A comparison of relationship stability among African American parents in cohabiting versus marital relationships

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A comparison of relationship stability among African American parents in cohabiting versus marital relationships

by

Kristin Anne Wesner

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This is to certify that the master's thesis of

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has met the thesis requirements of Iowa State University

Signatures have been redacted for privacy
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ABSTRACT

The purpose of this study was to discover if cohabitation is associated with higher incidence of relationship dissolution in comparison to marriage among African American women with children. I examined sociodemographic characteristics, relationship attributes, personal traits, and social network characteristics as predictors of dissolution in both groups. Participants were 268 married and 89 cohabiting African Americans who were the primary caregiver of a 10 to 12-year old child at the first of three waves of data collection. Results showed that cohabiters' relationships were twice as likely to end as were the relationships of marrieds over the five-year follow-up period. Cohabiters were characterized by higher levels of sociodemographic disadvantage, lower levels of relationship quality, and personal traits that are more likely to cause difficulties in close relationships. Sociodemographic characteristics and personal traits each notably decreased the association of relationship status with subsequent relationship dissolution. This suggests that the sociodemographic and personal characteristics of cohabiters may partially explain higher dissolution rates among cohabiting versus married couples.
CHAPTER 1: INTRODUCTION

Cohabitation is becoming an increasingly popular precursor and even alternative to marriage, with a majority of the decline in marriage rates in our society attributable to cohabitation (Bumpass & Lu, 2000; Bumpass & Sweet, 1989; Bumpass, Sweet, & Cherlin, 1991). Despite its popularity, however, the research literature on cohabitation has consistently shown that, in the general population, cohabiting couples are significantly more likely to have their relationships fail even if they eventually marry than are couples who do not live together before marriage (e.g., Booth & Johnson, 1988; Wu, 1995; Cohan & Kleinbaum, 2002; Krishnan, 1998; Nock, 1995; Smock, 2000; Teachman & Polonko, 1990). Cohabitation has become particularly prevalent among African American couples (Brown & Booth; 1996; Bumpass & Sweet, 1992) as an alternative to marriage (Raley, 1996). Once thought to be a childless union, 35% of cohabiting households now include a child (Smock, 2000) and two out of five children in the United States today will live in a cohabiting household at some point during their childhood (Bumpass & Lu, 2000). It is likely that, given higher incidence of children being born to cohabiting African American parents than is the case in European Americans (Loomis & Landale, 1994; Manning, 1993), African Americans are particularly likely to cohabit in the presence of children.

Little is known about the relative stability of cohabiting versus marital relationships among African American couples, given how widespread cohabitation has become in this population. Similarly little is known about the stability of cohabiting couples with children. Although research has shown that the presence of children can affect the stability of marital relationships (Friedman, Hechter, & Kanazawa, 1994), there is still much to learn about how children affect African American cohabiting couples. Additionally, if the causes of
relationship instability of cohabitation can be more specifically identified, perhaps a better understanding can be gained on how to prevent the negative consequences of relationship dissolution. The purposes of the current research were to 1) Examine differences between cohabiting and married couples on sociodemographic characteristics (including age, education, number of children, biological ties to children in the home, and financial strain), romantic relationship attributes, personal traits, and social networks; 2) Examine if relationship attributes vary over time as a function of relationship status; 3) Determine predictors of relationship instability in cohabiting and married couples; 4) Determine if cohabiting and married couples’ relationships end for the same or different reasons; and 5) Examine if differences in sociodemographic characteristics, relationship attributes, personal traits, and social network characteristics can explain why cohabiting couples have a higher incidence of relationship dissolution than married couples. I examined these domains in a sample of African American men and women, all of whom were the primary caregiver for a 10- to 12-year old child at the first wave of data collection.
CHAPTER 2: LITERATURE REVIEW

Trends in Cohabitation

Cohabitation refers to the practice of two romantic partners residing within the same living space without being legally bound by marriage (Nicole & Baldwin, 1995). Cohabitation currently precedes marriage for approximately half of all first time marriages in the United States (Bumpass, 1998; Bumpass, 1990). This statistic is up dramatically from only 8% forty years ago (Bumpass, 1990). Once an arrangement practiced primarily by people of lower socioeconomic status with little education (Cherlin, 1992), cohabitation is now much more widespread. Its frequency has increased greatly across all classes and races (Cherlin, 1992). However, it is still most prevalent among those with less formal education, lower socioeconomic status, and those who were raised in single-parent environments (Bumpass & Sweet, 1989; Smock, 2000).

In most cases, cohabiters believe they will eventually marry their partner (Bumpass & Lu, 2000; Brown & Booth, 1996; Bumpass, Sweet, & Cherlin, 1991). However, in about twenty percent of couples, the assumption that the relationship will lead to marriage is not shared by both partners (Bumpass, Sweet, & Cherlin, 1991). Cohabiting couples tend to segue into either marriage or dissolution within approximately two years (Bumpass & Sweet, 1989). One study found that the longer cohabiting couples progress past the two-year point without exchanging vows, the more likely it is that their eventual marriage will fail (Thomson & Colella, 1992).

Cohabitation has become an increasingly popular choice not just for younger populations but for middle-aged, separated and divorced persons as well (U.S. Census Bureau, 2001; Bumpass, Sweet, & Cherlin, 1991). Twenty percent of cohabiters are between
the ages of 45 and 64 (U.S. Bureau of the Census, 2001). Separated and divorced individuals who are cohabiting now outnumber the never-married individuals who are cohabiting (Bumpass, Sweet, & Cherlin, 1991).

Increased frequency of cohabitation over the past forty years has been at least to some extent a product of societal and political changes (Wilhelm, 1998). Some of the societal changes believed to have influenced the increase in cohabitation include more adults postponing marriage, the high rate of divorce, prolonged education, increased acceptance of pre-marital sex, decreased fertility rates, and changing roles for women (Smock, 2000). DeMaris and MacDonald (1993) posit that factors such as wide availability of contraception and lessening commitment to religious faiths have also contributed to the rise in cohabitation.

Of those who do engage in cohabitation, motives and intentions vary. As previously mentioned, most people who cohabit intend to marry the person with whom they are living (Brown & Booth, 1996). Approximately 55% of cohabiting couples eventually marry (Bumpass & Lu, 2000). For many people, especially in the United States and Canada, cohabitation has become an accepted stage of the courtship process (Bumpass, Sweet, & Cherlin, 1991; Thomson & Colella, 1992). Cohabitation is simply seen as a prelude to marriage. Many people who choose to cohabit see it as an opportunity to enhance their relationship and to improve stability in marriage by engaging in a “trial run.” Nicole and Baldwin (1995) view this period as a safe time to venture more deeply into the thoughts, feelings, and desires of one’s partner. It gives the couple a chance to more fully integrate their personalities. These researchers conclude that cohabitation should be seen as a beneficial developmental tool. It is suggested by others, however, that if people feel they need a chance to try out the idea of marriage and see if the experience fits with their needs,
they are probably less committed to the relationship than those who feel confident enough to marry without a trial period (Thomson & Colella, 1992).

Approximately 10% of cohabiters engage in cohabitation as a long-term alternative to marriage (Bumpass & Lu, 2000). These couples may feel that cohabitation is preferable to marriage or they may feel that if they were to marry, the relationship would not survive. Research suggests that cohabitation has some positive features (Bumpass, Sweet, & Cherlin, 1991). Couples who choose not to marry are freer to define the terms of their relationships. Division of labor for cohabitors is split much more equally than in marriages (Clarkberg, Stolzenberg, & Waite, 1993). Also, since there is a tendency for cohabiting couples to keep their financial affairs separate from one another, these couples fight less about money, a leading cause of disruption in married couples (Blumstein, 1983).

A small minority of researchers have posited a third and very different view of cohabitation. Rindfuss and VandenHeuvel (1990) theorize that cohabitation is more an alternative to singlehood than an alternative to marriage. These researchers believe that cohabitation is often not characterized by commitment and permanence and is more about extending a dating or sexual relationship. These researchers point to similarities with singles in expectations not to have children, activities with non-family members, and low rates of home ownership. All in all, however, research has shown that cohabitation is more similar to marriage than it is different from marriage (Smock & Gupta, 2002). Smock and Gupta (2002) point out that cohabiting couples, like married couples, are in romantic, co-residential relationships that allow people to pool resources and act as a unified whole in relation to others.
Relationships in the Presence of Children

There is some evidence to support the contention that children increase relationship stability (e.g., Becker, 1990; Friedman, Hechter, & Kanazawa, 1994). Becker (1990) has argued that children represent social capital, thus deterring relationship dissolution. Friedman and colleagues (Friedman, Hechter, & Kanazawa, 1994) hypothesize that the resulting stability associated with children is a function of reduced marital uncertainty and increased marital solidarity. However, it appears that the strengthening effect of children may be limited to families in which the child is biologically connected to both members of the couple (Lillard & Waite, 1993). In fact, the association is likely to go the opposite direction when this is not the case, with the presence of stepchildren associated with increased likelihood of marital disruption (Lillard & Waite, 1993). As mentioned earlier, 35% of cohabiting households include a child (Smock, 2000), but in 70% of these cases, the child present is biologically linked to only one parent (Smock, 2000). Research has shown that African Americans are more likely than European Americans to bear children in the context of a cohabiting relationship and are less likely to marry as a result of an out-of-wedlock birth (Loomis & Landale, 1994; Manning, 1993).

Relationship Trends in African Americans

Research on cohabitation among African Americans is not as extensive as for European Americans or the population as a whole. However, it is known that a larger proportion of African Americans engage in cohabitation than do European Americans (Brown & Booth, 1996; Bumpass & Sweet, 1992). African Americans are also more likely than European Americans to utilize cohabitation as a long-term alternative to marriage rather than as a precursor to marriage (Raley, 1996). However, there is some evidence that this is
not necessarily their intention. African Americans and European Americans are equally likely to report that they plan to marry their cohabiting partners; African Americans are merely less likely to eventually do so (Brown, 2000; Bumpass, Sweet, & Cherlin, 1991). While marriage rates have been decreasing markedly for both European Americans and African Americans, the effect is more pronounced in African Americans (Cherlin, 1992). Fifty-two percent of African American households include an unmarried couple, compared to 17% of European American households (U.S. Bureau of the Census, 2001) and cohabitation accounts for much of this difference (Bumpass & Sweet, 1989; Bumpass, Sweet, & Cherlin, 1991). When African Americans do marry, they are more likely to do so in middle age (Tucker & Taylor, 1989) and their relationships are more likely to end in divorce than are the relationships of European Americans, with two-thirds of African American marriages ending in divorce compared to approximately one-half for marriages between European Americans (Cherlin, 1992; McLoyd, Cauce, Takeuchi, & Wilson, 2000; U.S. Bureau of the Census, 1994). Phillips and Sweeney (2005) found that, although African Americans do experience higher levels of marital disruption than other racial groups, outcomes did not differ significantly as a function of premarital cohabitation. In other words, cohabitation may not have the same adverse associations with relationship stability for African Americans as it has for European Americans.

Important relationship attributes may also differ for African American couples when compared with European American couples. African American couples more equally share the responsibilities of household chores and child care and men are less likely to see this division as unfair (McLoyd et al., 2000). Additionally, African American couples may be more collaborative in their social support interactions than are European American couples.
(Orbuch, Veroff, & Hunger, 1999). According to one review of the literature, African American couples may also be more likely to engage in higher levels of conflict and African American men may be more likely to use violence against their partners (McLoyd et al., 2000).

Relationship Stability and Socioeconomic Status

Links have been made between economic hardship and relationship dissolution. Income and other measures of socioeconomic status are associated with the probability of divorce (Martin & Bumpass, 1989). Conflicts over money are one of the leading causes of disruption in married couples (Blumstein, 1983). As previously mentioned, people of low socioeconomic status are one of the groups most likely to cohabit (Cherlin, 1992), perhaps because they do not have the resources to get married. Wilson (1987) posits that massive job losses in the blue-collar work force in recent decades resulting in increased economic hardship may be partially responsible for the sharp decline in African American marriages. African American men may not feel they can financially support a wife and family, and African American women may find unemployed men undesirable. Financial strain may be a key factor in the increased rate of cohabitation, decreased rate of marriage, and decreased relationship stability in African American couples.

Relationship Quality and Relationship Dissolution

On average, cohabiting couples report lower relationship quality than married couples (e.g., Brown & Booth, 1996; Nock, 1995; Thomson & Colella, 1992). Cohabiting couples appear to have more disagreements, higher levels of conflict, and a higher incidence of violence in comparison to married couples (Brown & Booth, 1996). Additionally, cohabiting
couples are less happy about their relationships and perceive their relationships as less fair than do married couples (Brown & Booth, 1996).

When Brown (2004) studied relationship quality in cohabiting and married couples, a distinction was made between the intentions of cohabiters who viewed cohabitation as a precursor to marriage versus those who viewed it as a long-term alternative to marriage. It appears that cohabiters with intentions to marry have higher relationship quality over time than counterparts who do not intend to marry, reporting fewer disagreements, more effective conflict-resolution strategies, and higher levels of happiness. Those who practice cohabitation as an alternative to marriage, a trend that is particularly prevalent among African American couples (Raley, 1996), are likely to have lower relationship quality and, in turn, lower commitment and relationship stability (Rusbult, 1980).

Instability in Cohabitation as a Function of Selectivity or Causation

In past years, there was a debate in the research literature as to whether the instability associated with cohabiting is a function of selectivity or causation. Proponents of the selectivity hypothesis (e.g., Axinn & Thornton, 1992; Bumpass & Sweet, 1989) claimed that the relationship between cohabitation and relationship instability was a spurious one, arguing that relationship instability is caused by the characteristics of people who choose to cohabit, which in turn put them at greater risk of relationship instability. These characteristics include parental divorce, lower income, being non-European American (Bumpass & Sweet, 1989), and having been married previously (Teachman & Polonko, 1990). Additionally, Axinn and Thornton (1992) posit that there are personality differences between those who are predisposed to cohabitation and those who are not. They claim that cohabiters possess more liberal attitudes and lower religiosity (Thornton, Axinn, & Hill, 1992) that make them
significantly less committed to marriage and more accepting of divorce (Axinn & Thornton, 1992).

Turning next to the causation theory, there is also some research evidence to support the “causal hypothesis” (i.e., that cohabitation in itself leads to relationship instability; Schoen & Weinick, 1993). Proponents claim that engaging in cohabitation leads to more liberal values, increased acceptance of divorce, and therefore a lowered threshold for leaving romantic relationships (Schoen & Weinick, 1993). A potential cause for this change is the autonomy created in cohabiting relationships, leading to independence rather than the interdependence thought to accompany marriage. When people are less dependent on their partners, they have less invested in the relationship and less to lose by leaving.

In recent years, however, as cohabitation has become more normative, this debate has become less active. It has been posited that cohabitation is no longer selective of individuals who are more prone to relationship instability (Teachman, 2003). As cohabitation has become an accepted stage in the relationship process, it is no longer thought to attract only less-committed individuals. Corresponding with this trend, the relationship disadvantages of cohabitation may not be as prominent as they were once found to be. The old rules of the selectivity hypothesis now apply more to people who engage in multiple cohabitations (Teachman, 2003). In other words, it appears that characteristics that lead people to engage in cohabitation numerous times with different partners also are associated with an increased incidence of dissolution.

Social Networks and Relationship Stability

Another factor shown to be a likely predictor of relationship dissolution is the strength (or lack thereof) of people’s social networks, particularly when the people in one’s
social network do not support the romantic relationship (Agnew, Loving, & Drigotas, 2001; Parks & Adelman, 1983; Sprecher & Felmlee, 1992). One’s friends and family being opposed to the relationship creates great obstacles for the couple to overcome. Conversely, having high support from family and friends may make the relationship more likely to succeed. Studies by Sprecher and Felmlee (1992) and Agnew, Loving, and Drigotas (2001) have both demonstrated that the social network of the female partner may be of particular importance. Support from the women’s social network predicts later relationship quality, even when controlling for initial relationship quality (Sprecher & Felmlee, 1992). Glenn and Shelton (1985) hypothesize that people who are more socially integrated are more likely to conform to social norms and choose appropriate romantic partners with whom they can share more successful relationships.

Social networks may be especially important to African American couples with children. African Americans are more likely to have multiple generations living in one household (Hunter & Ensminger, 1992). Additionally, grandmothers are more likely to take active parenting roles (Cherlin & Furstenberg, 1986). Given the more integrated nature of many African American families, it seems likely that the social network would have important ramifications for couples’ relationship quality and stability.

The Current Study

The purpose of this study was to examine how relationship status in African Americans, namely cohabitation versus marriage, is related to relationship dissolution for couples with children. It remains to be seen if the well-documented negative effect of cohabitation on relationship stability (Booth & Johnson, 1988; Wu, 1995; Cohan & Kleinbaum, 2002; Krishnan, 1998; Nock, 1995; Teachman & Polonko, 1990) can be
replicated in the case of African American couples with children. It was my intention to find an answer to this question. In addition, I wanted to add to the research literature by investigating potential differences in predictors of relationship dissolution between married and cohabiting couples and the most important reasons that cohabitators experience higher levels of relationship instability, if this trend is, in fact, demonstrated in African Americans with children. If the causes of relationship instability among cohabitators can be more specifically identified, perhaps a better understanding can be gained on how to prevent relationship dissolution and its negative consequences.

I first examined mean differences in sociodemographic variables, relationship characteristics, personal traits, and social network characteristics of cohabitators versus married individuals. Next, I determined if characteristics of perceived relationship quality and observed warmth and hostility changed over the course of the study as a function of relationship status. Next, I examined predictors of stability among cohabiting and married individuals (see Figure 1) using binary logistic regression analysis. One set of predictors comprised characteristics of the relationship. It cannot be easily determined whether differences in relationship characteristics result from pre-existing attributes that cohabitators bring to relationships or whether being in a cohabiting relationship encourages less adaptive ways of relating to one’s partner. Additionally, I tested to see if relationship status moderated the effects of predictors (sociodemographics, relationship attributes, personal traits, and social network) on subsequent relationship dissolution (see Figure 2) by examining interactions of each predictor of relationship dissolution with relationship status. I wanted to determine if the predictors for break-up are the same for cohabiting and married couples.
Finally, I examined the extent to which different sets of variables (sociodemographics, relationship attributes, personal traits, and social network characteristics) can explain the difference in relationship stability for cohabiters versus married couples (see Figure 3) using communality analyses. These predictors include attributes that individuals bring to their relationships and characteristics of the relationships they develop over time with their partner. Specific predictions will be described below. Predictors are also shown in the models presented in Figures 1, 2, and 3, the first of which examines direct effects of variables of interest on relationship dissolution. The second model tests for relationship status as a moderator of the effects of variable categories on relationship dissolution. The third model tests for mediation of relationship status on relationship dissolution by variable categories of interest.

Turning first to relationship characteristics, although there has been a fair amount of work showing that those who are cohabiting report lower relationship quality than married couples (Brown & Booth, 1996; Nock, 1995; Thomson & Colella, 1992), it is not clear which relationship attributes influence relationship dissolution. I examined relationship satisfaction, social support, self-reported and observed warmth and hostility, satisfaction with partner contributions to household labor, and conflicts over money. I hypothesized that cohabiters would be at a disadvantage in comparison to married couples on several relationship dimensions. Specifically, I predicted that cohabiters' relationships would be characterized by lower levels of relationship satisfaction and social support from partners.

I further hypothesized that these disadvantages would be associated with a higher risk of subsequent relationship dissolution. Differences in relationship quality may be caused by
Figure 1. Hypothesized model of direct effects of predictor variables on outcome of relationship dissolution
Figure 2. Hypothesized model of moderation by relationship status on predictors of relationship dissolution
Figure 3. Hypothesized model to test for variables that explain the association between relationship status and relationship dissolution.

Variables that may explain the association between relationship status and outcomes:

- Sociodemographics
- Positive and negative relationship characteristics
- Personal trait differences
- Social network characteristics
attributes that individuals bring to their relationships or by dynamics that unfold in the relationship context. Cohabitors may have chosen to cohabit based on lower levels of commitment, love, etc., and these liabilities, when everything else is held constant, may be the source of relationship instability. Alternatively, cohabitors may have sociodemographic characteristics or personality characteristics that predispose them to maladaptive relationship patterns. These characteristics may have influenced their decision to cohabit rather than marry and may also influence subsequent relationship stability.

Economic hardship predicts lower levels of relationship stability (Martin & Bumpass, 1989; Blumstein, 1983). Thus, facets of socioeconomic status (financial strain and education) were examined as predictors of relationship outcomes in both cohabitors and marrieds. Of particular interest is financial strain. I examined whether economic hardships lead to higher levels of subsequent relationship dissolution and whether these disadvantages, as the research literature would suggest (Cherlin, 1992), are more prominent in cohabitors than in marrieds. I hypothesized that cohabitors' lives would be more affected by financial strain than marrieds' and that these attributes would affect, or mediate, the association between relationship status and relationship instability. Support for this hypothesis would lend support to the selectivity hypothesis of cohabitation which states that pre-existing problems are to blame for relationship instability in cohabiting couples. In other words, it may not be that cohabitation in itself is responsible for disadvantages in relationship stability, but it may instead be the case that people with high levels of financial strain, which are linked with relationship instability, are simply more likely to cohabit than those with greater means.

Though children have been found to have a stabilizing effect on the relationships of biological parents (e.g, Becker, 1990; Friedman, Hechter, & Kanazawa, 1994), research has
shown that romantic relationships in the presence of a child that does not have biological ties to both parents are less likely to succeed (Lillard & Waite, 1993). In the current study, biological ties of the couple to the target adolescent in the home were assessed. I hypothesized that cohabiting couples would be more likely than married couples to live in the presence of children who did not have biological ties to both partners. Additionally, I hypothesized that couples who shared caretaking responsibility for a child that did not have biological links to both parents would be more likely to break up by the end of the study.

Several aspects of personality were examined to determine if there are personal traits that, consistent with the selectivity hypothesis, make people more likely to engage in cohabitation and become subject to relationship instability. Religiosity, positive emotionality, optimism, negative emotionality, disinhibition, and cynicism about relationships were among the individual difference variables examined. If cohabiters are found to have notably different personal traits from married people, the selectivity hypothesis of cohabitation would be upheld, again with pre-existing attributes, in this case personal traits, being associated with increased likelihood of cohabitation and differential levels of stability. Thus, personal traits may mediate the association between relationship status and subsequent stability. It may be the case that possessing less optimal personal traits makes people less desirable as partners. This lower level of desirability may be why these people are more likely to engage in cohabitation rather than to make the higher commitment of marriage. Lower commitment, in turn, may be the cause for higher incidence of relationship instability in cohabiting couples.

I also sought to gain insight into how social networks differ based on relationship status. I explored how relationship status is associated with support from and conflict with
friends and family. I wondered if people with higher levels of support from family and friends would see these benefits extended to their romantic relationships, experiencing lower chances of subsequent relationship dissolution. With the assumption that the social network was established before the romantic relationship was initiated, support for this relationship would also lend itself to a selectivity hypothesis of cohabitation. In other words, people who have more positive relationships with people in their social networks may also be more likely experience romantic relationships of high stability. This association may be a function of how likeable a person is, which is likely tied to positive and negative personal characteristics discussed above.

Finally, I wanted to determine which set of variables best explains differences in relationship stability as a function of relationship status. I examined how the associations between relationship status and subsequent relationship dissolution are affected when both relationship characteristics and pre-existing personal attributes (sociodemographics, personal traits, and social network) are statistically controlled (see Figure 3). If the negative effects of cohabitation on stability are significantly lessened when any of these predictors are statistically controlled, insight can be gained into the primary reasons for lower relationship stability of cohabiting relationships. In other words, if the domains of sociodemographics, relationship attributes, personal traits, or social network characteristics can partially explain why cohabiters experience decreased relationship stability, that domain, rather than relationship status alone, may be responsible for the lower level of relationship stability seen in cohabitating relationships.
CHAPTER 3: METHOD

In order to better understand 1) Differences between cohabiting and married couples on sociodemographic characteristics (including age, education, number of children, biological ties to children in the home, and financial strain), romantic relationship attributes, personal traits, and social networks; 2) Relationship attributes vary over time as a function of relationship status; 3) Predictors of relationship instability in cohabiting and married couples; 4) If cohabiting and married couples’ relationships end for the same or different reasons; and 5) If differences in sociodemographic characteristics, relationship attributes, personal traits, and social network characteristics can explain why cohabiting couples have a higher incidence of relationship dissolution than married couples, I analyzed data from the Family and Community Health Study (FACHS), a large scale longitudinal study of over 700 non-urban African American families in Iowa and Georgia. All of the families interviewed included at least one child who was between the ages of 10 and 12 at the beginning of the study. Participants were recruited through schools or community liaisons in communities of at least 10% African American composition based on the 1990 U.S. Census. The data to be used were collected over three time points with approximately two-year intervals between waves. The sample for this study was derived from primary caregivers of the children. Ninety-one percent of the respondents in the sample are women, as females are more likely to serve as the primary caregiver. The sample was limited to those primary caregivers who were either married or cohabiting at the first wave of data collection and who participated in data collection as the primary caregiver across the duration of the study, yielding an n of 357. Of these, 268 (75.1%) were married and 89 (24.9%) were cohabiting at the first wave of data collection.
Sociodemographic Measures

The FACHS participants were interviewed using a wealth of measures. I will summarize psychometric characteristics of all study measures that will be included in my analyses below. The complete set of questionnaires used for the current study can be found in Appendix B. All reliability coefficients that I report are based on the subset of participants included in my analyses. Turning first to sociodemographic variables, age, education, number of children, biological ties to the target 10 to 12-year old child, and financial strain were assessed. In order to assess level of education, participants were asked: “What is the highest level of education you have completed?” In order to examine the effects of financial strain, I administered a measure that included items tapping unmet material needs, beliefs about ability to make ends meet, negative financial life events, and financial adjustments that was developed by Conger and Elder (1994). The composite financial strain measure’s validity has been demonstrated in previous waves of FACHS via a negative correlation with family income ($p < .01$). The reliability of the composite financial strain measure is moderately high ($\alpha = .77$). Unmet material needs were assessed using 4 items such as: “We have enough money to afford the kind of food we need. Do you 1) strongly agree, 2) agree, 3) disagree, or 4) strongly disagree?” Beliefs about ability to make ends meet were assessed using 2 items such as: “During the past 12 months, how much difficulty have you had paying your bills?” Negative financial life events were measured using 16 items such as: “During the past 12 months, did you take a cut in wage or salary?” Financial adjustments were assessed using 11 items such as: “In the past 12 months, has your family postponed major household purchase(s) because of financial need?”
Number of children was assessed with the single question: “How many children 18 years of age or younger live in the household more than 50% of the time?” Biological ties to caretakers were assessed with two items: “What is your relationship to (the child)?” and “What is (the secondary caregiver’s) relationship to (the child)?”

**Relationship Measures**

Relationship status was assessed using a single item created for the FACHS project. The item read: “What best describes your current relationship status?” The choices relevant to the current study were “Marriage,” and “Living with someone in a steady, marriage-like relationship.” It is possible that, given the wording of the cohabitation choice, self-selection into this category may have been selective of cohabiters in more permanent relationships than is perhaps the norm for cohabiting couples. Cohabitation has been assessed in numerous ways in past research, with some studies emphasizing higher commitment and longevity (e.g., “marriage-like relationship,” Clarkberg, Stolzenberg, & Waite, 1995, p. 615), and other studies making no note of commitment and longevity (e.g., “lived together as a partner in an intimate relationship with a (man/woman) without being married to (him/her),” Axinn & Thornton, 1992, p. 361). Differences in assessment of cohabitation will likely influence results and should thus be given careful attention when drawing conclusions.

In order to assess other relationship characteristics that may affect the association between relationship status and relationship dissolution, numerous domains were examined including relationship satisfaction, social support from partner, perceived partner warmth, satisfaction with partner’s role, perceived partner hostility, and conflicts over money. Relationship satisfaction was assessed using a 2-item measure modified from Huston, McHale, and Crouter (1986) that has demonstrated high reliability ($\alpha = .88$). Validity has
been demonstrated in early waves of FACHS through significant positive correlations with perceived relationship stability and support from the partner (p’s < .01). A sample item for this scale is: “How happy are you, all things considered, with your relationship?” Participants responded on a 4-point Likert scale.

Social support from partner was measured using Cutrona and Russell’s (1987) Social Provisions Scale which assesses attachment to one’s partner, alliance, guidance, social integration, and reassurance of worth from one’s partner. This 10-item measure has demonstrated high reliability (α = .87) and validity has been supported in numerous studies (Cutrona & Russell, 1987; Mancini & Blieszner, 1992; Mott, Dishman, Saunders, Dowda, & Pate, 2004). Cutrona and Russell (1987) demonstrated validity through significant correlations of the scale with known aspects of social support (e.g., number of supportive network members, p < .001). A sample item is: “If something went wrong, you feel (your partner) would not come to your assistance. Do you 1) strongly agree, 2) agree, 3) disagree, or 4) strongly disagree?” Perceived warmth and hostility from one’s partner were assessed using measures developed by Conger and Elder (1994). The 9-item warmth measure has demonstrated high reliability (α = .91) and validity has been shown through a positive correlation with relationship satisfaction in early waves of FACHS (p < .01). A sample item is: “During the past 12 months, how often did (your partner) help you do something that was important to you?” The 12-item hostility measure has also demonstrated high reliability (α = .90) and validity has been shown through a negative correlation with relationship satisfaction (p < .01). A sample item is: “During the past 12 months, how often did (your partner) shout or yell at you because (he/she) was mad at you?”
Conflicts over money were assessed using a measure from Conger (1999). The 2-item measure has high reliability ($\alpha = .87$) and includes items such as: “(Your partner) often yells or gets mad at you over financial issues.” Do you 1) strongly agree, 2) agree, 3) disagree, or 4) strongly disagree?” Validity for the conflict over money measure has been demonstrated with negative correlations with relationship satisfaction ($p < .01$). Satisfaction with partner’s contributions to childcare and household chores were assessed using a 2-item measure developed by Conger and Elder (1994). Reliability for this measure is moderately high ($\alpha = .72$) and includes items such as: “How satisfied are you with (your partner’s) contribution to raising (your child)?” Validity has been demonstrated via a positive correlation with relationship satisfaction in early waves of FACHS ($p < .01$).

Turning next to observed interactions of warmth and hostility, during the home visits in which questionnaires were administered, a video-recorded assessment of marital interaction was conducted. Both members of the couple were seated at a table and a portable video camera was set up to record their interaction. The couple was given a set of cards containing questions about their relationship. Questions included the extent to which members of the couple agree about child rearing, satisfaction with employment, what the couple found most rewarding in the past year, their biggest disappointments during the past year, and other topics designed to elicit both supportive and conflictual responses. Couples were instructed to proceed through the cards and discuss each topic as long as they wanted, taking turns reading the cards aloud. After providing instructions, the research assistant started the video camera and left the room to allow the couple to discuss topics in private. After 20 minutes, the research assistant returned to the room and terminated the interaction. The videotaped interactions were rated by trained African American observers who used the
Iowa Family Interaction Rating Scales (IFIRS; Melby & Conger, 2001). The IFIRS is a
macro-level behavior rating system designed to assess ongoing characteristics of individuals
and relationships. The system consists of 60 behavioral scales, in which each behavior is
rated on a scale from 1 to 9 where 1 = not at all characteristic, 3 = mainly uncharacteristic, 5 =
somewhat characteristic, 7 = moderately characteristic, and 9 = mainly characteristic of the
individual, dyad, or group being evaluated. Ratings of "characteristicness" are based on
combinations of frequency and intensity of the behavior, with strong consideration given to
affect, context, and proportion. Context refers to the circumstances surrounding the behavior
that help explain and give meaning to the behavior (e.g., a neutral exchange of information
vs. a heated argument). Proportion refers to the proportion of total interaction behaviors
represented by a particular behavior (e.g., a person may say very little, but if all he or she
says is hostile, then hostility would be scored more highly than if the person's
communications were an equal mix of hostile and warm or neutral). All observers received
200 hours of training (20 hours per week for 10 weeks) and passed extensive written and
viewing reliability tests. Once reliable, observers attended at least two rater-training sessions
each week to ensure continued reliability. To assess interrater reliability, 25% of all
videotaped tasks were randomly selected to be rated by a second independent observer. The
primary and secondary ratings were then compared using intraclass correlations.

In the current study, I employed a subset of the IFIRS dyadic interaction scales,
which were designed to rate each individual's behavior towards the other person in the
interaction. I combined 11 scales to form an overall observed hostility scale (hostility,
contempt, angry coercion, escalate hostile, reciprocate hostile, verbal attack, physical attack,
lecture/moralize, denial, interrogation, and antisocial) and 9 other scales to form an overall
observed warmth scale (warmth/support, endearment, physical affection, escalate warmth, reciprocate warmth, assertiveness, listener responsiveness, communication, and prosocial). The intraclass correlations for assessing interrater reliability for husband to wife ranged from .47 to .79 for the hostility scales and from .35 to .80 for the warmth scales. Interrater reliability for wife to husband ranged from .32 to .77 for the hostility scales and from .37 to .76 for the warmth scales. The reliability of the composite hostility scale was .82 for husbands and .83 for wives. The reliability of the composite warmth scale was .86 for husbands and .87 for wives.

**Personal Trait Measures**

Personal trait measures included religiosity, positive emotionality, optimism, negative emotionality, disinhibition, and cynicism regarding relationships. Religiosity was assessed using 7 items from the FACHS study including: “In general, how important are religious or spiritual beliefs in your day-to-day life?” Validity for the scale has been established in the work of Levin and colleagues (Levin, Taylor, & Chatters, 1995) and with positive correlations with positive emotionality and negative correlations with distress (p’s < .01; Cutrona et al., 2000). Positive emotionality was assessed using a 13-item measure from Clark and Watson (1997). The measure has moderate reliability (α = .65) and includes items such as: “You live a very satisfying life. Is this 1) True or 2) False?” Regarding validity, the scale correlates negatively with negative emotionality and positively with optimism and mastery (p’s < .01; Cutrona, Russell, Hessling, Brown, & Murry, 2000).

Optimism was assessed using a measure from Scheier and Carver (1985), the Life Outlook Test (LOT). The 8-item scale has demonstrated moderate reliability (α = .68) and includes such items as: “You always look on the bright side of things. Do you 1) strongly
agree, 2) agree, 3) disagree, or 4) strongly disagree?” Validity has been demonstrated with positive correlations with positive emotionality and negative correlations with distress ($p$’s < .01; Cutrona et al., 2000). In order to assess cynicism about relationships, a measure developed for the FACHS study was used. The 9-item scale has high reliability ($\alpha = .80$) and includes such items as: “When people are friendly, they usually want something from you. Is this 1) True or 2) False?” Validity has been established in early waves of FACHS with a positive correlation with negative emotionality ($p < .01$).

Negative emotionality was assessed using a measure from Clark and Watson (1995). The 14-item scale has demonstrated moderately high reliability ($\alpha = .73$) and includes such items as: “Small problems often irritate me. Is this 1) True or 2) False?” Regarding validity, the scale negatively correlates with optimism, mastery, and positive emotionality ($p$’s < .01; Cutrona et al., 2000). Disinhibition was assessed using a measure from Clark and Watson (1995). The 16-item scale has demonstrated moderate reliability ($\alpha = .58$) and includes such items as: “You like to take chances on something that isn’t sure, such as gambling. Is this 1) True or 2) False?”

Social Network Measures

In order to gauge the strength of participants’ social networks, I examined support from closest friend, conflict with closest friend, support from closest relative, and conflict with closest relative using measures from Cohen and Hoberman (1983). Support from closest friend was assessed using 3 items such as: “How much can you depend on your best friend (who is not a relative) when you really need them?” Conflict and burden with closest friend was assessed using 2 items such as: “How much conflict, tension, or disagreement do you feel there is between you and your best friend (who is not a relative)?” Validity has
been demonstrated in earlier waves of FACHS with a positive correlation with depression ($p < .05$). The combined 5 items of conflict with and support from best friend after reversal of the conflict items have moderate reliability ($\alpha = .55$).

Conflict and burden with closest relative was assessed using 2 items including: "How often do you feel that the relative you feel closest to (not including your partner) makes too many demands of you?" Validity has been demonstrated in earlier waves of FACHS with a positive correlation with depression ($p < .01$). Support from closest relative was assessed using 3 items including: "How much concern or understanding does the relative you feel closest to (not including your partner) show for your feelings and problems?" The combined 5 items of conflict with and support from closest relative after the conflict items have been reversed have moderate reliability ($\alpha = .53$).
CHAPTER 4: RESULTS

Principal component analyses with oblique rotation were used to reduce the number of variables and to form reliable measures of key constructs. Turning first to relationship characteristics, two factors were found to have eigenvalues greater than 1.0. The following variables loaded on what emerged as a factor that reflected positive relationship characteristics: relationship satisfaction, social support from partner, perceived partner warmth, and satisfaction with partner contribution to household labor. I standardized the variables that loaded on this factor, and computed their mean, the result of which was an aggregate positive relationship characteristics variable to be used in subsequent analyses. The reliability of the positive relationship characteristics aggregate variable was quite high ($\alpha = .84$). Loading on a second relationship factor, which appeared to reflect negative relationship characteristics, were: perceived partner hostility and conflicts with partner over money. The reliability of this aggregate variable was also relatively high ($\alpha = .72$). Once again, scores were standardized and averaged to form an aggregate measure. Two relationship variables did not load highly on either the positive or negative relationship factors: observed warmth and observed hostility. Surprisingly, the two observed interaction variables did not correlate highly with each other ($r = -.16, p < .05$). Due to their theoretical importance, these two variables were still separately included in most analyses.

Turning next to personal traits, two factors emerged with eigenvalues greater than 1.0. The following variables loaded on a positive personal characteristics factor: positive emotionality and religiosity. The reliability of this aggregate variable was less than optimal ($\alpha = .17$). Loading on a second personal trait factor, which seemed to reflect more negative personal characteristics, were: negative emotionality, lack of optimism (reverse-scored...
optimism), cynicism about relationships, and disinhibition. Reliability for this aggregate variable was moderately high \( (\alpha = .63) \).

Finally, turning to social network characteristics, two factors emerged with eigenvalues greater than 1.0. The following variables loaded on a social support factor: support from closest relative and support from closest friend. Reliability for the resulting aggregate variable was moderate \( (\alpha = .58) \). Loading on a second social network factor were: conflict with closest relative and conflict with closest friend, to be referred to as social conflict. Reliability for the resulting aggregate variable was moderately high \( (\alpha = .67) \). Descriptive statistics for all study variables can be found in Appendix C.

The next analyses were independent sample \( t \)-tests (and \( \chi^2 \) for categorical variables) comparing married participants with cohabiting participants on sociodemographics, relationship characteristics, personality, and social network variables at Time 1. Results are presented in Table 1. In the domain of sociodemographic characteristics, cohabitors were found to be younger than marrieds, less educated, less likely to both be biological parents of the target child, and had not been in their relationships as long as marrieds. Cohabitors experienced higher levels of financial strain than married couples. Turning next to the aggregate relationship variables, cohabitors were found to have more negative relationship characteristics. Specifically, cohabitors experienced higher perceived partner hostility than marrieds. The two groups did not differ significantly on positive relationship characteristics, although one component measure, social support, did differ between the two groups. Specifically, cohabiting participants perceived higher levels of conflict and lower levels of support from social networks. Turning next to aggregate personal traits, cohabitors
Table 1. *Independent samples t-tests comparing cohabiters with marrieds on sociodemographic, relationship, personality, and social network variables at Time 1*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cohabitors (N = 89)</th>
<th>Marrieds (N = 268)</th>
<th>t</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sociodemographic variables</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>34.69</td>
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<td>37.66</td>
</tr>
<tr>
<td>Education</td>
<td>12.22</td>
<td>1.38</td>
<td>13.16</td>
</tr>
<tr>
<td>Number of children</td>
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<td>1.20</td>
<td>2.69</td>
</tr>
<tr>
<td>Biological parents of child</td>
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<td>0.38</td>
<td>1.43</td>
</tr>
<tr>
<td>Financial strain</td>
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<td>0.76</td>
<td>-0.17</td>
</tr>
<tr>
<td>Relationship duration</td>
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<td>5.01</td>
<td>10.59</td>
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<td><strong>Relationship variables</strong></td>
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<tr>
<td>Aggregate positive relationship</td>
<td>-0.08</td>
<td>0.76</td>
<td>-0.05</td>
</tr>
<tr>
<td>Relationship satisfaction</td>
<td>4.22</td>
<td>0.87</td>
<td>4.32</td>
</tr>
<tr>
<td>Social provisions from partner</td>
<td>3.10</td>
<td>0.46</td>
<td>3.23</td>
</tr>
<tr>
<td>Perceived partner warmth</td>
<td>27.52</td>
<td>5.88</td>
<td>27.10</td>
</tr>
<tr>
<td>Partner contribution to household labor</td>
<td>3.36</td>
<td>0.64</td>
<td>3.25</td>
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<tr>
<td>Aggregate negative relationship</td>
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<td>0.86</td>
<td>0.05</td>
</tr>
<tr>
<td>Perceived partner hostility</td>
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<td>5.02</td>
<td>17.75</td>
</tr>
<tr>
<td>Conflicts over money</td>
<td>2.18</td>
<td>0.64</td>
<td>2.02</td>
</tr>
</tbody>
</table>

*p < .05.  **p < .01.  ***p < .001.
Table 1. Independent samples t-tests comparing cohabitators with marrieds on sociodemographic, relationship, personality, and social network variables at Time 1, cont.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cohabitators (N = 89)</th>
<th>Marrieds (N = 268)</th>
<th>t</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Relationship variables, cont.</strong></td>
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</tr>
<tr>
<td>Observed hostility</td>
<td>2.57</td>
<td>0.80</td>
<td>2.53</td>
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<tr>
<td>Observed warmth</td>
<td>3.99</td>
<td>1.32</td>
<td>4.26</td>
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<tr>
<td>Relationship dissolution by Time 3</td>
<td>0.64</td>
<td>0.48</td>
<td>0.32</td>
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<td><strong>Personal traits</strong></td>
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<tr>
<td>Aggregate positive personal traits</td>
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<td>0.11</td>
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<tr>
<td>Positive emotionality</td>
<td>9.91</td>
<td>2.43</td>
<td>9.93</td>
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<tr>
<td>Religiosity</td>
<td>10.10</td>
<td>2.12</td>
<td>11.50</td>
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<tr>
<td>Aggregate negative personal traits</td>
<td>0.24</td>
<td>0.71</td>
<td>-0.10</td>
</tr>
<tr>
<td>Negative emotionality</td>
<td>4.83</td>
<td>3.14</td>
<td>3.33</td>
</tr>
<tr>
<td>Cynicism about relationships</td>
<td>1.48</td>
<td>0.33</td>
<td>1.35</td>
</tr>
<tr>
<td>Disinhibition</td>
<td>0.21</td>
<td>0.14</td>
<td>0.18</td>
</tr>
<tr>
<td>Optimism</td>
<td>22.80</td>
<td>2.95</td>
<td>23.95</td>
</tr>
</tbody>
</table>

*p < .05. **p < .01. ***p < .001.
Table 1. *Independent samples t-tests comparing cohabiters with marrieds on sociodemographic, relationship, personality, and social network variables at Time 1, cont.*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cohabiters (N = 89)</th>
<th>Marrieds (N = 268)</th>
<th>t</th>
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</thead>
<tbody>
<tr>
<td><strong>Social network variables</strong></td>
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<tr>
<td>Aggregate social support</td>
<td>-0.05</td>
<td>0.92</td>
<td>0.04</td>
</tr>
<tr>
<td>Support from closest relative</td>
<td>8.00</td>
<td>1.44</td>
<td>8.07</td>
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<td>Support from closest friend</td>
<td>7.81</td>
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<td>8.07</td>
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<tr>
<td>Aggregate social conflict</td>
<td>0.06</td>
<td>0.82</td>
<td>-0.10</td>
</tr>
<tr>
<td>Conflict with closest relative</td>
<td>3.09</td>
<td>1.05</td>
<td>2.83</td>
</tr>
<tr>
<td>Conflict with closest friend</td>
<td>2.56</td>
<td>0.75</td>
<td>2.49</td>
</tr>
</tbody>
</table>

*p < .05.  **p < .01.  ***p < .001.
demonstrated less positive and more negative personal characteristics. Specifically, cohabitors had higher negative emotionality, higher cynicism about relationships, lower optimism, and lower religiosity. In terms of social network variables, cohabitors did not differ on the aggregate variables but they were found specifically to have higher levels of conflict with their closest relatives than were marrieds. Turning finally to the outcome variable, cohabitors were more likely to have broken up by the end of the study. By Time 3, fully 64% of cohabiting couples had broken up, whereas only 32% of married couples had broken up.

*Changes in Variables over Time by Group*

Next, repeated measures ANOVAS were conducted to identify individual variables and aggregate variables that differed as a function of relationship status over time. These results for individual variables are presented in Appendix C. In the analysis examining aggregate variables (positive and negative relationship characteristics, positive and negative personal characteristics, social support, and social conflict) and observed warmth and hostility, cohabitors were shown to have more negative relationship characteristics over time and demonstrated higher levels of hostility in observed interactions (see Table 2). None of the interactions of relationship status by time was significant, indicating that the variables did not show different patterns of change over time as a function of relationship status.

*Predicting Relationship Dissolution*

In order to better understand what relationship characteristics and what attributes of sociodemographics (including age, education, and financial well-being), personality, and social networks are associated with relationship dissolution, binary logistic regression
Table 2. Repeated measures analyses of variance (ANOVA) comparing cohabitators with marrieds on aggregate relationship variables and observed interaction variables over time

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cohabitors</th>
<th>Marieds</th>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Positive relationship</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time 1</td>
<td>-0.09</td>
<td>0.79</td>
<td>0.02</td>
<td>0.81</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time 2</td>
<td>-0.04</td>
<td>0.86</td>
<td>0.08</td>
<td>0.75</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time 3</td>
<td>-0.16</td>
<td>0.88</td>
<td>0.03</td>
<td>0.88</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Negative relationship</td>
<td></td>
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<tr>
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<td></td>
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<td></td>
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</tr>
<tr>
<td>Time 1</td>
<td>0.30</td>
<td>0.89</td>
<td>0.02</td>
<td>0.87</td>
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<tr>
<td>Time 2</td>
<td>0.11</td>
<td>0.94</td>
<td>-0.10</td>
<td>0.78</td>
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<tr>
<td>Time 3</td>
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<td>0.90</td>
<td>-0.01</td>
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<tr>
<td>Observed warmth</td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Time 1</td>
<td>3.94</td>
<td>1.30</td>
<td>4.51</td>
<td>1.17</td>
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<tr>
<td>Time 2</td>
<td>3.90</td>
<td>1.12</td>
<td>4.46</td>
<td>1.17</td>
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<td>Observed hostility</td>
<td></td>
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<td></td>
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<tr>
<td>Time 1</td>
<td>2.72</td>
<td>0.69</td>
<td>2.41</td>
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<tr>
<td>Time 2</td>
<td>3.44</td>
<td>1.45</td>
<td>2.63</td>
<td>0.91</td>
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</tbody>
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* * *<0.05.

Between-Subjects (Group) * F

Within-Subjects (Time) * F

Time x Group * F
analyses were performed. A dichotomous outcome variable was created that differentiated between relationships that had broken up or not by Wave 3 (1 = separated or divorced; 0 = relationship intact). The overall rate of relationship dissolution was 40%. Both main effects and interactions with relationship status (1 = cohabitation at Time 1; 0 = marriage at time 1) were examined. Each Time 1 predictor variable was tested for direct effects and interaction with relationship status. In cases where the interaction term was significant, this signified that the relationship between the predictor variable and relationship dissolution differed significantly for married versus cohabiting individuals. The results of these analyses lend insight into whether relationship dissolution in the two groups is predicted by the same or by different predictor variables. Please see Table 3 for the results of this analysis. Couples were more likely to break up if both partners were not biological parents of the target child, if the couple had not been together for a long time, and if the couple’s relationship was characterized by less positive relationship characteristics. The only significant interaction with relationship status was financial strain. Financial strain differentially predicted break-up as a function of relationship status such that cohabiters were less likely than marrieds to break up because of financial strain. The magnitude of the association between financial strain and dissolution was calculated for married couples and for cohabiting couples by substituting the appropriate values into the regression equation (0 for marrieds; 1 for cohabiters). For cohabiters, the slope relating financial strain to dissolution was 0.014 and for marrieds, the slope relating financial strain to dissolution was 0.489. A test of simple effects showed that the slope for cohabiters was not significantly different from zero (p = .42) while the slope for marrieds was significantly different from zero (p < .01).
Table 3. Binary logistic regressions examining sociodemographic, relationship, personality, and social network variables at Time 1 as predictors of relationship dissolution by Time 3 controlling for other sociodemographic characteristics and relationship duration (N = 357)

<table>
<thead>
<tr>
<th>Variable</th>
<th>B</th>
<th>SE B</th>
<th>Odds Ratio</th>
<th>B of interaction with relationship status</th>
<th>SE B of interaction with relationship status</th>
<th>Odds Ratio</th>
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<tr>
<td>Age</td>
<td>-0.04</td>
<td>0.28</td>
<td>0.96</td>
<td>2.02</td>
<td>1.64</td>
<td>7.53</td>
</tr>
<tr>
<td>Education</td>
<td>-0.59</td>
<td>0.26</td>
<td>0.55</td>
<td>-7.69</td>
<td>4.71</td>
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<td>Number of children</td>
<td>-0.32</td>
<td>0.19</td>
<td>0.73</td>
<td>-0.03</td>
<td>0.95</td>
<td>0.97</td>
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<tr>
<td>Biological parents of child</td>
<td>-0.79***</td>
<td>0.21</td>
<td>0.46</td>
<td>-0.11</td>
<td>0.98</td>
<td>0.89</td>
</tr>
<tr>
<td>Financial strain</td>
<td>0.29</td>
<td>0.23</td>
<td>1.33</td>
<td>-1.89*</td>
<td>0.84</td>
<td>0.15</td>
</tr>
<tr>
<td>Relationship duration</td>
<td>-0.92***</td>
<td>0.27</td>
<td>0.40</td>
<td>-1.33</td>
<td>1.66</td>
<td>0.27</td>
</tr>
<tr>
<td>Relationship status alone</td>
<td>-0.09</td>
<td>0.20</td>
<td>0.92</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Positive relationship characteristics</td>
<td>-1.13***</td>
<td>0.31</td>
<td>0.32</td>
<td>-4.88</td>
<td>3.45</td>
<td>0.01</td>
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<td>Negative relationship characteristics</td>
<td>-0.47</td>
<td>0.27</td>
<td>0.63</td>
<td>-1.88</td>
<td>1.56</td>
<td>0.15</td>
</tr>
<tr>
<td>Positive personal traits</td>
<td>-0.11</td>
<td>0.20</td>
<td>0.89</td>
<td>0.92</td>
<td>0.84</td>
<td>2.51</td>
</tr>
<tr>
<td>Negative personal traits</td>
<td>-0.55*</td>
<td>0.24</td>
<td>0.58</td>
<td>-4.27</td>
<td>2.44</td>
<td>0.01</td>
</tr>
</tbody>
</table>

*p < .05.  **p < .01.  ***p < .001.
Table 3. Binary logistic regressions examining sociodemographic, relationship, personality, and social network variables at Time 1 as predictors of relationship dissolution by Time 3 controlling for other sociodemographic characteristics and relationship duration (N = 357), cont.

<table>
<thead>
<tr>
<th>Variable</th>
<th>B</th>
<th>SE B</th>
<th>Odds Ratio</th>
<th>B of interaction with relationship status</th>
<th>SE B of interaction with relationship status</th>
<th>Odds Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social support</td>
<td>0.23</td>
<td>0.22</td>
<td>1.25</td>
<td>0.08</td>
<td>0.82</td>
<td>1.09</td>
</tr>
<tr>
<td>Social conflict</td>
<td>-0.03</td>
<td>0.19</td>
<td>1.03</td>
<td>1.18</td>
<td>0.86</td>
<td>3.24</td>
</tr>
<tr>
<td>Observed warmth</td>
<td>-0.11</td>
<td>0.21</td>
<td>0.90</td>
<td>2.40</td>
<td>1.41</td>
<td>10.97</td>
</tr>
<tr>
<td>Observed hostility</td>
<td>-0.07</td>
<td>0.19</td>
<td>0.93</td>
<td>-0.15</td>
<td>0.64</td>
<td>0.86</td>
</tr>
</tbody>
</table>

*p < .05, **p < .01, ***p < .001.
Explaining Higher Dissolution Rates among Cohabitors

To identify the major contributing factors to stability differences between cohabiting and married couples, the following analyses were performed. First, I determined the strength of the relationship between relationship status at Time 1 (cohabiting vs. married) and relationship dissolution by Time 3. With relationship dissolution as the dependent variable, relationship status and sociodemographic controls were entered as independent variables. Please see Table 4 for results of this analysis. Relationship status was found to be a significant predictor of relationship dissolution by Time 3 ($B = 0.13; SE B = 0.06; \beta = 0.12, p < .05$).

The next step was to examine determinants of the difference between cohabiting and married couples in relationship dissolution (see Figure 3). I examined four classes of Time 1 variables as potential explanatory factors: sociodemographic characteristics, relationship characteristics, personal characteristics, and social network characteristics. The aggregated relationship, personal characteristics, and social network variables were used in these analyses, as well as the sociodemographic variables and the two observed interaction variables. Each set of variables was tested separately to determine the extent to which it affected the association between relationship status and relationship dissolution by Time 3. I conducted five regression analyses. In each regression, I entered one set of potential mediators. To the extent that each set of variables (sociodemographics, positive and negative relationship characteristics, personal traits, and social network characteristics) reduces the magnitude of the association between relationship status and relationship dissolution, those variables can be viewed as partially accounting for the higher risk of dissolution that is associated with cohabitation.
Table 4. Communality analyses / regressions examining the unique and shared variance in relationship dissolution by Time 3 explained by Time 1 sets of variables (sociodemographic characteristics, relationship characteristics, personality and individual difference variables, and social network characteristics)

<table>
<thead>
<tr>
<th>Category</th>
<th>Unique variance explained by category</th>
<th>Unique variance explained by relationship status</th>
<th>Shared variance explained</th>
<th>Total variance explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship status alone</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.076***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sociodemographic characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>0.112***</td>
<td>0.018**</td>
<td>0.056</td>
<td>0.186</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of children</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Biological parents of child</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial strain</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Positive relationship characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.065***</td>
<td>0.075***</td>
<td>0.002</td>
<td>0.142</td>
</tr>
<tr>
<td>Negative relationship characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.007</td>
<td>0.071***</td>
<td>0.007</td>
<td>0.085</td>
</tr>
<tr>
<td>Personality / individual difference variables</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Positive personal traits</td>
<td>0.013</td>
<td>0.062</td>
<td>0.014</td>
<td>0.089</td>
</tr>
<tr>
<td>Negative personal traits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social network characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social support</td>
<td>0.006</td>
<td>0.076</td>
<td>0.000</td>
<td>0.081</td>
</tr>
<tr>
<td>Social conflict</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p < .05.  **p < .01.  ***p < .001.
I anticipated that some variables would share overlapping variance with relationship status. For example, participants of lower socioeconomic status are more likely to cohabit than higher socioeconomic status participants. To gain insight into the degree to which each set of predictor variables overlapped with relationship status in the prediction of dissolution, I conducted communality analyses. In essence, the communality analysis sorts out unique versus shared variance for pairs or sets of variables in the prediction of an outcome.

The category that decreased the magnitude of the association between relationship status and dissolution by the greatest amount was sociodemographic characteristics, which reduced the variance in relationship dissolution explained by relationship status from 7.6% ($p < .001$) to 1.8% ($p < .01$). It appears that one reason that cohabiters break up at higher rates than marrieds is that they differ on age, education, number of children, biological ties to the adolescent child in the home, and financial strain. Upon examining each of the sociodemographic variables individually in the communality analysis, it was revealed that the individual variable that most notably reduced the variance in dissolution explained by relationship status was biological ties to the child in the home, reducing the variance explained from 7.6% ($p < .001$) to 4.3% ($p < .001$), whereas other individual variables were only able to reduce the variance explained to the 5-6% range. The biological ties variable was coded 0 for neither partner being biologically linked, 1 for one partner being biologically linked, and 2 for both partners being biologically linked to the target child. However, it may have been the case that the most important distinction was whether or not both partners were biologically linked to the child. In line with this possibility, tests of between-subjects effects, binary logistic regression, and communality analyses addressing biological ties as a dichotomous variable ($1 = $both partners were biologically linked to the child, $0 = $one or both
partners was not biologically linked to the child) were conducted. Please see Appendix Tables 5, 6, and 7 for the analyses. In general, it appears that this variation increases the magnitude of the effect of biological ties to child.

The category of personal characteristics also decreased the magnitude of the association between relationship status and dissolution, although the effect was not as large as that for sociodemographic characteristics (from 7.6% to 6.2%). Some of the greater vulnerability to relationship dissolution among cohabitors can be attributed to differences in the personal characteristics of those who choose to cohabit rather than marry.
CHAPTER 5: DISCUSSION

The goals of this study were to: 1) Examine differences between cohabiting and married African American couples on sociodemographic characteristics (including age, education, number of children, biological ties to children in the home, and financial strain), romantic relationship attributes, personal traits, and social networks; 2) Examine if relationship attributes vary over time as a function of relationship status; 3) Determine predictors of relationship instability in cohabiting and married couples; 4) Determine if cohabiting and married couples’ relationships end for the same or different reasons; and 5) Examine if differences in sociodemographic characteristics, relationship attributes, personal traits, and social network characteristics can explain why cohabiting couples have a higher incidence of relationship dissolution than married couples.

In examining mean differences between cohabiters and marrieds, I found that cohabiters were younger, less educated, were less likely to both be biological parents of the target child, experienced higher levels of financial strain, and had not been together as long as their married counterparts. Cohabiters’ relationships were found to be characterized by higher levels of negative relationship characteristics over time and cohabiters demonstrated higher levels of hostility in observed interactions. The latter finding is consistent with Cohan and Kleinbaum (2002) who found that cohabiters demonstrate less positive and more negative support behaviors in observed interactions. These findings are consistent with prior research showing that cohabiters experience lower levels of relationship quality than marrieds (Brown & Booth, 1996; Nock, 1995; Thomson & Colella, 1992).

Concerning personal traits, I found that cohabiters exhibited less positive and more negative personal traits. Cohabitating participants were found to have lower levels of
religiosity and optimism in comparison with married participants as well as higher levels of negative emotionality and cynicism about relationships. This combination of attributes may be maladaptive for maintaining a high quality romantic relationship. It may be the case, however, that these negative personal traits are a result of financial hardship, which, as was indicated above, is more common in cohabiting couples. Indeed, further testing indicated that financial strain was a significant predictor of negative emotionality, optimism, and cynicism about relationships (p's < .05), although it did not significantly predict religiosity. It seems probable that financial hardship is associated with more negative stress-related personal traits that make relationship success less likely.

I investigated predictors of relationship dissolution for both cohabiters and marrieds and sought to determine if the relationships of cohabiters and marrieds end for the same or different reasons. Consistent with previous research (e.g., Booth & Johnson, 1988; Wu, 1995; Cohan & Kleinbaum, 2002; Krishnan, 1998; Nock, 1995; Smock, 2000; Teachman & Polonko, 1990), cohabiters were far more likely to break up than were marrieds. Apparently, despite the greater prevalence of cohabitation among African American couples, African Americans who engage in cohabitation experience the same relationship stability disadvantages as has been found in European American samples.

I found that couples in both cohabiting and married relationships were more likely to break up if both parents were not biological parents of the adolescent in the home. As previously discussed, although children can have a stabilizing effect on relationships if both romantic partners are biological parents of the child (e.g., Becker, 1990; Friedman, Hechter, & Kanazawa, 1994), the stabilizing effect disappears and is even reversed in cases where one of the romantic partners does not have biological ties to the child (Lillard & Waite, 1993).
Additionally, both cohabiting and married relationships were more likely to end if a couple's relationship was characterized by lower levels of positive relationship characteristics but not by higher levels of negative qualities. This is consistent with the work of Gottman and Levenson (2000) which showed that relationship success could be better predicted by the presence of positive relationship behavior than by the presence of conflict. Apparently, demonstrations of affirming relationship behavior are more important to relationship success than demonstrations of adverse relationship behavior.

Predictors of relationship dissolution did not differ as a function of relationship status except in the case of financial strain. Financial strain predicted break-up differentially as a function of relationship status, but not in the expected direction. I predicted that cohabiters' relationships would be more characterized by financial hardship, as previous research would indicate (Cherlin, 1992), which was confirmed. But I also predicted that these financial disadvantages would also make cohabiters more likely to break up. Instead, I found that cohabiters were less likely to break up on account of financial strain than were marrieds. In other words, financial hardship is more likely to split up married couples than is the case for cohabiting couples. This result is consistent with Blumstein's (1983) observation that cohabiting couples tend to keep their financial affairs separate and are thus less likely to fight about money and break up because of this financial conflict. It should be noted, however, that cohabiters in the current study did not differ significantly from marrieds on conflict with their partners over money.

I was interested in discovering what domains might explain the association between relationship status and relationship dissolution. I examined how the categories of sociodemographic characteristics, positive and negative relationship attributes, positive and
negative personal traits, social support, and social conflict might serve as potential mediators of the association between relationship status and relationship dissolution. Previous research has indicated that cohabiting couples experience lower levels of relationship quality than married couples (e.g., Brown & Booth, 1996; Nock, 1995; Thomson & Colella, 1992), so it seemed likely that differences in relationship attributes would explain the association between relationship status and dissolution. Although positive relationship attributes were able to explain a significant proportion of the variance in relationship dissolution, neither positive nor negative relationship attributes notably decreased the proportion of the variance in relationship dissolution explained by relationship status alone. In other words, the lower levels of relationship quality that were demonstrated in cohabitators did not make cohabitators any more likely to break up than married people.

The category that most significantly reduced the proportion of the variance in relationship dissolution explained by relationship status was sociodemographic characteristics. As noted previously, cohabitators were found to be younger, less educated, were less likely to both have biological ties to the adolescent in the home, and experienced higher levels of financial strain. It appears that this combination of disadvantages, which characterized cohabitators significantly more than marrieds, also made these couples significantly more likely to break up. Thus, it may not be the case that cohabitation in itself leads to decreased relationship stability. Instead, it seems likely that the lifestyle of cohabitation is often selected by people characterized by certain sociodemographic attributes. These same attributes also are in turn associated with higher likelihood of relationship dissolution.
Another category that somewhat reduced the proportion of the variance in relationship dissolution explained by relationship status was personal traits. As noted above, cohabitators were found to have less positive and more negative personal traits than marrieds. Consistent with the selectivity theory of cohabitation (e.g., Axinn & Thornton, 1992; Bumpass & Sweet, 1989), I found that cohabitation was a more likely lifestyle choice for people who exhibited less positive emotionality and optimism, were less religious, and were more cynical about relationships. It seems likely that these less than optimal traits also predict increased probability of relationship dissolution perhaps because they may make these people less committed to marriage and more accepting of divorce (Axinn & Thornton, 1992). Additionally, having lower levels of positive emotionality, religiosity, and optimism as well as higher levels of cynicism about relationships may make people less desirable as romantic partners. Lower levels of desirability may decrease partner commitment and increase incidence of relationship instability.

The current findings are consistent with the selectivity theory of cohabitation. It appears that people who engage in cohabitation tend to bring with them characteristics that make them more susceptible to relationship instability. Support was not found for the causal theory of cohabitation in that it did not appear that the act of cohabitation in itself caused relationship instability. Although recent research (Teachman, 2003) indicates that the selectivity versus causation debate is no longer relevant because of the widespread acceptance of cohabitation, the current study indicates that cohabitation is still a lifestyle more likely to be chosen by people whose sociodemographic and personal characteristics are associated with increased incidence of relationship dissolution. Cohabiting couples are more likely than married couples to experience financial hardship and display less than desirable
personal characteristics. These disadvantages, rather than the act of cohabitation alone, may be partially responsible for the lower levels of relationship quality and stability displayed in cohabiting couples.

Conclusions

The primary conclusions from the current study are that among African Americans couples with children, cohabiters experience lower levels of relationship quality than marrieds and are more likely to see their relationships end than are marrieds. Consistent with the selectivity theory of cohabitation, it appears that sociodemographic characteristics as well as personal traits may be partially responsible for the higher relationship instability demonstrated in cohabiting relationships.

Limitations of the Current Study

Several noteworthy limitations to the current study should be addressed. Due to the fact that the data examined were not collected for the purposes of examining relationship status and dissolution, there are numerous theoretical questions that could not be answered given the existing data. Firstly, although much of the previous work on cohabitation has focused on couples who did or did not live together before marriage, that distinction could not be made in the current study. I examined couples who were either cohabiting or married at a given time point and their outcomes over time. However, it is likely that many of the married participants had at one time cohabited either with their current partner or with other people. In that way, the current research fails to fully distinguish between people who choose cohabitation versus marriage.

Additionally, some potentially important factors that could influence the association between relationship status and dissolution were not examined in this study. For example,
previous research has suggested that African Americans are more likely to choose cohabitation as a long-term equivalent to marriage, but without examining cohabiters’ relationship intentions and levels of commitment, it is not possible to determine whether participants actively chose the lifestyle of cohabitation as a marriage alternative. Likewise, previous research has shown that how the members of one’s social network view one’s romantic relationship can influence outcomes of that relationship (Agnew, Loving, & Drigotas, 2001; Sprecher & Felmlee, 1992; Parks & Adelman, 1983), and while the current research did examine support from and conflict with closest relatives and friends, the opinions of these social network members concerning the respondent’s romantic relationship were not obtained, and thus social network support for the relationship could not be tested.

Finally, it may be problematic that the current study examined only one partner in these cohabiting and married unions, and in most cases, the respondent was female. Only primary caregivers’ data were used in the current study because these were the only members of the Family and Community Health Study (FACHS) for whom we had the data necessary to examine the domains of interest. The question of how different variables affect the association between relationship status and dissolution could have been more adequately answered in the presence of data from both male and female partners. With data from both partners, we would be able to investigate sociodemographic characteristics, relationship attributes, personal traits, and social networks of both partners and how similarly or differently they predict relationship outcomes as a function of gender.

**Recommendations for Future Research**

The next step that should be taken in this area of study is to examine how the domains of sociodemographic characteristics, relationship attributes, personal traits, and social
network characteristics of both partners in a relationship affect the association between relationship status and relationship dissolution. Additionally, more individual variables, such as commitment and intentions to marry, should be examined. I believe that the findings in the current study could be well-supplemented in the future if comparisons can be made on the studied domains between partners. Relationship quality in a given couple is likely the result of reciprocal behavior between partners and personal traits of one partner may be affected by and may affect the personal traits of one’s partner. It seems likely that the interplay of relationship attributes and personal traits between partners in particular could be important to choices of one relationship status over another as well as relationship outcomes over time.
APPENDIX A: INSTITUTIONAL REVIEW BOARD EXEMPTION

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY

Institutional Review Board
Office of Research Assurances
Vice Provost for Research
1138 Pearson Hall
Ames, Iowa 50011-2207
515-294-4566
FAX 515-294-4267

DATE: March 16, 2006
TO: Kristin Wesner
FROM: Dianne Anderson, IRB Co-Chair
RE: IRB ID # 06-118
STUDY REVIEW DATE: March 14, 2006

The Institutional Review Board has reviewed the project, "A Comparison of Relationship Quality and Stability among African Americans in Cohabiting Versus Marital Relationships" requirements of the human subject protections regulations as described in 45 CFR 46.101(b)(4). The applicable exemption category is provided below for your information. Please note that you must submit all research involving human participants for review by the IRB. Only the IRB may make the determination of exemption, even if you conduct a study in the future that is exactly like this study.

The IRB determination of exemption means that this project does not need to meet the requirements from the Department of Health and Human Service (DHHS) regulations for the protection of human subjects, unless required by the IRB. We do, however, urge you to protect the rights of your participants in the same ways that you would if your project was required to follow the regulations. This includes providing relevant information about the research to the participants.

Because your project is exempt, you do not need to submit an application for continuing review. However, you must carry out the research as proposed in the IRB application, including obtaining and documenting (signed) informed consent if you have stated in your application that you will do so or required by the IRB.

Any modification of this research must be submitted to the IRB on a Continuation and/or Modification form, prior to making any changes, to determine if the project still meets the Federal criteria for exemption. If it is determined that exemption is no longer warranted, then an IRB proposal will need to be submitted and approved before proceeding with data collection.

cc: Psychology
Carolyn Cutrona
File
aRC 04-21-04
APPENDIX B: STRUCTURED INTERVIEW QUESTIONNAIRE

Sociodemographic Characteristics

Primary Caregiver Age

What was your age on your last birthday?

Primary Caregiver Education

What is the highest level of education you have completed?

Number of Children in the Home

How many children 18 years of age or younger live in the household more than 50% of the time?

Primary Caregiver and Secondary Caregiver Relationship to Child

What is your relationship to (child)?

What is the secondary caregiver’s relationship to (child)?

Unmet Material Needs

My family has enough money to afford the kind of home we need

1) Strongly agree
2) Agree
3) Disagree
4) Strongly Disagree

We have enough money to afford the kind of clothing we need

1) Strongly agree
2) Agree
3) Disagree
4) Strongly Disagree
We have enough money to afford the kind of food we need

1) Strongly agree
2) Agree
3) Disagree
4) Strongly Disagree

We have enough money to afford the kind of medical care we need

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

**Beliefs about Ability to Make Ends Meet**

During the past 12 months, how much difficulty have you had paying your bills?

1) A great deal of difficulty
2) Quite a bit of difficulty
3) Some difficulty
4) A little difficulty
5) No difficulty at all

Think again over the past 12 months. Generally, at the end of each month did you end up with?

1) More than enough money left over
2) Some money left over
3) Just enough to make ends meet
4) Almost enough to make ends meet
5) Not enough to make ends meet

**Financial Negative Life Events**

During the past 12 months, did you...

Take a cut in wage or salary?

1) Yes
2) No
Get laid off?

1) Yes
2) No

Get fired?

1) Yes
2) No

Suffer a financial loss in business, investments, or property?

1) Yes
2) No

Lose some or all of your government benefits?

1) Yes
2) No

Get evicted from where you live?

1) Yes
2) No

Move to a worse residence or neighborhood?

1) Yes
2) No

Have a car, furniture, or other items repossessed?

1) Yes
2) No

Have a home loan foreclosed on?

1) Yes
2) No

Have any other loan foreclosed on?

1) Yes
2) No
Dip heavily into family savings because of financial problems?

1) Yes
2) No

Start receiving government assistance such as Temporary Assistance to Needy Families (TANF), Family Investment Program (FIP), SSI, food stamps, or something else?

1) Yes
2) No

Take on financial responsibility for a parent, in-law or other family member?

1) Yes
2) No

Quit your own business because of financial difficulties?

1) Yes
2) No

Have any other financial or employment problems?

1) Yes
2) No

How often in the past year have you had no money at all?

1) Yes
2) No

Financial Adjustments

In the past 12 months, did you...

Postpone a major household purchase(s)?

1) Yes
2) No
Change residences to save money?
   1) Yes
   2) No

Reduce or let life insurance lapse?
   1) Yes
   2) No

Reduce or eliminate medical insurance?
   1) Yes
   2) No

Reduce or eliminate auto or household insurance?
   1) Yes
   2) No

Change food shopping or eating habits to save money?
   1) Yes
   2) No

Reduce driving the car to save money?
   1) Yes
   2) No

Reduce household utility use to save money?
   1) Yes
   2) No

Postpone medical or dental care to save money?
   1) Yes
   2) No

File bankruptcy?
   1) Yes
   2) No
Consider filing bankruptcy?

1) Yes
2) No

Postpone or delay paying property tax?

1) Yes
2) No

**Romantic Relationship Attributes**

**Relationship Status**

What best describes your current relationship status?

1) Married
2) Living with someone in a steady, marriage-like relationship
3) In a steady, romantic relationship with one person
4) Dating, but do not have a steady, romantic relationship
5) Not dating or seeing anyone right now

**Year of Marriage/ Year of Cohabitation**

In what year were you married?

When did you and your partner begin living together?

**Relationship satisfaction**

How happy are you, all things considered, with your relationship? Are you…

1) Extremely happy
2) Very happy
3) Happy
4) Unhappy
5) Very unhappy
6) Extremely unhappy
All in all, how satisfied are you with your relationship? Are you...

1) Completely satisfied
2) Very satisfied
3) Somewhat satisfied
4) Not very satisfied
5) Not at all satisfied

Satisfaction with Partner Contribution to Household Labor

How satisfied are you with (your partner's) contribution to completing household chores, such as doing laundry, cleaning, preparing meals, and so on? Are you...

1) Very satisfied
2) Somewhat satisfied
3) Not very satisfied
4) Not at all satisfied

How satisfied are you with (your partner's) contribution to raising (your child)? Are you...

1) Very satisfied
2) Somewhat satisfied
3) Not very satisfied
4) Not at all satisfied

Conflicts with Romantic Partner over Money

(Your partner) always disagrees or argues with you about money. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

(Your partner) is often upset or angry because (he/she) feels we don’t have enough money. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree
(Your partner) often yells or gets mad at you over financial issues. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

**Perceived Partner Hostility**

During the past 12 months, how often did (your partner)...

Get angry at you? Was it...

1) Always
2) Often
3) Sometimes
4) Never

Get so mad at you that (he/she) broke or threw things? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Shout or yell at you because (he/she) was mad at you? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Criticize you or your ideas? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree
Push, grab, hit, or shove you? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Throw things at you? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Argue with you whenever you disagreed about something? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Strike you with an object? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Insult or swear at you? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Boss you around a lot? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree
Tell (he/she) is right and you are wrong about things? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Give you a lecture about how you should behave? Was it...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

**Perceived Partner Warmth**

Help you do something that was important to you? Was it...

1) Always
2) Often
3) Sometimes
4) Never

Let you know (he/she) really cares about you? Was it...

1) Always
2) Often
3) Sometimes
4) Never

Listen carefully to your point of view? Was it...

1) Always
2) Often
3) Sometimes
4) Never

Act supportive and understanding toward you? Was it...

1) Always
2) Often
3) Sometimes
4) Never
Act loving and affectionate toward you? Was it...

1) Always  
2) Often  
3) Sometimes  
4) Never

Have a good laugh with you about something that was funny? Was it...

1) Always  
2) Often  
3) Sometimes  
4) Never

Let you know that (he/she) appreciates you, your ideas or the things you do? Was it...

1) Always  
2) Often  
3) Sometimes  
4) Never

Tell you (he/she) loves you? Was it...

1) Always  
2) Often  
3) Sometimes  
4) Never

Understand the way you feel about things? Was it...

1) Always  
2) Often  
3) Sometimes  
4) Never

Social Provisions: Attachment to Partner

Your relationship with (your partner) provides you with a sense of emotional security and well-being. Do you...

1) Strongly agree  
2) Agree  
3) Disagree  
4) Strongly disagree
You feel you lack emotional closeness with (your partner). Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

**Social Provisions: Reliable Alliance**

You can depend on (your partner) to help you if you really need it. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

If something went wrong, you feel (your partner) would not come to your assistance. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

**Social Provisions: Guidance**

You feel you could not turn to (your partner) for guidance in times of stress. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

You can turn to (your partner) for advice if you are having problems. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree
Social Provisions: Social Integration

(Your partner) enjoys the same social activities that you do. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

You feel (your partner) does not share your interests and concerns. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Social Provisions: Reassurance of Worth

You feel (your partner) does not respect your skills and abilities. Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

You feel your competence and skills are recognized by (your partner). Do you...

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree

Relationship Dissolution

Did you have a steady, romantic relationship break up?

1) Yes
2) No
Did you have a divorce or separate from a spouse or romantic partner you lived with because of relationship difficulties?

1) Yes
2) No

**Personality Characteristics/Individual Difference Variables**

*Positive Affectivity*

Most days, you have a lot of energy.

1) True
2) False

People think you are a pretty enthusiastic person.

1) True
2) False

You lead a very interesting life.

1) True
2) False

Your way of doing things is usually quick and lively.

1) True
2) False

You are able to make chores interesting or fun.

1) True
2) False

In your life, interesting and exciting things happen every day.

1) True
2) False

You live a very satisfying life.

1) True
2) False
People think you are a pretty energetic person.

1) True
2) False

You easily find ways to make a boring day exciting.

1) True
2) False

You lead an active life.

1) True
2) False

You have more energy than most of the people you know.

1) True
2) False

You can make a game out of things that other people think is work.

1) True
2) False

You put a lot of energy into everything you do.

1) True
2) False

*Negative Affectivity*

Small problems often irritate you.

1) True
2) False

You frequently find yourself worrying about things.

1) True
2) False
You sometimes feel angry for no good reason.

1) True  
2) False

Sometimes, you feel edgy all day.

1) True  
2) False

Little things upset you too much.

1) True  
2) False

You worry too much about things that don’t really matter.

1) True  
2) False

You are often nervous for no reason.

1) True  
2) False

You can get very upset when little things don’t go your way.

1) True  
2) False

You worry about terrible things that might happen.

1) True  
2) False

You are often troubled by guilty feelings.

1) True  
2) False

You often have trouble sleeping, because of your worries.

1) True  
2) False
You often feel nervous and “stressed.”

1) True
2) False

Things seem to bother you less than they bother other people.

1) True
2) False

Cynicism about Relationships

Some people go out of their way to keep you from getting ahead.

1) True
2) False

Many people try to push you around

1) True
2) False

People often try to take advantage of you.

1) True
2) False

People often just use you instead of treating you as a person.

1) True
2) False

You would be more successful if people did not make things difficult for you.

1) True
2) False

Your “friends” have often betrayed you.

1) True
2) False
You have often been lied to.

1) True
2) False

When people are friendly, they usually want something from you.

1) True
2) False

Some people oppose you for no good reason.

1) True
2) False

Religiosity

In general, how important are religious or spiritual beliefs in your day-to-day life? Are they...

1) Very important
2) Fairly important
3) Not too important
4) Not at all important

When you have problems or difficulties in your family, work, or personal life, how often do you seek spiritual comfort and support? Is it...

1) Often
2) Sometimes
3) Never

Please indicate how often in the past month you have done the following things...

Attend church services

1) Never
2) Once or twice
3) 3 to 4 times
4) More than once a week
5) Daily
Attend social events with other members of your church

1) Never
2) Once or twice
3) 3 to 4 times
4) More than once a week
5) Daily

Lead a religious service

1) Never
2) Once or twice
3) 3 to 4 times
4) More than once a week
5) Daily

Teach Sunday school or a class on religion

1) Never
2) Once or twice
3) 3 to 4 times
4) More than once a week
5) Daily

Attend a class or discussion group on religion

1) Never
2) Once or twice
3) 3 to 4 times
4) More than once a week
5) Daily

Disinhibition

You find lots of reasons to goof off instead of work.

1) True
2) False
You are a cautious person.
1) True
2) False

You like to take chances on something that isn't sure, such as gambling.
1) True
2) False

When you decide on things, you always refer to the basic rules of right and wrong.
1) True
2) False

You've done a lot of things for which you could have been or were arrested.
1) True
2) False

You often stop in the middle of doing one thing to start doing something else.
1) True
2) False

You believe in playing strictly by the rules.
1) True
2) False

You find it easy to tell lies.
1) True
2) False

The way you behave often gets you into trouble on the job, at home, or in school.
1) True
2) False

You usually think very carefully when making up your mind.
1) True
2) False
You get a kick out of really scaring people.

1) True
2) False

You do not keep very close track of your money.

1) True
2) False

You do not work any harder than you have to.

1) True
2) False

You rarely, if ever, do anything reckless.

1) True
2) False

You always try to be completely prepared before you start working on anything.

1) True
2) False

You often get out of things by making up good excuses.

1) True
2) False

Optimism

In uncertain times, you usually expect the best. Do you…

1) Strongly agree
2) Agree
3) Disagree
4) Strongly disagree
If something can go wrong for you, it will. Do you…

1) Strongly agree  
2) Agree  
3) Disagree  
4) Strongly disagree

You always look on the bright side of things. Do you…

1) Strongly agree  
2) Agree  
3) Disagree  
4) Strongly disagree

You are always optimistic about your future. Do you…

1) Strongly agree  
2) Agree  
3) Disagree  
4) Strongly disagree

You hardly ever expect things to go your way. Do you…

1) Strongly agree  
2) Agree  
3) Disagree  
4) Strongly disagree

Things never work out the way you want them to. Do you…

1) Strongly agree  
2) Agree  
3) Disagree  
4) Strongly disagree

You are a believer in the idea that ‘every cloud has a silver lining.’ Do you…

1) Strongly agree  
2) Agree  
3) Disagree  
4) Strongly disagree
You rarely count on good things happening to you. Do you...

1) Strongly agree  
2) Agree        
3) Disagree     
4) Strongly disagree

Social Network Characteristics

Conflict with Closest Relative

How much conflict, tension, or disagreement do you feel there is between you and relative you feel closest to (not including your partner)?

1) A lot  
2) Some   
3) Not at all

How often do you feel that the relative you feel closest to (not including your partner) makes too many demands on you?

1) Often  
2) Sometimes  
3) Never

Support from Closest Relative

How much does the relative you feel closest (not including your partner), make you feel appreciated, loved or cared for? Is it...

1) A lot  
2) Some   
3) Not at all

How much can you depend on the relative you feel closest to (not including your partner) when you need them?

1) A lot  
2) Some   
3) Not at all
How much concern or understanding does the relative you feel closest (not including your partner) show for your feelings and problems?

1) A lot  
2) Some  
3) Not at all

**Conflict with Closest Friend**

How much conflict, tension, or disagreement do you feel there is between you and your best friend (who is not a relative)?

1) A lot  
2) Some  
3) Not at all

How often do you feel that your best friend (who is not a relative) makes too many demands on you?

1) Often  
2) Sometimes  
3) Never

**Support from Closest Friend**

How much does your best friend (who is not a relative) make you feel appreciated, loved or cared for? Is it...

1) A lot  
2) Some  
3) Not at all

How much can you depend on your best friend (who is not a relative) when you need them?

1) A lot  
2) Some  
3) Not at all

How much concern or understanding does your best friend (who is not a relative) show for your feelings and problems?

1) A lot  
2) Some  
3) Not at all
APPENDIX C: ADDITIONAL TABLES

Appendix Table 1. Descriptive statistics for sociodemographic, relationship, personal trait, and social network variables at Time 1 (N = 357)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Min.</th>
<th>Max.</th>
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<td>4</td>
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Appendix Table 1. Descriptive statistics for sociodemographic, relationship, personality, and social network variables at Time 1 (N = 357), cont.

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Appendix Table 2. Repeated measures analyses of variance (ANOVA) comparing cohabiters with marrieds on relationship and social network variables over time controlling for sociodemographic variables and relationship duration

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<tr>
<th>Variable</th>
<th>Cohabiters M</th>
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<th>Marrieds Std. Dev.</th>
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<td>Time 1</td>
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*p < .05.
Appendix Table 2. Repeated measures analyses of variance (ANOVA) comparing cohabitators with marrieds on relationship and social network variables over time controlling for sociodemographic variables and relationship duration, cont.

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Appendix Table 2. Repeated measures analyses of variance (ANOVA) comparing cohabiters with marrieds on relationship and social network variables over time controlling for sociodemographic variables and relationship duration, cont.

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Appendix Table 2. Repeated measures analyses of variance (ANOVA) comparing cohabitors with marrieds on relationship and social network variables over time controlling for sociodemographic variables and relationship duration, cont.

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Appendix Table 3. Correlation matrix of variables examined

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## Appendix Table 3. Correlation matrix of variables examined, cont.

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Appendix Table 4. *Chi-Square comparing cohabiters with marrieds on biological ties to child (coded dichotomously)*

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<th>Marrieds (N = 268)</th>
<th>( \chi^2 )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biological parents</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of child</td>
<td>1.08 0.38</td>
<td>1.43 0.66</td>
<td>7.87**</td>
</tr>
</tbody>
</table>

*\( *p < .05. **p < .01. ***p < .001.**
Appendix Table 5. Binary logistic regressions examining sociodemographic, relationship, personality, and social network variables at Time 1 as predictors of relationship dissolution by Time 3 controlling for other sociodemographic characteristics (when “biological ties to child” is dichotomous) and relationship duration (N = 357)

<table>
<thead>
<tr>
<th>Variable</th>
<th>B</th>
<th>SE B</th>
<th>Odds Ratio</th>
<th>B of interaction with relationship status</th>
<th>SE B of interaction with relationship status</th>
<th>Odds Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sociodemographic / control variables</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>-0.07</td>
<td>0.34</td>
<td>0.93</td>
<td>2.14</td>
<td>1.76</td>
<td>8.49</td>
</tr>
<tr>
<td>Education</td>
<td>-0.39</td>
<td>0.27</td>
<td>0.68</td>
<td>-7.82</td>
<td>5.02</td>
<td>0.00</td>
</tr>
<tr>
<td>Number of children</td>
<td>-0.26</td>
<td>0.21</td>
<td>0.77</td>
<td>-1.04</td>
<td>1.20</td>
<td>0.35</td>
</tr>
<tr>
<td>Biological ties to child</td>
<td>-0.93 ***</td>
<td>0.25</td>
<td>0.39</td>
<td>-10.55</td>
<td>8387.78</td>
<td>0.00</td>
</tr>
<tr>
<td>Financial strain</td>
<td>0.46</td>
<td>0.26</td>
<td>1.58</td>
<td>-1.58</td>
<td>0.88</td>
<td>0.21</td>
</tr>
<tr>
<td>Relationship duration</td>
<td>-0.67 *</td>
<td>0.31</td>
<td>0.51</td>
<td>-0.24</td>
<td>1.86</td>
<td>0.79</td>
</tr>
<tr>
<td>Relationship status alone</td>
<td>-3.42</td>
<td>3124.54</td>
<td>0.03</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Positive relationship characteristics</td>
<td>-1.00 ***</td>
<td>0.35</td>
<td>0.37</td>
<td>-5.89</td>
<td>4.00</td>
<td>0.03</td>
</tr>
<tr>
<td>Negative relationship characteristics</td>
<td>-0.44</td>
<td>0.33</td>
<td>0.65</td>
<td>-2.42</td>
<td>1.71</td>
<td>0.09</td>
</tr>
<tr>
<td>Positive personal traits</td>
<td>-0.20</td>
<td>0.24</td>
<td>0.82</td>
<td>0.42</td>
<td>0.91</td>
<td>1.51</td>
</tr>
<tr>
<td>Negative personal traits</td>
<td>-0.36</td>
<td>0.29</td>
<td>0.70</td>
<td>-4.58</td>
<td>2.69</td>
<td>0.01</td>
</tr>
</tbody>
</table>

*p < .05. **p < .01. ***p < .001.
Appendix Table 5. Binary logistic regressions examining sociodemographic, relationship, personality, and social network variables at Time 1 as predictors of relationship dissolution by Time 3 controlling for other sociodemographic characteristics (when "biological ties to child" is dichotomous) and relationship duration (N = 357), cont.

<table>
<thead>
<tr>
<th>Variable</th>
<th>B</th>
<th>SE B</th>
<th>Odds Ratio</th>
<th>B of interaction with relationship status</th>
<th>SE B of interaction with relationship status</th>
<th>Odds Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social support</td>
<td>0.34</td>
<td>0.28</td>
<td>1.40</td>
<td>0.47</td>
<td>0.85</td>
<td>1.61</td>
</tr>
<tr>
<td>Social conflict</td>
<td>-0.04</td>
<td>0.22</td>
<td>0.96</td>
<td>1.47</td>
<td>0.93</td>
<td>4.35</td>
</tr>
<tr>
<td>Observed warmth</td>
<td>-0.37</td>
<td>0.27</td>
<td>0.82</td>
<td>2.85</td>
<td>1.50</td>
<td>17.26</td>
</tr>
<tr>
<td>Observed hostility</td>
<td>-0.24</td>
<td>0.24</td>
<td>0.79</td>
<td>-0.20</td>
<td>0.66</td>
<td>0.82</td>
</tr>
</tbody>
</table>

*p < .05.  **p < .01.  ***p < .001.
Appendix Table 6. *Communality analyses / regression examining the unique and shared variance in relationship dissolution by Time 3 explained by Time 1 sociodemographic characteristics when “biological ties to child” is dichotomous*

<table>
<thead>
<tr>
<th>Category</th>
<th>Unique variance explained by category</th>
<th>Unique variance explained by relationship status</th>
<th>Shared variance explained</th>
<th>Total variance explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship status alone</td>
<td></td>
<td></td>
<td>0.076***</td>
<td></td>
</tr>
<tr>
<td>Sociodemographic characteristics</td>
<td>0.153***</td>
<td>0.008</td>
<td>0.066</td>
<td>0.227</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of children</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Biological ties to child</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial strain</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p < .05.  **p < .01.  ***p < .001.
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