Economic Factors and Relationship Quality among Young Couples: A Comparison of Cohabitation and Marriage[1]

Amy Lucas[2]

March 24, 2009

[1] This paper reports on research in progress. Please contact the author at aelucas@unc.edu if you would like to cite this research for academic purposes.

[2] Department of Sociology, University of North Carolina at Chapel Hill.

Abstract

Is economic stability and instability related to relationship quality among young couples, and to what extent does this vary by relationship type? To answer these questions, we estimate regression models predicting respondent reports of affection and conflict in cohabiting and married partner relationships using the National Longitudinal Study of Youth, 1997 (NLSY97) and the National Longitudinal Study of Adolescent Health (Add Health). We find that economic factors are an important predictor of affection and conflict for both married and cohabiting couples. Furthermore, we demonstrate that the relationship between economic factors and affection operates largely through its impact on the level of conflict in a relationship.

Introduction

The path to a stable family life has become longer in recent decades. Many young adults cohabit during their late teens and early twenties, and an increasing proportion will cohabit multiple times in the transition to adulthood (Lichter and Qian 2008). Others may marry and divorce at least once before settling down with a long-term partner. Yet despite their sometimes fleeting nature, the stability and quality of young adult relationships have important consequences. Young people learn about doing relationships through these early experimentations, and these lessons are likely to hold throughout their lifetime. In addition, children born into cohabiting and married relationships in which both parents are young are more likely to experience the break-up of their parents (Lehrer 2008), leading to cumulative educational disadvantages and lower overall well-being for children (Brown 2006; Cavanagh, Schiller, and Riegle-Crumb 2006; Amato 2005). Thus, it is important to study young people's relationships, to discover the factors that contribute to happy and healthy cohabitations and married partnerships. In this paper, we focus on the economic circumstances surrounding such young relationships, asking how relationship quality fares in response to economic stability and instability.

Economic hardship places strain on romantic relationships through a variety of means. Individuals may fight over limited resources and may disagree about how to spend the money they have. Each individual in the couple may struggle with disappointment and depression when financial means are meager. Finally, economic hardship is often coupled with additional stressors, such as bill collectors or difficulty getting relief from government agencies. Thus, it is likely that economic circumstances may diminish relationship quality by increasing conflict and reducing overall intimacy and caring among partners. Understanding how, and under what

circumstances, economic factors affect perceived relationship quality will contribute greatly to our understanding of the sources of stability and stress for married and cohabiting couples.

Previous research suggests that financial strain increases couple-level violence (Benson et al. 2003; Fox et al. 2002). Yet few studies have found any relationship between marital quality and economic circumstances (White and Rogers 2000), and even less is known about the relationship between economic circumstances and relationship quality for cohabiting partners. Much of the research on cohabitation has been limited to cohabitation's effect on other family states or family members, such as the transition from cohabitation into marriage (e.g. Smock, Manning, and Porter 2005; Manning and Smock 2002; Brown 2000), the influence cohabitation has on the stability of marriage (Phillips and Sweeney 2005; Dush, Cohan, and Amato 2003), and the influence of cohabitation on children's well-being (e.g. Manning, Smock, and Majumdar 2004; Bumpass and Lu 2000). Yet cohabitation is a family form in its own right. Men and women, as well as their children, are increasingly likely to spend time in cohabiting families. Therefore, it is imperative to understand the factors associated with the stability and quality of these unions.

This paper seeks to add to the literature on relationship quality by examining the role of economic stability and instability in relationship quality in marital and cohabiting relationships. Relationship quality can be measured in various ways, including commitment, affection, relationship satisfaction, and levels of conflict. In this paper, we analyze two dimensions of relationship quality: affection and level of conflict. We focus on young couples, who are more likely to endure financial stress, and whose relationships are often the most fragile. Finally, cohabitating and married relationships will be compared to one another, to identify any differences in the association between economic factors and reported affection and conflict.

Knowing if, and when, cohabitations differ from marriages will help clarify how cohabitation functions as a family form and contribute to the body of knowledge on cohabitating relationships. We begin by theorizing the expected relationship between economic circumstances and relationship quality among cohabitors and married couples, noting where differences may exist. We then use two complementary, nationally representative datasets (the National Longitudinal Study of Youth, 1997 and the National Longitudinal Study of Adolescent Health) to provide in-depth analyses of how earnings, economic insecurity, and education are related to the quality of cohabitating and marital relationships. We find that economic circumstances are associated with relationship quality, primarily through their effect on conflict. Furthermore, we find that cohabitations are more responsive to financial stressors than marriages, which may offer more stability in short-term financial crises.

Economic Factors and Relationship Quality

The relationship between financial resources, family formation and dissolution, and relationship quality is a persistent problem of family research. In a review of the family and economics during the 1990s, White and Rogers (2000) suggest that men and women's economic resources are associated with positive relationship outcomes, such as more marriage, less divorce, and greater marital happiness. Financial stability is often considered a prerequisite for entry into committed relationships, particularly marriages (Sweeney 2002; Oppenheimer, Kalmijn and Lim 1997; Oppenheimer 1994; McLaughlin, Lichter, and Johnston 1993). On the other hand, financial instability has been linked in several studies to relationship dissolution and divorce (Burstein 2007; Kalmijn, Loeve, and Manting 2007; Lewin 2005; South 2001; Hoffman and Duncan 1995; and Oppenheimer 1994). This finding suggests that economic resources

continue to affect relationships throughout the life course. In particular, relationship quality may suffer in response to financial stress (Burgess, Propper, and Aassve 2003; Brennan, Barnett, and Gareis 2001; Amato and Rogers 1997; Conger et al. 1990; and Komarovsky 1940), leading ultimately to union dissolution. Furthermore, the observed relationship between marital quality and economic factors appears to operate consistently across racial/ethnic groups (Clark-Nicholas and Gray-Little 1991; Conger et al. 1990).

Much of the theoretical and empirical work on economic factors and relationship quality has been concerned primarily with marriage. The relationship between economic factors and relationship quality among cohabiting couples is less well-known. Most previous research on this topic has been concerned with the likelihood that a cohabiting couple will marry (Lichter, Qian, and Mellott 2006; Edin and Reed 2005; Manning and Smock 1995; and Sanchez, Manning and Smock 1998). This research has found that economic circumstances are an important factor in determining whether or not a cohabitation transitions to marriage, regardless of the intentions of the cohabitating partners. While this is one measure of relationship quality, signaling commitment, it does not account for all dimensions of cohabiting couples' stability and happiness. It seems likely that this relationship between finances and entry into marriage for cohabiting couples is mediated by intervening mechanisms such as stress caused by financial insecurity and conflict over finances between partners in a cohabitating relationship.

A majority of young American can expect to experience both cohabitation and marriage during their lifetimes. Almost 60% of first unions were cohabitations in the early 1990s (Bumpass and Lu 2000), and most young men and women will cohabit at some point during their life course (Smock 2000). Furthermore, the percentage of marriages preceded by cohabitation has risen from 10% for individuals who married in the years 1965-1974 to over 50% for

individuals who married in the early 1990s (Bumpass and Lu 2000). The stability and quality of these relationships have important implications for the financial and psychological well-being of adults, as well as that of children born or brought into such relationships. In the sections that follow, we discuss two measures of relationship quality—conflict and affection—analyzed in this paper, and the factors that may contribute to differences in relationship quality among married and cohabiting couples.

Dynamics of Relationship Quality

Relationship quality is an ambiguous term, potentially encompassing all objective and subjective measures of couple-level well-being. Studies of divorce and cohabiting union dissolution provide some insight into relationship quality, as the termination of a relationship may be seen as the ultimate benchmark of a non-functioning union. Other measures of relationship quality include relationship satisfaction, individual-level happiness and content, frequency of arguing, conflict, and violence. Among cohabitors, plans to marry are also often used as a measure of relationship quality. Yet focusing on only one indicator of relationship quality ignores the multidimensional nature of this concept (Willets 2006). In this paper, we discuss two indicators of relationship quality: conflict and affection. Conflict is characterized by negative aspects to a relationship, such as intense arguments or violence while affection is conceptualized to be the degree to which love, caring, satisfaction, and concern is a part of a romantic relationship.

Dynamics of Relationship Quality among Married and Cohabiting Couples

Prior research has found that cohabitors report lower relationship quality than married individuals (Brown and Booth 1996). However, we have little direct evidence for what factors predict relationship quality for cohabitors. Cohabiting and married relationships differ in many respects, and these differences have implications for the role of economic factors in relationship quality. Cohabitation is selective of younger adults, divorcees, non-whites and those who are more supportive of egalitarian gender roles (Smock 2000, Clarkberg et al 1995). Cohabitors are more likely to be poor and less likely to be highly educated their married counterparts (Edin and Reed 2005, Bumpass and Lu 2000), suggesting that economic factors may play a greater role in cohabiting partners' relationship quality than married partners'. Cohabiting partners are also less likely to pool their income (Treas and De Ruijter 2008; Oropresa, Landale, and Kenkre 2003). While this gives each partner more independence, it also leaves cohabitors more exposed to fluctuations in income than married partners.

Studies of marital quality indicate that many of the demographic factors associated with cohabitation, also predict lower quality relationships. One study found that black married couples report lower levels of relationship marital happiness and interaction and higher levels of disagreement and conflict than either white or Mexican American couples (Bulanda and Brown 2007). Furthermore, younger couples are more likely to experience marital instability than their older counterparts (Lehrer 2008). Cohabitation itself affects later marital quality. Marriages preceded by cohabitation typically have lower marital quality and an increased risk of divorce compared to those not preceded by cohabitation (Stanley, Rhoades, and Markman 2006 and Smock 2000).

Research has largely neglected the factors that contribute to general happiness, affection, and satisfaction in cohabiting relationships. However, we know more about the factors predicting conflict in both married and cohabiting relationships. Previous research suggests that higher levels of victimization and perpetration are reported in cohabiting relationships than marital ones (Brown and Baluda 2008; Stets and Strauss 1989), and this is particularly true of relationships that last for longer than a year (Kenney and McLanahan 2006). In addition, longitudinal data reveals that levels of violence are negatively associated with transitioning to marriage for cohabitors (Kenney and McLanahan 2006). Both monetary and non-monetary economic resources appear to reduce the threat of conflict in any relationship. One study found that annual household income is the most significant influence on the likelihood of violence within a relationship for whites, Blacks, and Latinos (Cunradi et al 2002), while Brown and Baluda (2008) found that education was negatively related to violence in relationships.

Purpose of Study

This paper seeks to explore the relationship between economic stability and instability and perceived relationship quality among cohabiting and married couples in the United States. We focus on two components of relationship quality: perceived conflict and affection. Based on previous findings on the impact of economics on relationships, we expect to find a direct relationship between factors such as earnings, economic insecurity and relationship quality (i.e. greater economic security will lead to higher relationship quality); however, we anticipate this relationship will differ for cohabiting and married individuals. We hypothesize that economic stability and instability will have a greater association with relationship quality for cohabitors than earnings for married individuals.

Our data for this study is largely cross-sectional, and therefore we cannot make a case for a causal relationship between economic factors and affection and conflict. The evidence we have presented thus far does support the assertion that economic instability creates stress on cohabiting and married couples, which may lead to lower relationship quality. However, it may also be the case that relationship troubles lead to bouts of joblessness, difficulty paying bills, and/or an increased reliance on family members. Finally, factors such as psychological problems, environmental stressors, and changes in the labor market may have an effect both on relationship quality and economic well-being. We do argue, however, that by highlighting an association between economic factors and relationship quality, we demonstrate a need for researchers—and policy makers—to think broadly about the barriers to marriage and the pathways to union dissolution among young adults.

Data

In order to assess the impact of economics on relationship quality married and cohabiting couples, this study utilizes data from two nationally representative studies: the National Longitudinal Study of Youth (NLSY79) and the National Longitudinal Study of Adolescent Health (Add Health). The NLSY97 dataset encompasses a rich source of data on individuals' cohabitations and marriages, while Add Health allows us to evaluate relationships for a select sample of cohabiting and married couples. These two sources of data will allow us to provide an in-depth look into the relationship between economic well-being and relationship affection and conflict. Finally, since both data sets have information on relatively young cohabitations, we believe that each data set will complement and provide greater insight into the results found from the other source.

NLSY97

The NLSY97 dataset is designed to represent individuals in the United States in 1997 born during the years 1980-1984 in order to document their transition from adolescence to adulthood and from school to work. The majority of respondents were still in school at the start of data collection. The original sample comprised 8, 984 respondents, including a nationally representative sample of 6,748 youth and an oversample of 2,236 Latino and Black youth. Respondents were interviewed yearly from 1997 through 2005. The NLSY97 website provides a more detailed description of the NLSY97 study (http://www.bls.gov/nls/nlsy97.htm).

The NLSY97 has collected data on all cohabitating and marital relationship for a respondent from age 16 onward in their yearly interviews. However, several key relationship measures were not asked in the early years of the study. In order to determine how economics affect perceptions of relationship quality in cohabitating and marital relationships, we limited the analytic sample to those individuals who cohabited with at least one partner from 2000 through 2005 or were married at some point between 2000 through 2005. Because many respondents have been involved in more than one cohabitating relationship from 1999 to 2005, we examined only the most recent cohabitating relationship in which a respondent has been involved. In cases where respondents did not respond to the survey questions measuring relationship quality, we chose the next most recent cohabitation. This occurred in about 50 cases. The same steps were taken to obtain married individuals, although fewer respondents had been married more than one time. When respondents provided data on both a marriage and cohabitation in different years, we selected the most recent relationship for analysis. Our sample consists of 1,625 cohabiting partners and 1,216 married partners.

In our tables, we use data from all cases for which we have full data. As an alternative, we tested the validity of our results using multiple imputation. Results were consistent in both sets of models.

Add Health

Add Health is a nationally representative study of teenagers in the seventh through twelfth grade in the United States in 1995 that was designed to explore the causes of adolescent health behavior. In particular, Add Health seeks to examine how social contexts affect both adolescents' health and their health behaviors. This dataset used a cluster sample design that was both school-based and multi-stage. The study began in Wave I, in 1995, with an in-school questionnaire that was administered to a nationally representative sample of seventh through twelfth graders. The in-school questionnaire was completed by more than 90,000 adolescents. Add Health then used school rosters to randomly select 200 students from each school to participate in in-home interviews. These individuals formed the core of the in-home sample, and the size of this sample is roughly 12,000 teenagers. In addition, special samples (based on ethnicity, genetics, etc.) were selected for in-home interviews. Combined, Wave I's total sample size for in-home interviews is 20,745 adolescents. In-home interviews for Wave I were conducted from April to December of 1995.

Respondents were followed up six years later for the Wave III in-home interviews, which took place from August 2001 to April 2002. 15,197 Add Health respondents were interviewed during Wave III. Wave III also included interviews of 1,507 romantic partners of Wave III respondents. The partner sample was designed to collect information on one-third married, one-third cohabiting, and one-third dating partners. It was a purposive, quota sample, and the

recruitment of partners into the sample relied upon the original respondent. Only partners who were opposite sex partners, over 18 years of age, and in a relationship with the respondent for three months or more were eligible. Harris et al. (2003) provide a more detailed description of the Add Health study.

This study will use the partner sample from the Wave III interviews. This selection allows us to link together the information provided by respondents and their partners to create a couple-level measure. Our sample is comprised of 838 cohabiting partners (419 cohabiting couples) and 864 married partners (432 married couples).

Measures

Outcome Variable: Relationship Quality

Two measures of relationship quality are constructed for each dataset: conflict and affection. These measures differ somewhat between datasets. We describe these in detail below.

From NLSY97, our measure of conflict within the relationship asks "Overall what is your relationship like with your partner? On a scale of 0 to 10, where 0 is no conflict and 10 is a lot of conflict, how would you rate your relationship with your partner?" This measure is skewed toward the lower end of the scale. We tested various recoding schemes, including standardizing the scale or recoding it into a smaller number of values. Results were commensurate with the original measure, so we present the unaltered version here.

Our measure of men and women's reported affection using the NLSY97 is based upon two measures. We measure affection with a scale that is comprised of the following two items: the first item asks, "On a scale of 0 to 10, where 0 is not close at all and 10 is very close, how close do you feel towards your partner?" The second item asks, "How much do you feel that

your partner cares about you? Again, 0 indicated your partner does not care about you at all, and 10 indicated your partner cares about you a great deal." We averaged these two values to create an overall indicator of affection. This measure was highly skewed, with 60% of respondents saying "10" for both their own and their partner's feelings of affection. We therefore created a dichotomous indicator of high levels of affection, where 0 indicates a score of less than 9, and 1 indicates a score of 9 to 10.

Using the Add Health dataset, a couple's conflict was assessed by creating a scale based on each individual's report of whether their partner had in the past year: threatened them with violence, pushed or shoved them; slapped, hit, or kicked them; forced sexual relations on them; or caused the respondent an injury. The scale ranged from 0 (none of these happened in the past year) to 4 (all had occurred). We then averaged both partners' responses for a couple-level measure of relationship conflict[1].

From Add Health, affection was based upon two measures. We measure affection with a scale that is comprised of the following two items: the first item asks, "How much do you love Partner?" The second item asks "How much does Partner love you?" These two measures have a 4 point scale, where 0 means a lot and 3 means not at all: For our analyses, we reverse-coded these responses so that a higher number indicates a higher level of love displayed in the relationship. We then averaged responses across the two indicators to produce a measure of affection. Similarly to the affection measure from NLSY97, this measure was also highly skewed, with 86% of respondents saying "4" for both their own and their partners' feelings of

[1] Add Health provides questions regarding whether one's partner or spouse committed these acts against the respondent, and whether the respondent had committed them him or herself. We chose to include each partner's report of what their partner had done to them. We include both partners' reports in order to create an overall measure of conflict in the relationship.

affection. We therefore created a dichotomous measure of high levels of affection, where 0 indicates a score of less than 4, and 1 indicates a score of 4.

Explanatory Variable of Interest: Economics

The economic and financial security of a cohabitating relationship will be assessed using a series of measures. Both NLSY97 and Add Health contain similar information on economics and finances so the following measures will be used from both data sources. For the NLSY97 dataset, all information on the partner is obtained through the respondent's answers to the survey. Thus, some information may be incorrect or missing. The Add Health sample we use, however, includes both original participants in the survey and their partners. This will allow us to compare our initial results from the NLSY97 to individuals providing more accurate, first-person data on their economic situations.

First, we include a measure of the respondent's poverty line adjusted family earnings. This measure is computed in three steps. First, we summed the reported earnings for the respondent and his or her partner in the prior calendar year. Next, we converted this figure to 2005 dollars. Finally, we divided that amount by the Census Bureau's household size specific poverty threshold in 2005, based on the respondent's report of the number of people living in his or her household.

Next, we consider whether receiving help from family members might have an impact on relationship quality. From NLSY97, we create an ordinal measure of receiving money from family members, indicating whether the respondent and his or her partner reported receiving either no money from family, $1 to $500, or over $500. The Add Health survey only asked respondents whether they had received help from family members, so we create a dichotomous

variable indicating whether or not the respondent and his or her partner reported receiving money from family. We chose not to dichotomize the measure from NLSY97 because we believe the greater detail on the amount of support may provide added insight into how family support affects relationship quality of couples.

Additionally, from both the NLSY97 and Add Health datasets, we examine a dichotomous variable that indicates whether or not the respondent and his or her partner reported receiving government assistance. We also created a hardship measure using Add Health data. This measure is an index of the six items that indicate financial hardship (whether or not there was a time in the past year when the individual or the household was without a telephone, was evicted for being unable to pay the full rent or mortgage, was unable to pay a full gas or electricity bill, had gas or electricity services shut off, needed to see a doctor but was unable to afford the bills, and needed to see a dentist but was unable to afford to do so), ranging from 0 (none) to 6 (all).

Finally, we consider the educational attainment of the individuals in the sample. We have created a dummy variable for whether or not the individual has attended college, as higher levels of educational attainment signify investment in human capital, which may lead to economic security in the future. We limit our measure of educational attainment due to the youth of our sample. Measures of college completion and graduate or professional schooling would be misleading, as many members may attain more education at an older age.

Control Variables

In order to fully understand the correlation between economics and relationship quality, we control for several factors that are also likely to shape responses to relationship quality

questions. First, we include an indicator of whether the respondent is currently enrolled in school. We also include several questions regarding family history and structure. We include a dummy variable indicating whether the respondent has been married before (1) or not (0). This variable was included in all analyses except the NLSY97 married couple sample, where the proportion of respondents who had been previously married was too small to analyze through multivariate means. We also include and indicator of whether there is one or more children under the age of 18 living in the home with the couple. Finally, a variable measuring the length of the present union, in months, is controlled for in all analyses. Several respondents reported very long periods of cohabitation or marriage, such that some unions appeared to begin in adolescence. Therefore, we top-coded union length so that they all began at least when the respondent was 16 years old. Thus, forty-four cohabitations and 137 marriages were top-coded to comply with this requirement.

We also control for several important demographic characteristics. We control for the gender of respondents with a dummy variable indicating male (1) or female (0). We then constructed dummy variables for Black, Hispanic, and other race respondents, with White as the reference category in all models. Finally, we included a variable controlling for the age of the respondent. NLSY97 respondent ages ranged between 17 and 26 at the time in which the dependent variable was obtained. Add Health respondents ranged between 18 and 43. This wider age range was due to the fact that, although the primary respondents ranged in age from 18 to 26 in Wave 3, some of their partners were older in age.

Lastly, in the Add Health analyses, we include a control for whether the respondent was the original Add Health respondent (1) or the sampled partner (0). Add Health respondents were asked to recruit their partners for the study. Those that chose to participate may be happier and

more satisfied with their relationships than those who chose not to participate. They may also differ significantly along this domain from their partners. In addition, they were interviewed for a third time, while this was their partner's first experience with Add Health interviewers. It may be that respondents who have been interviewed more often have a greater desire to appear happy in their relationships.

Descriptive Results

Table 1 summarizes the mean, standard deviation, and range of all NLSY97 variables for cohabiting and married individuals while Table 2 does so for Add Health. In both datasets, we find that reported affection and levels of conflict differ significantly by relationship status. Cohabiting partners reported lower levels of relationship affection and higher levels of conflict, on average.

Cohabiting and married partners also differed significantly on several of the economic dimensions in both data sets. Cohabiting partners, on average, reported lower adjusted family earnings than married partners. Both data sets showed there were significant differences in the level of family support received. In Add Health, cohabiting partners were more likely to report receiving family support than married partners while in NLSY97, cohabiting partners were more likely to report receiving between $1 and $500 from family members. Finally, in Add Health, cohabiting partners were more likely to report receiving government assistance and to experience hardships in the previous year than married partners.

With regard to education, there were no significant differences in attendance of college between cohabiting and married partners in Add Health, but there were significant differences in NLSY97. In NLSY97, cohabiting partners were less likely to have attended school than married

partners. In the Add Health dataset, cohabiting partners were more likely to currently be enrolled in school.

Other differences between cohabiting and married couples were unsurprising. A greater proportion of cohabiting couples were involved in previous co-residential relationships. Cohabiting partners were less likely to report a child in the household as compared to married partners in both datasets. Not surprisingly, a higher proportion of cohabitations were of a shorter duration than marriages. A higher proportion of cohabiting partners in both NLSY97 and Add Health were non-white as compared to married partners. The married partners were on average older than the cohabiting partners in both sets of analyses. The average age for married partners were approximately 23 years for NLSY97 and 24 years for Add Health while the average age for cohabiting partners were approximately 22 years for NLSY97 and 23 years for Add Health.

[Insert Table 1 and Table 2 Here]

Analytic Strategy

We use ordinary least squares regression to assess the relationship between economic factors and reported levels of conflict using the NLSY97 dataset. We use logistic regression for models of affection in cohabiting and married relationships. Analyses are run separately for married and cohabitating individuals.

For our analysis of the Add Health couples' data, we employ hierarchical multilevel modeling to estimate the relationship between economic insecurity and relationship quality. Analyses are run separately for cohabiting and married partners. Multilevel modeling allows us to estimate male and female partner's reported levels of conflict and affection as separate but

correlated outcomes. These analyses take advantage of both individual-level data (such as educational attainment and race) and couple-level data (such as length of cohabitation and presence of children in the home). Our focus in this paper, however, is not on differences within the couple, but rather the effect of economic factors on reported relationship quality for individuals. Therefore, we do not discuss partner-level variation in our results.

Results

Table 3 presents the coefficients from our models of relationship conflict regressed on economic measures and other key background factors for cohabiting and married partners in NLSY97. The results offer some support to our hypothesis that earnings are negatively related to conflict. For cohabiting partners, adjusted earnings are a significantly and negatively related to reported conflict. This relationship does not hold among married partners. For cohabiting partners, receiving family support and government aid appear unrelated to relationship conflict. However, among married partners, receiving a small amount of family support is significantly related to a lower level of relationship conflict. This suggests that low levels of support from one's family may help to stabilize married relationships. Finally, having attended college dampens the likelihood that a cohabiting or married respondent will report high levels of conflict within their relationship. This finding is consistent with prior studies which have found that relationship conflict and violence is less common among the highly educated (Fox et al. 2002, Rogers and Amato 1997).

Relationship length and race/ethnicity are also significantly related to reports of conflict among cohabiting couples. Partners who have been cohabiting for more than a year appear more likely to report conflict than those who have been cohabiting for a shorter period. We also found

that non-whites report higher levels of relationship conflict than whites, holding other factors constant. Among married couples, however, relationship length appears unrelated to conflict. Black married partners report higher levels of relationship conflict in marriage than white partners , while being male is also associated to higher levels of reported conflict.

[Insert Table 3 Here]

Table 4 presents the coefficients from our mixed-levels models of conflict using the Add Health dataset. We present only the coefficients for the major variables of interest in this table, for parsimony[2]. These results suggest that economic instability is positively associated with relationship conflict, particularly but not solely among cohabiting couples. We find that financial support from family members, receiving government assistance, and our hardship measure are all significantly related to reports of conflict. In the final model, however, the relationship between government assistance and conflict weakens. Among married couples, hardship is consistently and significantly related to reports of conflict. Surprisingly, educational attainment appears unrelated to conflict in all models[3]. Finally, we included a dummy variable indicating whether the respondent was the main Add Health respondent or not. We present the results for this variable in our tables, because we do not use an equivalent variable in the NLSY97 models. Among cohabiting couples, the main respondent is less likely to report conflict than his or her partner.

[2] Differences between the NLSY97 and Add Health datasets did emerge. Relationships of 3 months to a year were related to more conflict for both married and cohabiting couples. Among married couples, having a child was significantly and positively related to conflict, while this was not the case among cohabiting couples. Males were also significantly less likely to report conflict than female respondents for both relationship types, and reports of relationship conflict did not differ significantly between white and Hispanic respondents for either relationship type.

[3] These differences may be due to measurement of the explanatory variables. Add Health contains more robust measures of hardship, but weaker measures of earnings than the NLSY97. However, the lack of a relationship between earnings and conflict in the Add Health dataset may also be due to our measure of conflict in both datasets. In the NLSY97, conflict is left undefined, and respondents are asked to rate the presence of conflict on a scale from 0 to 10. In Add Health, conflict is measured as the sum of specific and sometimes violent behaviors reported by the couple. While the NLSY97 measure no doubt incorporates respondents' assessment of both physical aggression and disputes, the Add Health measure includes only the former behavior.

[Insert Table 4 Here]

Both the analyses for NLSY97 and Add Health revealed that economic factors are associated with relationship conflict, particularly among cohabiting couples. We next examined the correspondence between economic factors and respondents' reports of affection within their relationship. In addition to our previous economic indicators, we include conflict as an explanatory variable in the final model, to test whether economic factors may influence affection indirectly, through their effect on conflict. Table 5 presents the results for NLSY97 while Table 6 presents the results for Add Health.

[Insert Table 5 Here]

Table 5 presents results for the log odds of reporting a highly affectionate relationship among cohabiting and married partners, using the NLSY97 data. We find a surprising lack of correspondence between economic factors and reported affection for cohabiting couples. Among cohabiting couples, there is a positive relationship between education and affection. This association is partially explained by the relationship between educational attainment and conflict. Among married couples, education is positively associated with reported affection in Models 6 and 7. Controlling for conflict appears to explain this relationship, however. Few of our control variables appear significantly related to reported affection, although the presence of a child and previous cohabitations do lower the likelihood that a young person will report high levels of affection in his or her cohabiting relationship. Among married couples, having a child in the household, advanced age, and school enrollment are significantly and negatively associated with reported affection.

Table 6 presents the results for our variables of interest using the Add Health dataset[4]. Educational attainment is positively related to affection for both relationship types. Our measure of conflict is not significantly related to affection among cohabitors, but conflict is significantly related to reported affection among married couples. Again, main Add Health respondents offered more positive assessments of their relationships than their partners.

[Insert Table 6 here]

Comparing Cohabiting and Married-Partner Relationships

Our results thus far have compared the association between economic factors and relationship quality for cohabiting and married partners. We have demonstrated a relationship between economic stability and instability and relationship quality primarily—although not exclusively—for cohabiting couples. Married couples appear less vulnerable to economic insecurity. However, it is important to note that our models predicting conflict and affection did not differ significantly from each other across relationship type. There were some marginally significant differences (at the .1 level) on the relationship between receiving family support and conflict. Likewise, the coefficients for family support and government assistance also differed significantly across family type in models predicting affection. Finally, we compared the complete models predicting conflict and affection across relationship types. We found significant differences at the .1 level for models predicting conflict, but not affection. We chose to separate models by relationship type in the results presented here, however, because cohabiting and married relationships are fundamentally different relationships. In order to gain the greatest

[4] Several control variables differed in their relationship to affection in the Add Health and NLSY97 datasets. In Add Health, having children in the household was not significantly related to affection. People who had previously cohabited also reported lower levels of affection in cohabiting relationships. Black respondents reported lower levels of affection in both relationship types.

understanding of these relationships for young couples, we believe it is important to study each relationship separately Therefore, we decided to compare results across relationship types, even in cases where those differences do not exist.

Conclusion

Policy makers and researchers alike extol the virtues of marriage as the cornerstone of family life. Marriage has a positive impact on financial stability (Ahituv and Lerman 2007), child well-being (Brown 2006; Cavanagh, Schiller, and Riegle-Crumb 2006; and Amato 2005), and health behavior (Falba and Sindelar 2008). Yet in recent years, cohabitation among never-married young people has increased (Bumpass and Lu 2000 and Smock 2000) and over one-third of marriages end in divorce (Bramlett and Mosher 2002). It is important to understand the factors that are associated with happy and stable cohabiting and married relationship.

This paper has demonstrated that economic factors play an important role in perceived relationship quality for both cohabiting and married couples. This finding was expected because economic security provides a buffer, allowing partners to cope with relationship troubles through a variety of means. On the other hand, barely "making it" produces stress on relationships, which leads to a greater inability for couples to cope and handle difficulties. Previous studies have demonstrated this relationship for married couples (Burgess, Propper, and Aassve 2003), yet no work to date has shown the relationship between economic factors and relationship quality within cohabiting couples. This paper helps to fill this gap in the literature as the relationship between economics and relationship quality is examined for both married and cohabiting partners.

More importantly, this paper indicates that the role of economic factors differs depending upon the dimension of relationship quality that is examined. This distinction is an important point because it indicates that researchers need to study multiple dimensions of relationship quality, in order to fully understand the factors predicting relationship quality,. For both cohabiting and married partners, economic factors had a greater association with perceived conflict than with affection. Economic factors seem to play a direct role in the level of reported conflict for both cohabiting and married partners. While there is only limited support for a direct relationship between economics and affection, we believe that economics may indirectly influence these dimensions of relationship quality, as conflict is one of the strongest predictors of perceived affection for both cohabiting and married partners.

The role of economic factors also differed depending upon the type of union examined. Cohabitations appear to be more responsive to immediate economic indicators, such as earnings or financial stressors than marriages. Earnings were related to lower-levels of conflict among cohabiting partners from NLSY97 while they did not have a significant relationship with perceived conflict for married partners. In addition, two financial stressors (receipt of family support and reported hardship) were associated with higher levels of conflict for cohabiting partners in Add Health. Only one stressor, reported hardship, was related to perceived conflict for married partners in Add Health. Marriages may provide partners with a greater sense of stability and permanence, which may in turn help individuals cope with economic instability.

This paper provides an in-depth analysis of how earnings, economic insecurity, and education levels affect the quality of cohabitating and marital relationships. It indicates that economic factors influence the dimensions of relationship quality differently. Future work should examine other components of relationship quality, such as commitment and love. Do

economic factors influence these dimensions of relationship quality? Is the influence similar for married and cohabiting couples?

In addition, this work has focused upon a young sample, who may be more at risk for financial stressors and insecurities. Research needs to examine the relationship between economic factors and relationship quality for married and cohabiting couples of older ages. It is highly likely that economic factors may play a different role for older partners than it does for younger partners. Economic insecurities may actually have a greater influence upon the quality of older married and cohabiting partners, as individuals may expect to experience financial insecurity at young ages, but may envision reaching levels of economic security as they age. This incongruence may lead to higher levels of stress and conflict than it does for younger individuals.

REFERENCES

Ahituv, Avner and Robert I. Lerman. 2007. "How do Marital Status, Work Effort, and Wage Rates Interact?" in *Demography* 44: 623-647.

Amato, Paul R. 2005. "The Impact of Family Formation Change on the Cognitive, Social, and Emotional Well-Being of the Next Generation" in *The Future of Children* 15: 75-96.

Axinn, William G. and Arland Thornton. 1992. "The Relationship between Cohabitation and Divorce: Selectivity or Causal Influence?" in *Demography* 29: 357-374.

Benson, Michael L., Greer L. Fox, Alfred DeMaris, and Judy Van Wyk. 2003. "Neighborhood Disadvantage, Individual Economic Distress and Violence against Women in Intimate Relationships" in *Journal of Quantitative Criminology* 19: 207-235.

Bramlett, Matthew D. and William D. Mosher. 2002. "Cohabitation, Marriage, Divorce, and Remarriage in the United States." National Center for Health Statistics. Vital Health Stat 23.

Brennan, Robert T., Rosalind Chait Barnett, and Karen C. Gareis. 2001. "When She Earns More than He Does: A Longitudinal Study of Dual-Earner Couples" in *Journal of Marriage and the Family* 63: 168-182.

Brown, Susan L. 2000. "Union Transitions among Cohabitors: The Significance of Relationship Assessments and Expectations" in *Journal of Marriage and the Family* 62: 833-846.

_____. 2006. "Family Structure Transitions and Adolescent Well-Being" in *Demography* 43: 447-461.

Brown, Susan L. and Jennifer Roebuck Bulanda. 2008. "Relationship Violence in Young Adulthood: A Comparison of Daters, Cohabitors, and Marrieds" in *Social Science Research* 37: 73-87.

Brown, Susan L. and Alan Booth. 1996. "Cohabitation versus Marriage: A Comparison of Relationship Quality" in *Journal of Marriage and the Family* 58: 668-678.

Bulanda, Jennifer Roebuck and Susan L. Brown. 2007. "Race-ethnic Differences in Marital Quality and Divorce" in *Social Science Research* 36: 945-967.

Bumpass, Larry and Hsien-Hen Lu. 2000. "Trends in Cohabitation and Implications for Children's Family Contexts in the United States" in *Population Studies*: 54: 29-41.

Burgess, Simon, Carol Propper, and Arnstein Aassve. 2003. "The Role of Income in Marriage and Divorce Transitions among Young Americans" in *Journal of Population Economics* 16: 455-475.

Burstein, Nancy R. 2007. "Economic Influences on Marriage and Divorce" in *Journal of Policy Analysis and Management* 26: 387-429.

Cavanagh, Shannon E., Kathryn S. Schiller, and Catherine Riegle-Crumb. 2006. "Marital Transitions, Parenting, and Schooling: Exploring the Link between Family-Structure History and Adolescents' Academic Status" in *Sociology of Education* 79: 329-354.

Clark-Nicolas, Patricia and Bernadette Gray-Little. 1991. "Effect of Economic Resources on Marital Quality in Black Married Couples." *Journal of Marriage and the Family* 53:645-655.

Clarkberg, Marin, Ross M. Stolzenberg, and Linda J. Waite. 1995. "Attitudes, Values and Entrance into Cohabitations versus Marital Unions" in *Social Forces* 74: 609-632.

Conger, Rand D., Glen H. Elder, Jr., Frederick O. Lorenz, Katherine J. Conger, Ronald L. Simons, Les B. Whitbeck, Shirley Huck, and Janet N. Melby. 1990. "Linking Economic

Hardship to Marital Quality and Instability" in *Journal of Marriage and the Family* 52: 643-656.
Cunradi, Carol B., Raul Caetano, and John Schaefer. 2002. "Socioeconomic Predictors of Relationship Violence among White, Black, and Hispanic Couples in the United States" in *Journal of Family Violence* 17: 377-389.
Dush, Claire M. Kamp, Catherine L. Cohan, and Paul R. Amato. 2003. "The Relationship between Cohabitation and Marital Quality and Stability: Change across Cohorts?" in *Journal of Marriage and Family* 65: 539-549.
Falba, Tracy A. and Jody L. Sindelar. 2008. "Spousal Concordance in Health Behavior Change" in *Health Services Research* 43: 96-116.
Fox, Greer Litton, Michael L. Benson, Alfred A. DeMaris, and Judy Van Wyk. 2002. "Economic Distress and Intimate Partner Violence: Testing Family Stress and Resource Theories" in *Journal of Marriage and the Family* 64: 793-807.
Harris, Kathleen Mullan, F. Florey, Joyce Tabor, Peter Bearman, Jo Jones, and J.Richard Udry. 2003. "The National Longitudinal Study of Adolescent Health: Research Design." Available online at http://www.cpc.unc.edu/projects/addhealth/design
Heckert, D. Alex, Thomas C. Nowak, and Kay A. Snyder. 1998. "The Impact of Husbands' and Wives' Relative Earnings on Marital Disruption" in *Journal of Marriage and the Family* 60: 690-703.
Hiedemann, Bridget, Olga Suhomlinova, and Angela M. O'Rand. 1998. "Economic Independence, Economic Status, and Empty Nest in Midlife Marital Disruption" in *Journal of Marriage and the Family* 60: 219-231.
Hoffman, Saul D. and Greg J. Duncan. 1995. "The Effect of Incomes, Wages, and AFDC Benefits on Marital Disruption" in *The Journal of Human Resources* 30: 19-41.
Kalmijn, Matthijs, Anneke Loeve, and Dorien Manting. 2007. "Income Dynamics in Couples and the Dissolution of Marriage and Cohabitation" in *Demography* 44: 159-179.
Kenney, Catherine T. and Sara S. McLanahan. 2006. "Why are Cohabiting Relationships more Violent than Marriages?" in *Demography* 43: 127-140.
Lehrer, Evelyn L. 2008. "Age at Marriage and Marital Instability: Revisiting the Becker-Landes-Michael Hypothesis" in *Journal of Population Economics* 21: 463-484.
Lewin, Alisa C. 2005. "The Effect of Economic Stability on Family Stability among Welfare Recipients" in *Evaluation Review* 29: 223-240.
Lichter, Daniel T., Zhenchao Qian, and Leanna M. Mellott. 2006. "Marriage or Dissolution? Union Transitions among Poor Cohabiting Women" in *Demography* 43: 223-240.
Lichter, Daniel T. and Zhenchao Qian. 2008. "Serial Cohabitation and the Marital Life Course" in *Journal of Marriage and Family* 70: 861-878.
Manning, Wendy D. and Pamela J. Smock. 1995. "Why Marry? Race and the Transition to Marriage among Cohabitors" in *Demography* 32: 509-520.
_____. 2002. "First Comes Cohabitation then Comes Marriage? A Research Note" in *Journal of Family Issues* 23: 1065-1087.
Manning, Wendy D., Pamela J. Smock, and Debarun Majumdar. 2004. "The Relative Stability of Cohabiting and Marital Unions for Children" in *Population Research and Policy Review* 23: 135-159.
McLaughlin, Diane K., Daniel T. Lichter, and Gail M. Johnston. 1993. "Some Women Marry Young: Transitions to First Marriage in Metropolitan and Nonmetropolitan Agreas" in *Journal of Marriage and the Family* 55: 827-838.

Oppenheimer, Valerie K. 1994. "Women's Rising Employment and the Future of the Family in Industrial Societies" in *Population and Development Review* 20: 293-342.
Oppenheimer, Valerie K., Matthijs Kalmijn, and Nelson Lim. 1997. "Men's Career Development and Marriage Timing during a Period of Rising Inequality" in *Demography* 34: 311-330.
Oropresa, R.S., Landale, N.S., and T. Kenkre. 2003. "Income Allocation in Marital and Cohabiting Unions: The Case of Mainline Puerto Ricans" in *Journal of Marriage and Family* 65: 910-926.
Percheski, Christine. 2008. "Opting Out? Cohort Differences in Professional Women's Employment Rates from 1960 to 2005" in *American Sociological Review* 73: 497-517.
Phillips, Julie A. and Megan M. Sweeney. 2005. "Premarital Cohabitation and Marital Disruption among White, Black, and Mexican-American Women" in *Journal of Marriage and Family* 67: 296-314.
Rogers, Stacy T. and Paul R. Amato. 1997. "Is Marital Quality Declining? The Evidence from Two Generations" in *Social Forces* 75: 1089-1100.
Sanchez, Laura, Pamela J. Smock, and Wendy D. Manning. 1998. "Sex-Specialized or Collaborative Mate Selection? Union Transitions among Cohabitors" in *Social Science Research* 27: 280-304.
Smock, Pamela J. 2000. "Cohabitation in the United States: An Appraisal of Research Themes, Findings, and Implications" in *Annual Review of Sociology* 26: 1-20.
Smock, Pamela J. and Wendy D. Manning. 1997. "Cohabiting Partners' Economic Circumstances and Marriage" in *Demography* 34: 331-341.
Smock, Pamela J., Wendy D. Manning, and Meredith Porter. 2005. "Everything's There Except Money': How Money Shapes Decisions to Marry Among Cohabitors" in *Journal of Marriage and Family* 67: 680-696.
South, Scott J. 2001. "Time-Dependent Effects of Wives' Employment on Marital Dissolution" in *American Sociological Review* 66: 226-245.
Stanley, Scott M., Galena Kline Rhoades, and Howard J. Markman. 2006. "Sliding versus Deciding: Inertia and the Premarital Cohabitation Effect" in *Family Relations* 55: 499-509.
Stets, Jan E. and Murray A. Straus. 1989. "The Marriage License as a Hitting License: A Comparison of Assaults in Dating, Cohabiting, and Married Couples" in *Journal of Family Violence* 4: 161-180.
Sweeney, Megan M. 2002. "Two Decades of Family Change: The Shifting Economic Foundations of Marriage" in *American Sociological Review* 67: 132-147.
White, Lynn and Stacy J. Rogers. 2000. "Economic Circumstances and Family Outcomes: A Review of the 1990s" in *Journal of Marriage and the Family* 62: 1035-1051.
Willetts, Marion C. 2006. "Union Quality Comparisons Between Long-Term Heterosexual Cohabitation and Marriage" in *Journal of Family Issues* 27: 110-127.

Table 1: Descriptive Statistics, Cohabiting and Married Partners (NLSY97)

	Cohabiting Partners			Married Partners		
	Mean	Standard Deviation	Range	Mean	Standard Deviation	Range
Reported conflict	3.49	2.63	0 to 10	3.21***	2.58	0 to 10
Reported affection	0.78	0.41	0 to 1	0.85***	0.36	0 to 1
Poverty-adjusted household earnings	1.82	1.86	0 to 28.66	2.31***	1.79	0 to 14.70
Money given by family						
No family money received	0.78	0.42	0 to 1	0.78	0.41	0 to 1
$1-$500	0.12	0.32	0 to 1	0.10*	0.29	0 to 1
More than $500	0.11	0.31	0 to 1	0.12	0.33	0 to 1
Received govt. program assistance	0.36	0.48	0 to 1	0.33*	0.47	0 to 1
Respondent Attended College	0.33	0.47	0 to 1	0.39***	0.49	0 to 1
Enrolled in school	0.15	0.36	0 to 1	0.14	0.34	0 to 1
Previously married	0.03	0.18	0 to 1	0.03	0.16	0 to 1
Previously cohabited	0.25	0.43	0 to 1	0.58***	0.49	0 to 1
Child living in household	0.45	0.50	0 to 1	0.58***	0.49	0 to 1
Length of Relationship						
Less than 3 months	0.11	0.31	0 to 1	0.02***	0.15	0 to 1
3-12 months	0.27	0.44	0 to 1	0.13***	0.33	0 to 1
Over 1 year	0.62	0.48	0 to 1	0.85***	0.36	0 to 1
Male	0.45	0.50	0 to 1	0.39***	0.49	0 to 1
Respondent's Race/Ethnicity						
White	0.49	0.50	0 to 1	0.60***	0.49	0 to 1
Black	0.26	0.44	0 to 1	0.11***	0.33	0 to 1
Hispanic	0.23	0.42	0 to 1	0.26*	0.44	0 to 1
Other race/ethnicity	0.03	0.17	0 to 1	0.03	0.16	0 to 1
Age	22.39	1.74	17 to 26	23.11***	1.51	18 to 26
		N = 1625			**N = 1216**	

* p<.10, ** p<.05, *** p<.01 for t-tests comparing means for married versus cohabiting couples

Table 2: Descriptive Statistics, Cohabiting and Married Partners (Add Health)

	Cohabiting Partners			Married Partners		
	Mean	Standard Deviation	Range	Mean	Standard Deviation	Range
Reported affection	0.82	0.38	0 to 1	0.91***	0.29	0 to 1
Reported conflict	0.95	1.43	0 to 4	0.81**	1.31	0 to 4
Adjusted household earnings	1.87	1.75	0 to 21.43	2.21***	1.87	0 to 22.11
Received support from family	0.57	0.50	0 to 1	0.38***	0.49	0 to 1
Received government assistance	0.27	0.44	0 to 1	0.22**	0.42	0 to 1
Hardship	0.99	1.18	0 to 6	0.77***	1.13	0 to 6
Respondent attended college	0.42	0.49	0 to 1	0.40	0.49	0 to 1
Enrolled in school	0.24	0.43	0 to 1	0.15***	0.35	0 to 1
Previously cohabited	0.26	0.44	0 to 1	0.11***	0.32	0 to 1
Previously married	0.08	0.26	0 to 1	0.05**	0.22	0 to 1
Child living in household	0.29	0.46	0 to 1	0.53***	0.50	0 to 1
Length of Relationship						
Less than 3 months	0.10	0.30	0 to 1	0.08*	0.28	0 to 1
3-12 months	0.43	0.50	0 to 1	0.23***	0.42	0 to 1
Over 1 year	0.47	0.50	0 to 1	0.68***	0.47	0 to 1
Male	0.50	0.50	0 to 1	0.50	0.50	0 to 1
Respondent's Race/Ethnicity						
White	0.63	0.48	0 to 1	0.71***	0.45	0 to 1
Black	0.16	0.36	0 to 1	0.09***	0.29	0 to 1
Hispanic	0.13	0.33	0 to 1	0.16**	0.36	0 to 1
Other race/ethnicity	0.08	0.28	0 to 1	0.04***	0.19	0 to 1
Age	22.57	2.96	18 to 39	23.53***	2.98	18 to 43
Add Health main respondent	0.50	0.50	0 to 1	0.50	0.50	0 to 1
		N = 838			**N = 864**	

* p<.10, ** p<.05, *** p<.01 for t-tests comparing means for married versus cohabiting couples

Table 3: Ordinary Least Squares Regression of Conflict in Relationship on Economic Factors, Relationship Factors, and Demographics for NLSY97

	Cohabiting Partners				*Married Partners*			
	Model 1	**Model 2**	**Model 3**	**Model 4**	**Model 5**	**Model 6**	**Model 7**	**Model 8**
Adjusted family earnings	-0.09*			-0.10*	-0.053			-0.046
	(-2.43)			(-2.48)	(-1.19)			(-0.99)
Money given by family[a]								
$1-$500		0.058		0.039		-0.59*		-0.61*
		(0.29)		(0.19)		(-2.34)		(-2.44)
More than $500		0.31		0.31		-0.15		-0.16
		(1.45)		(1.47)		(-0.65)		(-0.68)
Received govt. assistance			-0.00	-0.07			0.26	0.23
			(-0.00)	(-0.44)			(1.43)	(1.22)
Some College or More	-0.38*	-0.45**	-0.43**	-0.41*	-0.56**	-0.56**	-0.57***	-0.54**
	(-2.34)	(-2.80)	(-2.66)	(-2.49)	(-3.25)	(-3.23)	(-3.33)	(-3.09)
Length of Relationship[b]								
3-12 months	0.40	0.39	0.39	0.40	-0.35	-0.37	-0.35	-0.37
	(1.71)	(1.67)	(1.68)	(1.70)	(-0.67)	(-0.72)	(-0.67)	(-0.73)
Over 1 year	0.59**	0.55*	0.56*	0.58**	0.072	0.015	0.052	0.030
	(2.65)	(2.48)	(2.51)	(2.63)	(0.15)	(0.03)	(0.11)	(0.06)
Child living in household	0.28	0.35*	0.35*	0.31	0.25	0.31	0.19	0.16
	(1.85)	(2.39)	(2.07)	(1.86)	(1.49)	(1.86)	(1.06)	(0.85)
Previously cohabited	-0.086	-0.086	-0.090	-0.080	0.026	0.018	0.012	0.0084
	(-0.54)	(-0.54)	(-0.57)	(-0.50)	(0.17)	(0.11)	(0.08)	(0.05)
Previously married	-0.20	-0.21	-0.21	-0.21	-0.62	-0.59	-0.63	-0.62
	(-0.54)	(-0.56)	(-0.56)	(-0.55)	(-1.37)	(-1.30)	(-1.38)	(-1.35)
Male	-0.070	-0.047	-0.046	-0.078	0.40**	0.39*	0.41**	0.38*
	(-0.52)	(-0.35)	(-0.34)	(-0.57)	(2.58)	(2.57)	(2.68)	(2.47)
Race/Ethnicity[c]								
Black	0.41*	0.46**	0.47**	0.41*	0.53*	0.54*	0.52*	0.52*
	(2.52)	(2.85)	(2.86)	(2.52)	(2.26)	(2.32)	(2.21)	(2.22)
Hispanic	0.45**	0.47**	0.47**	0.45**	0.25	0.24	0.25	0.20
	(2.64)	(2.80)	(2.78)	(2.68)	(1.41)	(1.32)	(1.41)	(1.12)
Other race/ethnicity	1.08**	1.10**	1.11**	1.06**	-0.00031	0.036	0.010	0.015
	(2.87)	(2.92)	(2.96)	(2.83)	(-0.00)	(0.08)	(0.02)	(0.03)
Age	-0.0070	-0.025	-0.031	-0.0019	-0.099	-0.12*	-0.10*	-0.10
	(-0.17)	(-0.62)	(-0.75)	(-0.05)	(-1.90)	(-2.40)	(-2.04)	(-1.94)
Enrolled in school	-0.17	-0.18	-0.16	-0.19	0.26	0.26	0.29	0.26
	(-0.86)	(-0.92)	(-0.84)	(-0.96)	(1.14)	(1.12)	(1.26)	(1.13)
Constant	3.19***	3.38***	3.53***	3.07***	5.37***	5.88***	5.33***	5.52***
	(3.60)	(3.83)	(4.00)	(3.43)	(4.32)	(4.74)	(4.30)	(4.40)
Adjusted R2	0.04	0.03	0.03	0.04	0.03	0.04	0.03	0.04

t statistics in parentheses
* p<.10, ** p<.05, *** p<.01
[a] Reference category is "No family money received"
[b] Reference category is "Less than 3 months"
[c] Reference category is "White"

Table 4: Mixed-Level Model of Relationship Conflict on Economic Factors, Relationship Factors, and Demographics Add Health

	Cohabiting Partners					*Married Partners*				
	Model 1	**Model 2**	**Model 3**	**Model 4**	**Model 5**	**Model 6**	**Model 7**	**Model 8**	**Model 9**	**Model 10**
Adjusted family earnings	0.00 (0.01)				0.03 (0.81)	-0.02 (-0.54)				-0.01 (-0.20)
Received support from family		0.31*** (2.72)			0.26** (2.22)		0.07 (0.67)			-0.01 (-0.07)
Received govt. assistance			0.25* (1.85)		0.21 (1.52)			0.19 (1.44)		0.09 (0.70)
Hardship				0.13*** (2.64)	0.10* (1.95)				0.15*** (3.23)	0.14*** (2.89)
Respondent attended college	0.03 (0.23)	0.00 (0.02)	0.05 (0.39)	0.07 (0.57)	0.05 (0.44)	0.09 (0.88)	0.08 (0.79)	0.09 (0.95)	0.11 (1.10)	0.12 (1.17)
Add Health main respondent	-0.15* (-1.73)	-0.14* (-1.70)	-0.15* (-1.72)	-0.15* (-1.74)	-0.15* (-1.73)	-0.08 (-1.03)	-0.08 (-1.05)	-0.08 (-1.08)	-0.08 (-1.04)	-0.08 (-1.05)
Constant	1.40*** (3.04)	1.13*** (2.40)	1.32*** (2.87)	1.28*** (2.79)	1.00** (2.13)	0.59 (1.34)	0.56 (1.26)	0.61 (1.39)	0.41 (0.93)	0.43 (0.98)
R2 Within	0.03	0.03	0.03	0.03	0.03	0.04	0.03	0.04	0.04	0.04
R2 Between	0.05	0.06	0.05	0.06	0.08	0.05	0.05	0.05	0.07	0.07
R2 Overall	0.04	0.05	0.05	0.05	0.06	0.04	0.04	0.05	0.06	0.06
Σ_u	0.77	0.76	0.77	0.76	0.76	0.77	0.77	0.77	0.76	0.76
Σ_e	1.18	1.18	1.18	1.18	1.17	1.03	1.04	1.04	1.04	1.03
P	0.30	0.29	0.30	0.29	0.29	0.36	0.36	0.36	0.35	0.35

t statistics in parentheses
* p<.10, ** p<.05, *** p<.01

Table 5: Ordinary Logistic Regression of Affection on Economic Factors, Relationship Factors, and Demographics for NLSY97

	Cohabiting Partners				*Married Partners*			
	Model 1	**Model 2**	**Model 3**	**Model 4**	**Model 5**	**Model 6**	**Model 7**	**Model 8**
Adjusted family earnings	0.01			-0.00	0.11			0.11
	(0.35)			(-0.06)	(1.94)			(1.68)
Money given by family[a]								
$1-$500		-0.05		-0.04		0.27		0.065
		(-0.23)		(-0.18)		(0.90)		(0.20)
More than $500		-0.22		-0.18		0.18		0.15
		(-1.12)		(-0.89)		(0.63)		(0.47)
Received govt. assistance			0.24	0.28			-0.29	-0.13
			(1.61)	(1.76)			(-1.53)	(-0.62)
Conflict in Relationship				-0.25***				-0.32***
				(-10.64)				(-10.11)
Some College or More	0.44**	0.46**	0.47**	0.39*	0.37	0.40*	0.41*	0.20
	(2.72)	(2.88)	(2.92)	(2.32)	(1.88)	(2.00)	(2.05)	(0.93)
Length of Relationship[b]								
3-12 months	-0.02	-0.02	-0.02	0.11	-0.23	-0.25	-0.26	-0.53
	(-0.08)	(-0.07)	(-0.11)	(0.46)	(-0.30)	(-0.32)	(-0.33)	(-0.63)
Over 1 year	-0.05	-0.04	-0.05	0.10	-0.59	-0.56	-0.57	-0.76
	(-0.22)	(-0.19)	(-0.22)	(0.46)	(-0.78)	(-0.74)	(-0.76)	(-0.95)
Child living in household	-0.32*	-0.33*	-0.44**	-0.39*	-0.42*	-0.52**	-0.40	-0.30
	(-2.28)	(-2.41)	(-2.87)	(-2.43)	(-2.13)	(-2.75)	(-1.90)	(-1.32)
Previously cohabited	-0.24	-0.24	-0.24	-0.29	-0.12	-0.13	-0.12	-0.099
	(-1.64)	(-1.66)	(-1.66)	(-1.91)	(-0.71)	(-0.73)	(-0.68)	(-0.53)
Previously married	0.64	0.64	0.66	0.67	0.81	0.78	0.82	0.66
	(1.58)	(1.59)	(1.64)	(1.60)	(1.30)	(1.25)	(1.32)	(1.01)
Male	-0.04	-0.04	-0.02	-0.05	-0.19	-0.20	-0.21	-0.064
	(-0.33)	(-0.34)	(-0.19)	(-0.37)	(-1.12)	(-1.18)	(-1.24)	(-0.35)
Respondent's Race/Ethnicity[c]								
Black	-0.05	-0.05	-0.08	0.07	-0.095	-0.12	-0.093	0.13
	(-0.29)	(-0.32)	(-0.54)	(0.44)	(-0.38)	(-0.46)	(-0.37)	(0.47)
Hispanic	0.02	0.01	-0.01	0.16	-0.14	-0.17	-0.16	-0.017
	(0.11)	(0.08)	(-0.04)	(0.96)	(-0.75)	(-0.87)	(-0.82)	(-0.08)
Other race/ethnicity	-0.05	-0.05	-0.06	0.25	0.31	0.28	0.29	0.31
	(-0.15)	(-0.13)	(-0.17)	(0.69)	(0.57)	(0.50)	(0.52)	(0.54)
Age	0.02	0.02	0.03	0.03	-0.14*	-0.11*	-0.13*	-0.21***
	(0.61)	(0.61)	(0.83)	(0.62)	(-2.45)	(-1.97)	(-2.23)	(-3.31)
Enrolled in school	-0.19	-0.18	-0.17	-0.23	-0.50*	-0.51*	-0.54*	-0.47
	(-0.99)	(-0.93)	(-0.92)	(-1.17)	(-2.03)	(-2.05)	(-2.19)	(-1.74)
Constant	0.87	0.93	0.68	1.64	5.68***	5.24***	5.67***	8.54***
	(1.05)	(1.13)	(0.83)	(1.90)	(3.82)	(3.50)	(3.79)	(5.25)
Log-likelihood	-843.97	-843.91	-842.73	-781.76	-504.45	-505.91	-505.31	-448.31

t statistics in parentheses
* p<.10, ** p<.05, *** p<.01
[a] Reference category is "No family money received"
[b] Reference category is "Less than 3 months"
[c] Reference category is "White"

Table 6: Random-Effects Logistic Regression of Affection on Economic Factors, Relationship Factors, and Demographics
Add Health

	Cohabiting Partners					*Married Partners*				
	Model 1	**Model 2**	**Model 3**	**Model 4**	**Model 5**	**Model 6**	**Model 7**	**Model 8**	**Model 9**	**Model 10**
Adjusted family earnings	0.04 (0.56)				0.03 (0.37)	-0.04 (-0.45)				-0.04 (-0.53)
Received support from family		-0.07 (-0.26)			0.05 (-0.17)		0.19 (0.58)			0.36 (0.96)
Received govt. assistance			-0.07 (-0.22)		0.03 (-0.10)			0.02 (0.06)		0.15 (0.36)
Hardship				-0.15 (-1.39)	-0.14 (-1.20)				-0.10 (-0.69)	-0.08 (-0.50)
Reported conflict					-0.08 (-1.00)					-0.47*** (-3.88)
Respondent attended college	0.79***	0.80***	0.79***	0.74***	0.74***	0.92**	0.89**	0.91**	0.88**	0.99**
Add Health main respondent	0.77*** (3.30)	0.77*** (3.30)	0.77*** (3.30)	0.77*** (3.32)	0.75*** (3.25)	0.62** (2.14)	0.62** (2.14)	0.62** (2.12)	0.62** (2.13)	0.60** (1.98)
Constant	2.58** (2.53)	2.67** (2.55)	2.63** (2.56)	2.74*** (2.66)	2.76*** (2.63)	2.20 (1.48)	2.14 (1.44)	2.26 (1.53)	2.34 (1.57)	2.19 (1.39)
Σ_u	1.30	1.30	1.30	1.31	1.27	1.43	1.43	1.43	1.44	1.58
P	0.34	0.34	0.34	0.34	0.33	0.38	0.38	0.38	0.39	0.43
Log-likelihood	-355.48	-355.61	-355.62	-354.68	-354.14	-243.53	-243.46	-243.63	-243.39	**-233.75**

t statistics in parentheses
* p<.10, ** p<.05, *** p<.01
Log-likelihood statistics in **bold** indicate model significant at 0.5 level, compared to baseline