

The Pennsylvania state University
Schreyer Honors College

Department of Human Development and Family Studies

How do age at marriage and premarital cohabitation affect the subsequent marital quality?

Yonghyuk (Taylor) Kim

Fall 2010

A thesis submitted in partial fulfillment
of the requirements for a baccalaureate degree
in Human Development and Family Studies
with honors in Human Development and Family Studies

Reviewed and approved* by the following:

David J. Eggebeen
Associate Professor of Human Development and Family Studies
Thesis Supervisor

Kathryn Hynes
Assistant Professor of Human Development and Family Studies
Honors Advisor

*Signatures are on file in the Schreyer Honors College

Abstract

Previous studies find that early marriage is associated with lower marital quality and greater marital instability. However, most studies tend to focus solely on teen marriages, and only a few studies explain marriage at early 20s. Furthermore, few studies examine how premarital cohabitation affects the subsequent marital quality of couples who married in their early or late 20s. Using a nationally representative sample, the National Survey of Households and Families (NSFH), this paper examines whether marriage in the early 20s is riskier than marriage at later ages and how premarital cohabitation and age at marriage together affect the subsequent marital quality and the risk of divorce. There are two samples drawn from Wave I. One sample focuses on measuring marital quality and risk of divorce (N=514), and another sample measures marital status of respondents who married for at least five years before the interview (N=4,665). The results from Chi-square and t-test in this paper show that respondents who married in their early 20s reported even higher satisfaction in marriage than those who married at older ages. In addition, individuals who did not cohabit and married in their early 20s scored the highest marital quality and the lowest risk of divorce, compared to those who married before the age of 20 or after the age of 25.

Table of Contents

| | |
|------------------------|----|
| Abstract..... | i |
| Table of Contents..... | ii |
| Introduction..... | 1 |
| Background..... | 3 |
| Method..... | 11 |
| Results..... | 14 |
| Discussion..... | 18 |
| References..... | 22 |

Introduction

Currently, our society confronts demographic changes such as an increase of cohabitation, delaying marriage, and single-parenthood family. One of the recent trends is the increasing number of people who delay marriage. In 1970, the median age for marriage of women was 20.5 years old. It had increased to 25.1 years old by 2003 (Uecker & Stokes, 2008). Furthermore, the rate of marriage for those aged 20-24 has declined by 55 percent between 1970 and 1988, while the rate for those aged 30-34 fell 16% (Goldstein & Kenney, 2001). Cohabitation has changed being rare behavior to a common life-course stage (Bumpass & Lu, 2000). By 1995, more than half of women between the ages of 19-44 cohabited before their first marriage (Bumpass & Lu, 2000).

Great attention has been given to the question of whether age at marriage really matters for subsequent marital quality. Many studies have shown that early marriage is associated with marital instability and higher marital dissolution. In fact, Davis & Greenstein (2004) argue that age at first marriage is the best single predictor of marital instability. As will be evident in the review that follows, most studies tend to focus solely on teen-marriages. It is less clear if marrying in the early 20s is still related to higher marital dissolution rates or lower marital quality compared to marriage at later ages.

Another trend is that premarital cohabitation has become a gateway to marriage. Bumpass & Lu (2000) found that nearly 60% of marriages in the early 1990 were preceded by cohabitation. Individuals often report that they cohabited prior to making a decision of marriage in order to “test” each other and to learn more about their potential spouse. Ironically, however, many social scientists have shown that premarital cohabitation increases the risk of subsequent marital dissolution and lower marital quality (Teachman, 2003).

Looking at these two trends raises the question of the connection between those two demographic changes. Therefore, using a nationally representative sample, the National

Survey of Households and Families (NSFH), this study will investigate not only whether marriage at early 20s is riskier than marriage at older age, but how premarital cohabitation and age at marriage together affect subsequent marital quality and the risk of divorce.

Background

Timing of marriage

“Of all the variables considered here, age at marriages plays the greatest role in accounting for trends in marital dissolution” (Heaton, 2002, p.401). Many studies have shown that timing of marriage affects marital quality. Specifically, these studies find that marrying at an early age is associated with higher marital instability. However, most of the studies tend to focus solely on teen-marriages; relatively little research has examined the association between age and risk of divorce for those marrying in their early or late 20s (Bitter, 1986; and Booth & Edward, 1985). Although the median age at first marriage has increased to 26.7 years for men and 25.1 years for women, there are still a relatively high number of young adults, 25% of women and 16% of men, that marry before age 23 (Uecker & Stokes, 2008). According to the U.S. Census Bureau in 2006, about one-fifth of couples are married between the ages of 20-24 (Uecker & Stokes, 2008). Clearly, there remain many young adults in the U.S. who continue to marry in their early twenties. Though delaying marriage seems to become a social trend in these days, it is important for social researchers not to abandon the study of early marriage.

Explanations of why age at marriage matters

Lack of preparation for marriage

Some studies demonstrate that individuals who married early are more likely to perform poorer in their marital roles, resulting in lower marital satisfaction. The possible explanation for this is that these young couples have not had ample time to prepare for effective spousal roles (Lee, 1977 as cited in Booth & Edwards, 1985). Booth and Edwards (1985) found that individuals who marry early tend to have inadequate skills for dealing with intimate relationships. On the other hand, for those who married late, the lack of agreement and the lack of the spouse’s companionship were the largest source of marital dissatisfaction

(Booth & Edwards, 1985). This can make each spouse dissatisfied with their marriage and eventually leading to divorce.

Less tolerance

Exchange theory explains that those who marry early may have less tolerance toward marital dissatisfaction than those who marry later because these young people have more advantages in terms of the alternatives to the current marriage (Thibaut & Kelly, 1959 as cited in Booth & Edwards, 1985). For example, the largest source of marital dissatisfaction among the early married was the lack of faithfulness, and to a lesser extent, the lack of sexual exclusiveness (Booth & Edwards, 1985). In addition, since most teen marriages tend to occur without parental approval, this kind of absence of external support may result in a higher divorce rate among young couples (Booth & Edwards, 1985).

Education

Some studies find that an important indicator for marital role performance is education (Bahr & Galligan, 1984). Research by Bahr and Galligan (1984) indicated that those who married at a later age and completed a higher level of education were less likely to experience unemployment; thereby, they were more likely to achieve a stable marriage (Bahr & Galligan, 1984). However, a recent study found that education alone cannot account for the increase of stable marriage in these days (Heaton, 2002). Heaton argues that there is a complex association between marital stability and educational attainment. Heaton (2002) theorizes higher education perhaps prepares the women with some skills that may help sustain stable marriage; however, at the same time, it also can increase alternatives to staying married if the marriage is not working.

Family income

Another possible variable influencing the marital quality in early marriage is the amount of family income or unemployment. It is thought that higher incomes or a stable job

would result in highly satisfactory marriage. A study by Bahr & Galligan (1984) supports this. They found that low levels of family income among couples who marry early were highly associated with marital instability. However, other researchers found the husband's earnings were not related to marital instability (Ross & Sawhill, 1975 as cited in Booth & Edwards, 1985). Booth and Edwards (1985) also wrote that low income does not seem to significantly affect the risk of marital dissolution.

Substance usage and Teen marriage

A study by Martino et al. (2004) found an association between substance use and adolescent marriage. Teenagers using substances frequently scored lower in self-control and higher in willingness to take risks despite of the potential negative consequences of their behavior. These characteristics are likely to lead to quick marriage with a greater likelihood of lower educational attainment and unwed pregnancy which, of course, are also risks for subsequent divorce (Martino et al., 2004). Consistent with these findings, Chassin and Colleagues (1992) found that the adolescent smokers were more likely to marry early and divorce than the adolescent non-smokers (Martino et al., 2004).

Characteristics of individuals who marry early

A study by Uecker and Stokes (2008) examined the characteristics of young adults who marry early. Individual's race-ethnicity, geographic location, family of origin, and religious belief have been found to be associated with early marriage. Research finds Hispanics are the most likely to marry early (Glick et al., 2006 as cited in Uecker & Stokes, 2008). Early marriage happens more often among individuals who live in the southern state of the U.S. and non-metropolitan area (Bramlett & Mosher, 2002 as cited in Uecker & Stokes, 2008). Compared with those couples living in metropolitan area, these young couples may be less likely to receive high enough economic support from their parents (McLaughlin & Litcher, & Johnston, 1993). Individual's family of origin is also found to be a determinant of the

decision to marry early (Axinn & Thorton, 1992 as cited in Uecker & Stokes, 2008). The young adults, whose parents earn high income, may have more alternative living options (Waite & Spitze, 1981 as cited in Uecker & Stokes, 2008); therefore, they may be able to depend more on their parents and thus delay marriage. In contrast, young adults from low income families, may have parents who are less likely to give economic support, making them become independent sooner and more likely to marry early. Uecker and Stokes (2008) find the majority of young adults who marry early are from disadvantaged backgrounds, including a low SES family, step-family, or family living in rural areas.

Religion and early marriage

Eggebeen & Dew (2009) found that adolescent religiosity affects the decision of family formation. Prior research done by Heaton (1992) found that Evangelical Christians and Mormons encouraged marriage and discouraged cohabitation (As cited in Eggebeen & Dew, 2009). There is evidence that both Conservative Protestants and Mormons are the most likely to marry and the least likely to cohabit than other religious affiliations (Lehrer, 2000, 2004; Xu et al., 2005 as cited in Eggebeen & Dew, 2009). Furthermore, Uecker and Stokes (2008) found that religious tradition is associated with an individual's marital timing. Catholics, Jews, and the religiously unaffiliated are more likely to delay marriage, whereas Conservative Protestants and Mormons are the most likely to marry young (Lehrer, 2004; Xu, Hudspeth, & Bartkowski, 2005 as cited in Uecker & Stokes, 2009).

For the above reasons, age at marriage is considered an important predictor of subsequent marital stability and quality. However, there are several reasons to reconsider this conclusion. First, much of the previous research tended to exclusively focus on teen marriages when talking about the early marriages. There are, to my knowledge, only a few studies which have evaluated the risk of divorce for those marrying in their early 20s relative to those in their late 20s. For example, according to a study by Heaton (2002), there was not a

robust difference in probability of disruption between the early and late 20s marriages. Booth and Edwards (1985) found that people who married in their early 20s have the lowest marital instability. Carroll et al. (2009) found young people, who desire to marry at early 20s, reported less permissive sexual behaviors and lower rates of substance use. Lastly, a study by Bitter (1986) shows an intriguing finding that there is a curvilinear relationship between age at marriage and marital instability indicating that both early and late marriages are riskier than “average age” marriage.

To summarize, it is well known that teen marriage is associated with the highest risk of divorce and marital instability. However, it is not clear if marriage on early twenties is riskier than marrying in late 20s. In the paper, I will test the hypothesis that marriage in early 20s is not riskier than marriage at late 20s.

Cohabitation & Marital dissolution

Marriages followed by cohabitation are associated with high marital dissolution than marriage without cohabitating experiences (Bennett, Blanc, & Bloom, 1998; Bumpass & Sweet 1989; DeMaris & Rao, 1992; Krishan, 1998; Lillard, Brien, & Waite, 1995; Newcomb, 1986; Nock, 1995; Teachman & Polonko, 1990, as cited in Skinner et al., 2002). In addition, Amato & Booth (1997) found premarital cohabitation negatively affects marital satisfaction, amount of time spent together, and problem solving skills. Similarly, DeMaris has found couples who cohabited prior to their first marriage scored lower on measures of marital quality (DeMaris & Rao, 1992). To summarize, studies consistently show that couples who directly entered into first marriage are at lower risk of marital dissolution compared to those who cohabited before marriage (Bumpass, Martin, & Sweet, 1991; Heaton, 2002; Teachman & Polonko, 1990 as cited in Dush, Cohan, Amato, 2003).

It is possible that these differences only hold for short-term cohabitators. Brown and Booth (1996) found that there is no significant difference in marital dissolution rate between

married couples who had a long-term cohabitation and the married couples without premarital cohabitation (As cited in Skinner, Bahr, Crane, & A.Call, 2002).

Explanation of cohabitation effect: Selectivity Theory & Causation Theory

Some argue that the differences in marriage between those who cohabited before marriage and those who did not are because of selection. Cohabitors have predisposed characteristics to choose premarital cohabitation, which are tied positively to risk of lower marital quality (Tach & Meekin, 2009). They are relatively less conventional and less committed to intimate relationships (Gage-Brandon, 1993; Lewis, Spanier, Atkinson, & LeHecka, 1977; Nock, 1995; Thomson & Colella, 1992 as cited in Skinner et al., 2002). In addition, they tend to be less educated, poorer, grew up in a disadvantaged family origin, and tend to be nonreligious (Dush, Cohan, & Amato, 2003). Consistent with these findings, several studies find that cohabitators are likely to be more critical in interpersonal relationship (Booth & Johnson, 1988; Brown & Booth, 1996 as cited in Skinner et al., 2002) and to have poorer communication and coping skills, which may hamper sustaining a long-term relationship (Newcomb, 1986; Stets, 1993; Thomson & Colella, 1992 as cited in Skinner et al., 2002).

Contrary to the selection explanation, it is possible that the main cause of the higher risk of marital dissolution among couples who cohabited prior to marriage is cohabitation itself (Axinn and Thorton, 1992; Bennett et al., 1988; Booth and Johnson, 1988 as cited in Brown et al., 2006). For example, the experience of cohabitation may lower their commitment to maintaining a lifelong intimate relationship, which eventually affects lower subsequent marital quality (Brown et al., 2006). Both theories have received empirical supports, though selection theory has been supported by relatively more studies (Brown et al., 2006; Elwert, 2005; Lillard et al., as cited in Tach & Meekin, 2009).

Premarital Cohabitation & Marital Quality across Cohorts

Schoen (1992) suggests the association between marital dissolution and premarital cohabitation would decline in the strength among later birth cohorts born in between 1948 and 1957 when cohabitation becomes more prevalent and normative (As cited in Dush et al., 2003). In support of this argument, using the sample of later birth cohorts, Skinner et al. (2002) find that the marital quality of couples who cohabited before marriage is similar to the quality of married couples who did not.

Dush et al. (2003) addressed this in a study that two marriage cohorts, the couples who married between 1964 and 1980 and couples who married between 1981 and 1997. Contrary to the findings by Skinner et al. (2002) and Schoen (1992), they found premarital cohabitation in both cohorts was significantly associated with lower marital happiness, lower marital quality, and higher marital disruption (Dush et al., 2003).

Even though both Skinner (2002) and Dush (2003) present two contradictory findings on whether premarital cohabitation affects subsequent marital quality among recent cohorts, they have not been able to explain why. Therefore, more research is needed to examine the changes in the association between premarital cohabitation and marital quality across cohorts.

Premarital Cohabitation & Marital Instability

Previous studies have tended to examine the relationship between premarital cohabitation and subsequent marital dissolution (Tach & H.Meekin, 2009). However, Tach and H.Meekin note that the previous research did not touch much on how premarital cohabitation would affect the marital stability.

Tach and H.Meekin (2009) found that premarital cohabitation itself may not solely cause higher marital instability. Childless married couples who have cohabited were similar in marital quality to couples who had not cohabited before marriage. This finding implies that

premarital cohabitators seem to be at high risk of marital dissolution only when they had children. According to the study by Tach and H.Meekin (2009), non-marital births strongly predicted higher marital instability and lower marital quality. There is evidence that nearly one fourth of the married couples with a premarital birth divorced within 5 years (Graefe & Litcher, 2002).

Premarital Cohabitation with multiple partners & Marital Quality

Many believe cohabitation will help them choosing a better marriage partner (Hall & Zhao, 1995 as cited in Cohan & Kleinbaum, 2002). However, some scholars find that cohabiting with a series of partners prior to marriage puts these couples at high risk of marital instability (Teachman & Polonko, 1990 as cited in Cohan & Kleinbaum, 2002). Teachman (2003) found that premarital sex or premarital cohabitation only with a future spouse is not associated with higher risk of marital disruption. Similarly, research by Lichter & Qian (2008) shows that married couples who cohabited only with their future spouse divorced less than those who cohabited with multiple partners (As cited in Tach & H.Meekin, 2009).

Even though studies have shown there is no significant association between premarital cohabitation with a future spouse and future marital quality, they have not clearly explained why. In addition, most of these studies focused on samples of couples who married at later ages. Only a few studies examined the effect of cohabitation and premarital sexual behavior on the subsequent marital quality of couples who married young.

Therefore, in the present paper, I will examine how the combination of age at marriage and premarital cohabitation would affect subsequent marital quality. I hypothesize that individual, who marry young but did not cohabit before their marriage, will have higher marital quality and/or a lower probability of divorce than individuals who cohabit and marry at older ages.

Method

Sample

The analysis is based on the samples drawn from the National Survey of Families and Households (NSFH). The NSFH is a nationally representative survey that consists of interviews with a sample of 13,017. It was designed to help research on various aspects of American family life. The data contains information such as marital history, marital quality, education, fertility, employment, and cohabitation. The first Wave (Wave I) of interviews was conducted in 1987 and 1988. Then, about 77% of these same individuals were interviewed again in 1992 and 1993 (Wave II) (Skinner et al., 2002).

The samples used in this study are drawn from Wave I. I used two different samples, depending on the dependent variable. For the measurement of marital quality and risk of divorce, I restricted the sample data to those individuals in their first marriage who have been married 5 to 10 years before the day of the interview and are married at time of the interview. The data contains respondents who have married by at least 5 years, in order to increase the validity of survey data. It may be inaccurate for those individuals married less than 5 years to measure their marital quality or risk of divorce. Furthermore, I excluded those who married more than 10 years ago. Individuals still married 10 years or more are more likely to be satisfied with their marriage, because those individuals who were not satisfied may divorced before the interview. For this sample, 73% of the respondents are White and 27% are non-White. The sample contains 238 males and 276 females. The median age is 29.63 years old.

The second sample consists of all individuals who entered their first marriage at least 5 years before they were interviewed (N=4,665). In contrast to the first sample, these respondents consist of all males and females who have either stayed at their first marriage or separated by divorce. The analysis excluded those who either remarried or separated by spouse's death, because the main purpose was to examine how age at marriage and premarital

cohabitation affect likelihood that the first marriage ended in divorce. The respondents (N=4,665) are mostly the White (74%) and the median age of them is 36.7 years old.

Dependent Variables

Marital Status

Marital status was measured by an item that asked, “Have you been divorced?.” The response options consisted of 1= *Yes* and 2= *No*. Those whose marriage ended by the death of one’s partner were excluded.

Risk of Divorce

Four questions were used to construct measure of Risk of Divorce: (1) “Have you ever thought that your marriage might be in trouble;” (2) “Do you feel that way now?;” (3) “During the past year, have you and your husband/wife discussed the idea of separating?;” and (4) “What do you think the chances are that you and your husband/wife will eventually separate or divorce.” Responses were added to form a scale ranging from 0 to 4, in which higher score indicates higher risk of divorce. The first item, “Have you ever thought that your marriage might be in trouble,” has two answers: 1= *Yes* and 0= *No*. Response categories for the second question, “Do you feel that way now?,” are 1=*Yes* and 0= *No*. Responses for the third question, “During the past year, have you and your husband/wife discussed the idea of separating,” are 1= *Yes, I brought it up the first time*, 2= *Yes, my husband/wife brought it up the first time*, and 3= *No*. The answers of 1 and 2 were recoded into 1, and answer 3 was recoded as 0. Answers for the fourth question, “What do you think the chances are that you and your husband/wife will eventually separated or divorce?,” ranged from 1= *Very low*, 2= *Low*, 3= *About even*, 4= *High*, and 5= *Very high*. I recoded answers 1,2, and 3 into 0, and answers 4 and 5 were recoded into 1.

Marital Quality

The measure of Marital Quality was drawn from the question: “Here are a few

questions about your current marriage. Taking things all together, how would you describe your marriage?.” Responses consist of a scale ranging from 1 to 7, with higher scores indicating higher satisfaction of marriage.

Marital happiness

The measure of Marital Happiness was drawn from the same question that measured the Marital Quality: “Here are a few questions about your current marriage. Taking things all together, how would you describe your marriage?.” However, since the respondents were skewed, I categorized a scale into binary variables—Happy or Unhappy. Respondents from 1 to 5 were recoded into 0= Unhappy and answers of 6 and 7 were recoded into 1= Happy.

Independent Variables

The two independent variables are age at first marriage and premarital cohabitation. The age at marriage is categorized by three groups: under age 20, between 20 and 24, and over age 25. Premarital cohabitation is coded 0 = did not cohabit prior to marriage and 1 = had cohabited at least once prior to marriage.

Analysis Method

I used Chi-square to measure how age at marriage and premarital cohabitation affect respondents’ current marital status. Then, I used t-test and One-way Analysis of Variance to compare and contrast the mean differences of marital quality and risk of divorce.

Results

Table 1 shows descriptive statistics for the marital status of respondents married at least five years. Individuals who married before age of 20 divorced the most (32.2%) among all three groups. About 22% of individuals who married at age 20-24 divorced, and as well as 20% of individuals who married at later age. It is clear that the respondents who married earlier divorced more than individuals who married at a later age, which is consistent with previous findings that probability of divorce gets lower as age at marriage increases (Martino, 2004; Booth & Edwards, 1985; and Bahr & Galligan, 1984). Therefore, this description supports both my hypothesis 1 that age at marriage is associated with marital instability and teen marriage is riskier than late marriage. Furthermore, according to the Table 1, the probability of divorce is not significantly different between two groups: those who married at age of 20-24 and those who married at later than age of 25. When 22% of those who married at early 20s reported that they divorced, 20% of those who married later reported that they divorced. This result supports my second hypothesis that marriage at early 20s is not significantly riskier than marriage at later age.

Table 1
Age at Marriage and the Probability of Divorce after five years

| Age at marriage | Divorced (Yes) | Divorced (No) |
|-----------------|----------------|---------------|
| <20 | 32.2% | 67.8% |
| 20-24 | 22.0% | 78.0% |
| 25+ | 20.0% | 80.0% |

Table 2 shows descriptive statistics for our sample of married couples by age at marriage and premarital cohabitation. In general, for all three age at marriage groups, higher percentages of respondents who cohabited prior to marriage divorced more often than those who did not cohabit. The highest percentage of those who divorced were those who married before the age of 20 and cohabited before marriage (46.9%). Respondents who did not cohabit and married later than 25 were the least likely to have divorced after 5 years. Among

those married in their early 20s and who did not cohabit, nearly 18% of them divorced. This is not significantly different from the percentage of those who married at a later age (16%). Premarital cohabitation had a significant effect on the probability of divorce for those in the early 20s group. The result shows that for couples who cohabited and married in their early 20s, 36% divorced, which is almost double of the percentage of those who did not cohabit before marriage.

Table 2
% of respondents who divorced by Age at Marriage and Premarital Cohabitation

| Age at marriage | Cohabited (Yes) | Cohabited (No) |
|-----------------|-----------------|----------------|
| <20 | 46.9% | 29.8% |
| 20-24 | 36.7% | 18.3% |
| 25+ | 27.6% | 16.0% |

Contrary to my expectations, Table 3 shows no significant association between marital quality and age at marriage. Though it is not statistically significant, however, the trend looks similar that those who married at early 20s who reported the highest marital quality. However, premarital cohabitation is significantly associated with subsequent marital quality.

Table 3
One-Way Analysis of Variance of Marital Quality by Age at Marriage and Premarital Cohabitation

| Independent Variable | F | Sig. |
|------------------------------|--------|------|
| Age at Marriage | 3.977 | .201 |
| Cohabitation | 10.286 | .047 |
| Age at Marriage*Cohabitation | .191 | .826 |

Note: Significant when <.05

As shown in Table 4 and Table 5, both marital quality and marital happiness for all three age groups are lower if they cohabited. This is especially true for those who married at a later age. Those who cohabited reported the lowest marital quality and marital happiness. Therefore, premarital cohabitation is associated with lower subsequent marital quality and subsequent marital satisfaction. Also, marriage in the early 20s does not show any difference

compared to those who married at a later age on marital quality and marital happiness. The result of Table 4 confirms my hypothesis 2 that whether couples cohabited before marriage or not, the marital quality is the highest in the couples who married at age of 20-24. A similar pattern is observed in Table 5 that those who married in their early 20s reported the highest marital happiness. The findings in Table 4 and Table 5 also support my hypothesis 3, which predicts that individuals who marry in their early 20s but did not cohabit before their marriage will have higher marital quality ($M=6.03$) and marital satisfaction (89.6%) than individuals who cohabited and married at older ages ($M=5.59$) and (81%). On the other hand, those who did not cohabit and married after the age of 25 scored the same in the marital quality as those who did not cohabit and married before the age of 20. To summarize, premarital cohabitation lowers the marital quality in general, and it is especially true for those couples who married at a later age.

Table 4
Mean of Marital Quality by Age at Marriage and Premarital Cohabitation

| Age at marriage | Cohabited (Yes) | Cohabited (No) |
|-----------------|-----------------|----------------|
| | M | M |
| <20 | 5.70 | 5.94 |
| 20-24 | 5.90 | 6.03 |
| 25+ | 5.59 | 5.94 |

Table 5
Proportion of Respondents Satisfied with their marriages by Age at Marriage and Premarital Cohabitation

| Age at marriage | Cohabited (Yes) | Cohabited (No) |
|-----------------|-----------------|----------------|
| | <20 | 81.5% |
| 20-24 | 83.7% | 89.6% |
| 25+ | 81.0% | 83.0% |

Table 6 and Figure 1 show the risk of divorce. The Figure 1 shows a significant interaction effect between cohabitation and age at marriage on risk of divorce. Premarital cohabitation plays an important role in causing totally opposite results for the risk of divorce among three age groups. Looking at risk of divorce of respondents who did not cohabit

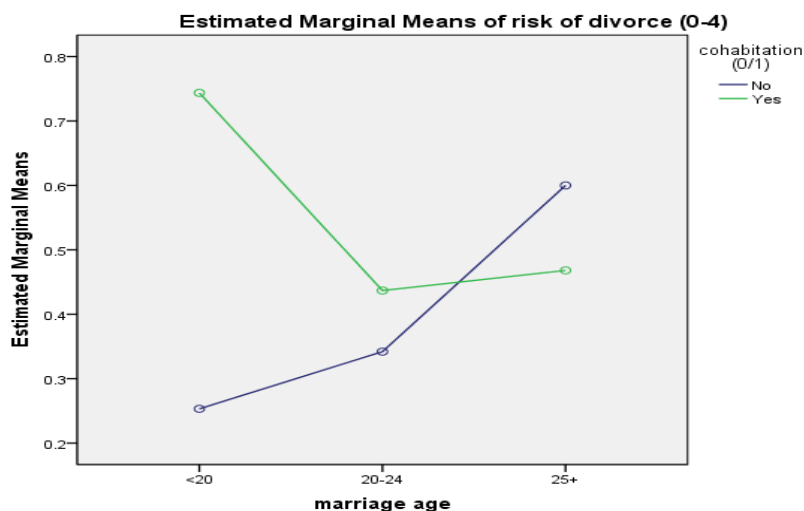
before marriage, those who married before the age of 20 scored the lowest (.25), those who married at the age of 20-24 scored slightly higher (.34), and those who married later age scored the highest (.60). On the other hand, for those who cohabited before marriage, the results are the opposite. Among those who cohabited, the group married earlier than age of 20 scored the highest on risk of divorce (.74), those who married late scored the middle (.47), and those who married in their early 20s scored the lowest (.44). Among all six groups, the score of risk of divorce was lowest in the individuals who did not cohabit and married before the age of 20, where as it was highest in those who cohabited and married before the age of 20. This result confirms my hypothesis 3 that individuals who did not cohabit and married at their early 20s would have lower risk of divorce than individuals who cohabited and married at later age.

Table 6
Mean of Risk of Divorce by Age at Marriage and Premarital Cohabitation

| Age at marriage | Cohabited (Yes) | | Cohabited (No) | |
|-----------------|-----------------|--|----------------|--|
| | M | | M | |
| <20 | .74 | | .25 | |
| 20-24 | .44 | | .34 | |
| 25+ | .47 | | .60 | |

Cronbach's Alpha: .762

Figure 1
Risk of Divorce by Age at Marriage and Premarital Cohabitation



Discussion

Summary of Results

I used Wave 1 samples from the NFHS to measure the probability of divorce, risk of divorce, and marital quality by age at marriage and premarital cohabitation. Consistent with previous studies, the probability of divorce was highest in teen marriages while for lowest for those who married later than age 25 (Martino, 2004; Booth & Edwards, 1985; and Bahr & Galligan, 1984). Consistent with my second hypothesis as well as findings by Heaton (2002), the difference in the probability of divorce between marriage at early 20s and marriage at a later age was found to be small.

Contrary to previous findings (Booth & Edwards, 1985; Bahr & Galligan, 1984; and Lee, 1977), my result shows that age at marriage alone is not significantly associated with marital quality and risk of divorce. Though it is not statistically significant, there are similar trends between marital quality and risk of divorce by different age groups. Among my three age groups, regardless of premarital cohabitation, the result shows that couples who married in their early 20s reported the highest satisfaction in marriage and the lowest risk of divorce, compared to those who married before the age of 20 or after the age of 25. This is consistent with Bitter (1986), who also found a curvilinear relationship between age at marriage and marital instability. In sum, these findings support my hypothesis that teen marriage is riskier than marriages at later ages but marriage at early 20s is not riskier than marriage at later ages.

My analyses indicate that premarital cohabitation plays an important role on probability of marital dissolution, subsequent marital quality, and risk of divorce. Among all three age groups, a higher percentage of respondents who cohabited before marriage divorced than those who did not cohabit. In addition, those who cohabited prior to their marriage are likely to have lower quality of marriages and a higher risk of divorce.

Although cohabitation itself is found to be significantly associated with marital

quality, the interaction between age at marriage and premarital cohabitation was not significant. Hence, these findings do not support my hypothesis which predicts that individuals who entered marriage in their early 20s are likely to have higher marital quality than individuals who cohabited and married at later ages.

There is an interaction effect on risk of divorce by age at marriage and premarital cohabitation. Individuals who married early but did not cohabit scored lower on risk of divorce. However, if we only look at the respondents that did not cohabit before marriage, there is a positive linear relationship between risk of divorce and age at marriage. In addition, the risk of divorce is the highest in teen marriages with premarital cohabitation.

I also examined mean differences on risk of divorce between two groups: individuals who did not cohabit and married at their early 20s and individuals who cohabited and entered marriage at later ages. The result supports my hypothesis that individuals who did not cohabit and married at early 20s reported lower risk of divorce than those who cohabited and married at later ages.

Previous studies find that marrying at older ages is associated with higher marital quality and greater marital stability, partially because of factors such as higher family income and higher levels of education. However, according to my findings, these two factors may not be the true factors that determine either higher marital quality or lower risk of divorce. Perhaps, Heaton's argument (2002) is true that that higher level of education of each spouse cannot account for stability of marriage. In addition, my result shows that marriage at early 20s, whose respondents were less likely to have higher income than those at older ages, scored the highest marital quality and lowest rate of marital dissolution. This is consistent with the findings of studies that found that family income may not be the most significant factor for lower risk of divorce or higher marital quality (Booth & Edwards, 1985; and Ross & Sawhill, 1975). The present analysis cannot explain the causes of lower risk of divorce

among those who married in their early 20s. Therefore, future studies should further what makes marriage in the early 20s less risky for divorce compared to marriages at other ages. Perhaps, one of the possible causes making marriage in the early 20s less risky is associated with certain types of premarital sexual behavior (Teachman, 2003) and lower religiosity (Uecker, 2008). Teachman (2003) found that women who cohabited with multiple partners before marriage have an increased likelihood of divorce. Greater religiosity is associated with fewer sexual partners and a lower prevalence of premarital sex than the non-religious (Uecker, 2008; Barkan, 2006; and Cochran et al., 2004). Also, these individuals are more likely to marry earlier than the non-religious (Uecker & Stokes, 2008). Therefore, religiosity may affect both timing of marriage and premarital sexual behavior, which would mediate the risky factors of early marriage.

There are two compelling theories—selection and causation that are used to explain the association between premarital cohabitation and subsequent marital quality. Selection theorists argue that cohabitators have predisposing characteristics associated with premarital cohabitation, which are tied positively to risk of lower marital quality (Tach & Meekin, 2009; Gage-Brandon, 1993; Lewis, Spanier, Atkinson, & LeHecka, 1977; Nock, 1995; Thomson & Colella, 1992; and Skinner, 2002). Causation theorists argue that cohabitation itself is the problematic factor which undermines marriage (Axinn and Thornton, 1992; Bennett et al., 1988; Booth and Johnson, 1988, as cited in Brown et al., 2006). Due to the cross-sectional data, my study cannot explain cause & effect relationships between premarital cohabitation and subsequent marital quality or risk of divorce. Therefore, future studies need to investigate in greater detail why premarital cohabitation makes marriages more risky and less satisfying. One indication is found by Tach and Meekin (2009) that premarital childbearing in non-marital status may be the main cause of a negative correlation between premarital cohabitation and marital quality.

Limitations

It must be noted that there are several limitations to this study. As previously noted, one limitation is that my samples are drawn from cross-sectional data. Therefore, it is difficult to determine the cause and effect relationship between variables. In addition, the survey for Wave 1 was conducted in 1987. Due to the demographic changes in recent decades when premarital cohabitation becomes much more acceptable in our society, it is possible some of my findings may not be applicable to more recent population.

The small sample sizes for marital quality and marital happiness samples may have limited the findings for these factors. There were a small number of participants who answered for marital quality questionnaires. A larger samples size for members of these groups may have resulted in non-significant effects becoming significant.

Finally this analysis focused on two independent variables—age at marriage and premarital cohabitation, excluding other important variables such as education, family income, religiosity, family background, and etc. Future work should indicate these variables before we can be fully confident in these findings.

Despite these limitations, the results of this study are worth paying attention because they show relevant interaction effect between age at marriage and premarital cohabitation on marital quality and risk of divorce. Investigating this interaction effect in greater detail may be useful for the researchers to predict the future trajectories of marriages.

Reference

- Amato, P.R., & DeBoer, D.D. (2001). The Transmission of Marital Instability Across Generations: Relationship Skills or Commitment to Marriage? *Journal of Marriage and Family*, 63, 1038-1051.
- Atkins, D.C., & Kessel, D.E. (2008). Religiousness and Infidelity: Attendance, but Not Faith and Prayer, Predict Marital Fidelity. *Journal of Marriage and Family*, 70, 407-418.
- Bahr, S.J., & Galligan, R.J. (1984). Teenage Marriage and Marital Stability. *Youth and Society*, 15, 387-400.
- Barber, J.S., & Axinn, W.G.(2009). Gender Role Attitudes and Marriage among Young Women. *The Sociological Quarterly*, 39, 11-31.
- Barkan, S.E. (2006). Religiosity and Premarital Sex in Adulthood. *Journal of the Scientific Study of Religion*, 45, 407-417.
- Bitter, R. G. (1986). Late marriage and marital instability; The effects of heterogeneity and inflexibility. *Journal of marriage and the Family*, 48, 631-640
- Booth, A., & Edwards, J.N. (1985). Age at marriage and marriage instability. *Journal of Marriage and the Family*, 47, 67-75.
- Brown, S L. (2004). Moving from cohabitation to marriage: Effects on relationship quality. *Social Science Research*, 33, 1-19.
- Brown, S L, Sanchez, L A, Nock, S L & Wright, J D (2006). Links between premarital cohabitation and subsequent marital quality, stability, and divorce: A comparison of covenant versus standard marriages. *Social Science Research*, 35, 454-470.
- Bumpass, L., & Lu, H. (2000). Trends in cohabitation and implications for children's family contexts in the United States. *Population Studies*, 54, 29-41.
- Carroll, J.S., Badger, S., Willoughby, B.J., & Nelson, L.J. (2009). Ready or Not?: Criteria for Marriage Readiness Among Emerging Adults. *Journal of Adolescent Research*, 24,

349-375.

Cochran, J.K., Chamin, M.B., Beeghley, L., & Fenwick, M. (2004). Religion, Religiosity, and Nonmarital Sexual Conduct: An Application of Reference Group Theory.

Sociological Inquiry, 74, 102-127.

Cohan, C. L., & Kleinbaum, S. (2002). Toward a greater understanding of the cohabitation effect: Premarital cohabitation and marital communication. *Journal of Marriage and Family*, 64, 180-192.

Davis, S.N., & Greenstein, T.N. (2004). Interactive Effects of Gender Ideology and Age at First Marriage on Women's Marital Disruption. *Journal of Family Issues*, 25, 658-

682.

DeMaris, A., & Rao, V. (1992). Premarital cohabitation and subsequent marital stability

in the United States: A reassessment. *Journal of Marriage and the Family*, 54, 178-

190.

Eggebeen, D., & Dew, J. (2009). The Role of Religion in Adolescence for Family Formation

in Young Adulthood. *Journal of Marriage and Family*, 71, 108-121.

Goldstein, J.R., & Kenney, C.T. (2001). Marriage Delayed or Marriage Forgone? New Cohort forecasts of First Marriage for U.S. Women. *American Sociological Review*, 66, 506-

519.

Heaton, T.B. (2002). Factors contributing to increasing marital stability in the United States.

Journal of Family Issues, 23, 392-409.

Helms-Erikson, H. (2001). Marital Quality Ten Years after the Transition to Parenthood:

Implications of the Timing of Parenthood and the Division of Housework. *Journal of*

Marriage and Family, 63, 1099-1110.

Jose, A., O'Leary, D., Moyer, A. (2010). Does Premarital Cohabitation Predict Subsequent

Marital Quality? A Meta-Analysis. *Journal of Marriage and Family*, 72, 105-116.

- Kamp Dush, C. M, Cohan, C. L., & Amato, P. R. (2003). The Relationship between Cohabitation and Marital Quality and Stability: Change across cohorts. *Journal of Marriage and Family*, 65, 539-549.
- Kurdek, L.A. (2005). Gender and Marital Satisfaction Early in Marriage: A Growth Curve Approach. *Journal of Marriage and Family*, 67, 68-84.
- Litcher, D.T & Qian, Z. (2008) Serial Cohabitation and the Marital Life Course. *Journal of Marriage and Family*, 70, 861-878
- Lowenstein, Ludwig F. (2005). Causes and Associated Features of Divorce as Seen by Recent Research. *Journal of Divorce and Remarriage*, 42, 153-171.
- Martino, S.C., Collins, R.L., & Ellickson, P.L. (2004). Substance Use and Early Marriage. *Journal of Marriage and Family*, 66, 244-257.
- McLaughlin, D.K., Lichter, D.T., & Johnston, G.M. (1993). Some women marry young: Transitions to first marriage in metropolitan and nonmetropolitan areas. *Journal of Marriage and the Family*, 55, 827-838.
- Mollborn, S. (2007). Making the Best of a Bad Situation: Material Resources and Teenage Parenthood. *Journal of Marriage and Family*, 69, 92-104.
- Myers, S. (2006). Religious Homogamy and Marital Quality: Historical and Generational Patterns, 1980-1997. *Journal of Marriage and Family*, 68, 292-304.
- Previti, D., & Amato, P. (2003). Why Stay Married? Rewards, Barriers, and Marital Stability. *Journal of Marriage and Family*, 65, 561-573.
- Rogers, S.J., & Amato, P.R. (1997). Is Marital Quality Declining? The Evidence from Two Generations. *Social Forces*, 75, 1089-1100.
- Schoen, R. (1992). First unions and the stability of first marriages. *Journal of Marriage and the Family*, 54, 281-284.
- Skinner, K. B., Bahr, S. I., Crane, D. R., & Call, V. R. A. (2002). Cohabitation, marriage, and

remarriage: A comparison of relationship quality over time. *Journal of Family Issues*, 23, 74-90.

South, S.J. (2001). The Variable Effects of Family Background on the Timing of First Marriage: United States, 1969-1993. *Social Science Research*, 30, 606-626.

Teachman, J. D. (2003). Premarital sex, premarital cohabitation, and the risk of subsequent marital dissolution among women. *Journal of Marriage and Family*, 65, 444-455.

Uecker, J.E. (2008). Religion, Pledging, and the Premarital Sexual Behavior of Married Young Adults. *Journal of Marriage and Family*, 70, 728-744.

Uecker, J.E., & Stokes, C.E. (2008). Early Marriage in the United States. *Journal of Marriage and Family*, 70, 835-846.

Yonghyuk (Taylor) Kim

Current Address: 1400 Martin St Apt 1073, State College, PA 16803

Email: yuk129@psu.edu Phone: 214-385-0273

Education

Bachelor of Science in Human Development and Family Studies, Penn State University, Fall 2010

Honors in Human Development and Family Studies

Thesis Title: How do age at marriage and premarital cohabitation affect the subsequent marital quality?

Thesis Supervisor: David J. Eggebeen

Relevant Experience

American City English Academy, South Korea

Summer 08 & 09

Full-time Teaching Assistant in English, science, and social studies

Leadership Experience

Korean Student for Christ (KSFC)

Fall 05 – Current

President (Current), Worship Team Leader (07, 08, & 09), Small Group Leader (06 & 07)

- Led one of the largest minority student organizations of over 200 members at Penn State University Park campus
- Appointed officers, directors, and small group leaders and effectively distributed responsibilities by understanding the individuals' strengths and characteristics
- Prepared and delivered a proposal to obtain \$ 7,500 funding to finance a mission trip to New Mexico from the University Park Allocation Committee (UPAC)
- Managed the club's annual budget of over \$20,000

Volunteer Experience

Mission and Vision Trip in America (TX, NM, CA, CO, NV, & PA)

Summer 08, 09&10

Co-director

- Directed a team of 20 in organizing the Vacation Bible School programs for Native Americans in New Mexico
- Performed various repair works, performed diverse programs for children, and served breakfast to the homeless
- Participated in intervention programs that treat alcoholics and drug addicts

Dominican Republic Mission Trip

Summer 06 & 07

Program and Fundraising Coordinator

- Designed and led a variety of fundraising programs to finance a mission trip for a team of 26 students to Dominican Republic (Raised about \$8,000 per each year)

Honors

Deans List

Fasola Family Trustee Scholarship

Tewksbury Trustee Scholarship