	1319	41.9	20.0	21.9	52.3%	
1-3 coll	20.5	12.9	7.6	36.9%	706	30.6	13.9	16.7	54.5%	
4+ coll	5.5	4.4	1.0	18.8%	538	8.5	5.7	2.8	32.8%	
Non-Hispanic White	18.6	9.4	9.2	49.3%	1686	22.7	10.0	12.7	56.0%	
Black	72.2	54.0	18.2	25.2%	821	70.4	43.9	26.5	37.6%	
Hispanic	33.9	15.5	18.3	54.1%	649	49.2	20.0	29.1	59.2%	

Table 6. Proportion of children experiencing parental separation by age

Child age	All unions			Married			Cohabiting		
	1995	2002	p < .05	1995	2002	p < .05	1995	2002	p < .05
0-2	0.10	0.08		0.07	0.04	*	0.29	0.26	
3-5	0.17	0.19		0.12	0.13		0.48	0.43	
6-8	0.26	0.25		0.22	0.18		0.57	0.52	
9-10	0.27	0.30		0.24	0.23		0.55	0.59	

Table 6. Proportion of children experiencing parental separation by age, continued, 95% confidence intervals

Children by age at 1995 interview

Child age	All unions			Married			Cohabiting		
	95% CI		n	95% CI		n	95% CI		n
0-2	0.08	0.11	1760	0.05	0.08	1478	0.22	0.35	282
3-5	0.15	0.20	1914	0.10	0.15	1587	0.40	0.56	327
6-8	0.24	0.29	1913	0.20	0.25	1642	0.49	0.65	271
9-10	0.25	0.30	1157	0.21	0.27	1005	0.45	0.65	152

Children by age at 2002 interview

Child age	All unions			Married			Cohabiting		
	95% CI		n	95% CI		n	95% CI		n
0-2	0.07	0.10	1296	0.02	0.05	973	0.20	0.32	323
3-5	0.17	0.21	1300	0.11	0.15	955	0.35	0.51	345
6-8	0.22	0.28	1211	0.15	0.21	892	0.46	0.59	319
9-10	0.26	0.34	705	0.19	0.28	534	0.53	0.66	171

Table 7. Proportion of children experiencing parental separation by child age and mother's education

All unions Age	< 12 yrs		12 yrs		Col 1-3		Col 4+	
	1995	2002	1995	2002	1995	2002	1995	2002
0-2	15	16	13	12	7	7	3	2
3-5	33	29	20	29	14	16	6	4
6-8	39	38	30	28	24	31	15	9
9-10	46	32	27	36	27	34	14	12
n (ages 0-10)	1152	849	2697	1402	1566	1233	1329	1028

Table 8. Proportion of children experiencing parental separation by child age and mother's race/ethnicity

Age	Non-Hispanic White		Black		Hispanic	
	1995	2002	1995	2002	1995	2002
0-2	8	7	28	20	9	7
3-5	16	16	39	38	16	22
6-8	24	21	50	53	25	27
9-10	23	27	58	47	30	28
n (ages 0-10)	4058	2382	1074	661	1365	1253