*Increasingly, children are living with cohabiting parents. Prior work on the material well-being of children living in cohabiting families is extended by including the biological relationship of children to adults, examining the racial and ethnic variations, and investigating the multiple indicators of material well-being. We draw on the 1999 National Survey of America's Families (*N *=34,509). Our findings suggest that children can potentially benefit from living with a cohabiting partner whose resources are shared with family members. Although children living with married rather than cohabiting parents fare better in terms of material well-being, this advantage is accounted for by race and ethnic group and parents' education. Marriage appears to provide more material advantages to White children than to Black or Latino children.*

Cohabitation has become an important part of adulthood (see Seltzer, 2000 and Smock, 2000 for recent reviews). The number of unmarried partner households has increased by 70% since 1990 (Simmons & O'Neill, 2001). Consequently, more children are experiencing parental cohabitation. In the past decade, there was nearly a 100% increase in the number of children living in cohabiting parent families from 2.2 million in 1990 to 4.3 million in 1999 (Acs & Nelson, 2001; Manning & Lichter, 1996). Moreover, two fifths of children are expected to spend part of their childhood living with cohabiting parents (Bumpass & Lu, 2000).

A broader pattern of family change in living arrangements is occurring, as smaller shares of children and adults reside in married families and larger proportions live in single-parent and cohabiting families (Casper & Bianchi, 2002). These recent shifts coincide with new policy initiatives and research that emphasize the importance of marriage for child well-being (e.g., Waite & Gallagher, 2000). One of the goals of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 was to encourage the formation and maintenance of two-parent families, and lawmakers are currently pursuing marriage promotion incentives (e.g., Ooms, 2002). The underlying justification is that children fare better in married, two biological parent families than any other family type. In fact, cohabiting parent families may become prime targets for marriage promotion because they are already sharing a residence with a potential spouse. Also, cohabiting mothers have greater expectations for marriage and more often marry the fathers of their children (Carlson, McLanahan, & England, 2004; Lichter, Batson, & Brown, 2004) than do single mothers.

The 1999 National Survey of America's Families is used to investigate the relative economic advantages of marriage over cohabitation for children, controlling for background characteristics, and the relative advantages of cohabitation over single parenthood. Our work contributes to the literature by distinguishing the biological status of children (step- and biological children) living in cohabiting and married parent families and by specifically focusing on race and ethnic group variations. Prior child poverty studies have lumped together children living in cohabiting two biological and stepparent families and not considered the importance of race and ethnicity in assessments of cohabitation and child poverty (Acs & Nelson, 2002; Bauman, 1999). We also demonstrate the utility of using several measures of material well-being: official poverty, social poverty, food insecurity, and housing insecurity.

## Background

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Prior work suggests that children in cohabiting parent families fare better economically than children in single-mother families and worse than children in married couple families (Acs & Nelson, 2002; Carlson & Danziger, 1999; Lerman, 2002a; Manning & Lichter, 1996). Some of this prior work, which relies on the 1990 Public Use Microdata Sample (PUMS) data, is now dated (Carlson & Danziger; Manning & Lichter). Given the recent growth in cohabitation, these estimates may not reflect contemporary circumstances. Additionally, research using more recently collected data has relied on bivariate analysis or does not account for men's sociodemographic characteristics (e.g., Acs & Nelson; Lerman, 2002b; Lichter & Crowley, 2004).

### Cohabitation versus single and married parenthood

Cohabitation may benefit children when the contrast family type is single parents. By providing two potential income providers, cohabitation may be more financially advantageous for children than a single-parent family. It is expected that children may also benefit from resources garnered from the cohabiting partner's social network (i.e., friends and family). Nonetheless, cohabiting partners may be a liability when they do not contribute enough resources to offset their consumption (as described below).

Cohabitation may be economically disadvantageous for children when compared to marriage for at least three reasons. First, cohabitation is not as stable for children as marriage (Manning, Smock, & Majumdar, 2004). Children raised in cohabiting parent families experience more family transitions than children raised in married parent families (Graefe & Lichter, 1999; Raley & Wildsmith, 2004). Brines and Joyner (1999) demonstrated that the transitional nature (or weaker ties) of cohabitation may lead to fewer joint investments by cohabiting than married couples. As a result, children living with cohabiting parents may not receive as many financial investments as children living with married parents. Second, cohabiting parents are not typically as high-income earners as married parents (Manning & Lichter, 1996), and the cohabiting partner's income contributions may not offset the increased expenditures incurred for an additional household member. Indeed, cohabiting couples typically do not transition into marriage until they achieve financial stability (Smock & Manning, 1997; Smock, Manning, & Porter, 2005), suggesting that children in cohabiting families may be economically disadvantaged compared to their counterparts in married families. Third, cohabiting parents may be less able to activate social networks to receive income or support than married parents. Cohabiting couples receive less support from family and friends than married couples (Eggebeen, 2005). Thus, cohabiting parents' weaker access to support from outside the household may mean that their children may suffer more during economic hard times than children living with married parents.

### Biological status

Prior work on the link between parental cohabitation and child economic well-being relies on contrasts according to union status (i.e., cohabiting, married, or single), ignoring biological parentage (Carlson & Danziger, 1999; Lerman, 2002a; Lichter & Crowley, 2004; Manning & Lichter, 1996). Children enter cohabiting parent families in two ways: by birth or change in composition of their household. First, children born into cohabiting parent families typically live with both biological parents; almost half of children in cohabiting parent families lived with two biological parents (Fields, 2001). Second, children enter cohabiting parent households because one of their parents decides to share residence with a cohabiting partner. In 1996, about half (54%) of children with cohabiting parents lived in families that were structurally similar to stepfamilies; they lived with only one biological parent and an unrelated adult who is in an intimate relationship with the parent (Acs & Nelson, 2001; Fields). Similarly, one of eight (12%) children in married families lives with one biological parent and a stepparent.

Distinguishing two biological and stepparent families is important because typically stepchildren do not receive the same family benefits as biological children (e.g., Fishman, 1983; Hofferth & Anderson, 2003; Winkler, 1997). Across several domains, stepparents tend to invest less than biological parents in their children. Stepparents often spend less on food, schooling, clothing, gifts, and health care than biological parents (Anderson, Kaplan, & Lancaster, 1999; Case, Lin, & McLanahan, 2000; Case & Paxson, 2001). Children in stepfamilies report worse family environments in terms of cohesion, warmth, and conflict, on average, than their counterparts residing with two biological parents (Kurdek & Fine, 1993; Pink & Wampler, 1985). And children in stepfamilies experience more family change and complexity than children in biological parent families (Stewart, 2001). This may undermine child adjustment as children negotiate relationships with many adults (e.g., nonresident parents, stepparents, and stepgrandparents) and children (stepsiblings and half-siblings) (Hetherington & Jodl, 1994).

In contrast, children living with cohabiting stepfathers may fare better than children living with cohabiting biological parents. Single mothers may be instrumental in decisions about "good" cohabiting partners and may select partners with strong and stable ties to the workforce. This same economic calculus may not be operating among childless couples when deciding to cohabit. As a consequence, cohabiting couples who have children together may be living in poorer economic circumstances than cohabiting couples who form their unions after children are born. Understanding the implications of family structure for children's well-being requires detailed measures that include union status and biological relationships of children and adults.

**Poverty**

To accurately characterize the economic circumstances of cohabiting parent families, we must be explicit about family definitions. Official poverty estimates are calculated using family income. According to the U.S. Census Bureau, a family comprises of two or more persons related by blood, marriage, or adoption who reside together. The National Academy of Sciences (NAS) recommended that the definition of family be expanded so that poverty estimates include the cohabiting partner's income (Citro & Michael, 1995).

Official estimates assume that the partner provides no income, whereas the expanded NAS family definition assumes that the partner shares equally with all family members. It is unlikely that either assumption reflects the circumstances of cohabiting families (Bauman, 1999; Iceland, 2000; Lichter & Crowley, 2004; Oropesa, Landale, & Kenkre, 2003). Coresidence does not always signify commingling of income. Nonetheless, this pooling assumption is implicit in poverty estimates for married families, despite research indicating that money is not shared equally across family members in some marriages (Delphy & Leonard, 1992; Horney & McElroy, 1988; Thomas, 1990; Winkler, 1997).

Empirical evidence shows that including the cohabiting partner's income in the calculation of family income makes a substantial difference in the poverty levels of children in cohabiting parent families (Carlson & Danziger, 1999; Iceland, 2000; Manning & Lichter, 1996). Redefining poverty to include the cohabiting partner's income moves 40% of poor children in cohabiting partner families out of poverty and only a small fraction of nonpoor children into poverty (Carlson & Danziger; Manning & Lichter). The majority of children living with cohabiting parents remain in poverty in part because cohabiting partners, on average, are not high-income earners (Bauman, 1999; Carlson & Danziger; Manning & Smock, 1997). We extend this line of work using recent data to distinguish between cohabiting two biological parent families and cohabiting stepfamilies.

**Material hardship**

Most research on economic well-being relies on poverty status measures. An alternative measure is material hardship, which measures, for instance, whether there were times when a household could not pay its essential expenses, resulting in food or housing insecurity. Similar to poverty status indicators, this is a household measure and does not refer to individual circumstances. Hardship measures have advantages over poverty indicators because they do not involve assumptions about the allocation of resources and reflects the actual living conditions of the household, at least as reported by the householder. Issues related to food and housing security are central to understanding child health and well-being (Johnston & Markowitz, 1993; Morley, 1997).

Bivariate findings using the 1999 National Survey of American Families (NSAF) indicate that children in cohabiting parent families experience significantly lower levels of food insecurity than children in single-mother families and significantly greater food insecurity than children in married two biological parent families (Acs & Nelson, 2002). Using Survey of Income and Program Participation (SIPP) data, Bauman (1999) found that income from cohabiting partners does significantly less to alleviate material hardship than income from spouses, although he does not differentiate the effects of cohabitation for couples with and without children. Kenney (2003) echoes these findings, reporting that cohabiting couples with a newborn have greater material hardship than married couples. These results suggest that it is important to consider several indicators of economic well-being rather than just a single poverty measure.

**Race and ethnicity**

Recent work on cohabitation and child economic well-being has not specifically examined race and ethnic group variation in material hardship (Acs & Nelson, 2002; Bauman, 1999), even though prior research stresses its centrality in the influence of family structure on child poverty (e.g., Eggebeen & Lichter, 1991; Iceland, 2003). Thus, we argue that it is important to attend to the significance of race and ethnic group variation in material hardship.

Children's experiences with parental cohabitation are more common among race and ethnic minorities (Fields, 2001; Fields & Casper, 2002). We may observe greater benefits of living with cohabiting parents versus single parents among Black and Latino children because cohabitation is more normative and as a consequence less selective of the most disadvantaged parents (Bumpass & Lu, 2000; Raley & Wildsmith, 2004).

At the same time, a weaker economic selectivity into marriage (vs. cohabitation) among minorities means that parental cohabitation (vs. marriage) may be more detrimental for the economic well-being of White children than their Black or Latino counterparts. Although men experience a greater earnings advantage (over never-married men) with marriage than cohabitation, the gap between the marriage and cohabitation premium is greater for White men than Black or Latino men (Cohen, 1999). Black and Latino married and cohabiting parents share more similar education levels and earnings relative to White married and cohabiting parents (Casper & Bianchi, 2002; Manning & Lichter, 1996). Empirical findings show that White married mothers with infants experience less hardship than cohabiting mothers, but Hispanic and Black cohabiting and married mothers share similar levels of hardship (Kenney, 2003).

## Current investigation

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This article evaluates whether parental cohabitation provides economic benefits for children by asking two sets of questions. First, is the cohabiting partner's income associated with the financial well-being of the child and if so, how? To answer this question, we examine children living with cohabiting parents to determine how excluding (official definition) versus including (social definition) the cohabiting partner's income and family membership influences child poverty levels. It is expected that cohabiting partners will have positive influences on economic well-being; in some cases, however, they may be a drain on household resources. Differentials in the well-being of children living with a biological rather than step cohabiting parent are investigated. Additionally, the benefits of parental cohabitation for Black and Latino children are compared to those of White children.

Second, how do the economic circumstances of children living in cohabiting two biological parent and cohabiting stepparent families compare to those of children living in married families? Initially, we compare children in cohabiting two biological parent families to children living with one biological parent and the cohabiting partner to establish whether it is important to distinguish between these two cohabiting parent

family types. Then, we examine whether children experience any advantage by living in a married rather than in a cohabiting parent family, comparing children in married versus cohabiting two biological parent families as well as those in married versus cohabiting stepparent families. These contrasts allow us to determine the significance of union status by contrasting children who share the same biological relationship to adults in the household. The benefits of parental cohabitation for Black, White, and Latino children also are examined by estimating separate models for each group.

We evaluate whether these family structure differences are evident controlling for the sociodemographic characteristics of children and parents: child's gender, age, race, and ethnic group, parents' ages, parent's education, and parental work hours. Parents tend to invest more in sons than daughters (Hofferth & Anderson, 2003), meaning that girls may experience lower levels of economic well-being. Although a larger share of young children is poor (Bishaw & Iceland, 2003), older children experience more problems with food insecurity than younger children (Nord & Bickel, 2002). Black and Hispanic children are more likely to be poor than White children (Lugaila & Overturf, 2004) and disproportionately likely to reside in cohabiting families (Bumpass & Lu, 2000). Their parents face unique constraints in the labor market in part because of lower educational attainment and other factors that are not easily measured, such as discrimination and access to job networks. Parent age reflects experience in the labor force with older parents having greater earning potential. Parents' education and work hours capture parents' earnings capacity. Special attention is paid to parental work hours because they are the most proximate and perhaps endogenous to economic well-being, unlike the other covariates. Wages and unearned family income cannot be included because they are endogenous to the poverty-dependent variable. Our aim is to first determine differences in child well-being according to family structure. We then determine the extent to which the observed characteristics account for differences across family types.

## Method

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This study draws on the 1999 wave of the National Survey of America's Families. The 1999 data are the most recent wave of NSAF data available. They provide an excellent source of recent information about children's well-being and are nationally representative of the civilian noninstutionalized population under the age of 65. Designed to evaluate the effects of welfare reform on families, the NSAF covers topics focusing on children and families, ranging from living arrangements and family economic circumstances to child well-being, child care, and health insurance access and coverage. The 1999 interviews were conducted in over 42,000 households and include 35,938 children (see Converse, Safir, Scheuren, Steinbach, & Wang, 2001, for more details). The "Most Knowledgeable Adult" or MKA replied to questions about up to two focal children, ages 0 – 5 and 6 – 17. In nearly all cases, the MKA is a biological mother or stepmother.

These data are appropriate for this project because they were recently collected, contain detailed measures of family structure that include children's biological relationships to

cohabiting partners, and incorporate extensive information about income as well as food and housing security. In addition, the NSAF is one of the only recent surveys to oversample disadvantaged children (living below 200% of the poverty line). Also, the data contain a larger number of children living in cohabiting parent families than any other recent survey (including the SIPP) and they allow us to distinguish between cohabiting stepparent (1,019) and two biological parent (959) families. In addition, these data include sufficient numbers of non-Hispanic Black, non-Hispanic White, non-Hispanic other, and Hispanic children.

Our analyses are restricted to the 34,600 children residing in one of the following six family forms: two biological married parents, married stepparent, two biological cohabiting parent, cohabiting stepparent, single mother, or single father family (*n*= 1,338 cases or 3.7% excluded from the original *n*= 35,938). We exclude 91 (or 0.2% of the original sample) of these cases because there was no parent file (containing parent education, age, and work hours) to link to the child file. Thus, our final sample size is 34,509 children (4% of the original sample is excluded) and children are the unit of analysis. We use NSAF replicate weights to adjust for oversampling to ensure that our results are representative of the U.S. population and to correct for shared variance among siblings (Brick et al., 2000; Converse et al., 2001).

**Measures**

We examine four indicators of economic well-being. The first is poverty using family income. Data are collected about family income for the year prior to the interview (1998). This measure includes pretax cash sources of income and does not include important noncash types of income, such as food stamps, earned income tax credit, or housing aid. Poverty estimates are derived using federal definitions of poverty for specific income levels and family sizes. We compare two measures of poverty. One measure defines the family unit in a traditional manner consistent with the U.S. Census Bureau definition of a family; that is, it excludes the income and presence of the cohabiting partner. We refer to this measure as *official* poverty. We also use a measure that defines families more broadly to include the cohabiting partner's income and presence. This specification is referred to as *social* poverty (consistent with the NSAF terminology).

The second measure of economic well-being is food security. The items in the NSAF focus on food affordability; that is, whether families had enough money to pay for food in the last 12 months. Respondents who replied affirmatively to one of the three following questions are coded as having experienced food insecurity. The NSAF inquired whether respondents or a member of their family were worried food would run out before they got money to buy more, had run out of food, or skipped a meal because there was not enough money to pay for food. Food insecurity is typically measured with an 18-item scale and respondents who affirmatively reply to 3 of 18 items about resource-based food security are classified as being food insecure. The NSAF does not include that level of detailed measurement. Thus, our measure indicates a level of food insecurity risk that is less stringent and as a result is not directly comparable to that reported by the United States Department of Agriculture.

The third measure of economic well-being is housing security. Respondents who replied they or a member of their family was unable to pay mortgage, rent, or utility bills at any time during the last 12 months are coded as having housing insecurity.

Our final measure of economic well-being is a combination of the three prior measures. Children who experienced all the conditions—live below social poverty, experience food insecurity, and experience housing insecurity—are classified as *high risk*. These children face multiple disadvantages and are arguably the most economically disadvantaged in the sample.

The core-independent variable, family structure, is drawn from a detailed series of household roster questions that establish marital status and biological relationship to children. This improves upon other data sources that rely on household rosters that either ask only about relationship to head of household (e.g., Current Population Survey or U.S. Census) or use a single question to define specific household relationships (e.g., SIPP). We define family structure in terms of biological relationship to parents and resident adults' relationship. The pattern of children's family living arrangements is consistent with that documented using SIPP data (Fields, 2001). We include the following types of families in our analyses: cohabiting two biological parent (3%), cohabiting stepparent (3%), married two biological parent (61%), married stepparent (8%), single-mother (21%), and single-father (3%) families. About 84% of the cohabiting stepfamilies comprises a biological mother and her male partner; the remaining 16% are headed by a biological father and his female partner. Children residing in foster or kin care are excluded from these analyses.

We also include indicators of sociodemographic status of the child and the parents. The child characteristics include gender, age, and race and ethnic group. Gender is coded 1 for *girls* and 0 for *boys*. Child's age is coded a continuous variable ranging from 0 to 17. We include four variables indicating race and ethnic group membership. Children are coded as non-Hispanic White (reference), non-Hispanic Black, non-Hispanic other, and Hispanic. Parent indicators include age, education, and work hours. The characteristics of mothers and fathers are reported separately. Note that some of the mothers and fathers may be stepparents depending on the family type. The ages of mothers and fathers are coded as continuous variables. We divide mother's and father's education into three categories: less than high school, high school (reference), and more than high school. Mother and father work hours measure reported hours worked in the past week. For cases in which some parent information is missing, we assign mother (or father, as appropriate) mean values.

**Analytic strategy**

Our analytic strategy is to begin by providing a descriptive portrait of children's economic well-being in each family type: cohabiting two biological, cohabiting stepparent, married two biological, married stepparent, single mother, and single father. We also compare the sociodemographic characteristics of children and parents in each family type. To answer the first research question, we calculate the percentages in

poverty for children in both types of cohabiting families using the official and social poverty definitions and we estimate the proportions reclassified out of poverty with the social definition. To answer the second research question, a series of logistic regression models is estimated for children residing in two-parent families (children in single-parent families are excluded because there is not information for both mother and father characteristics). Logistic regression is appropriate because all four of the dependent variables are dichotomous. Initial models establish the bivariate relationship between family structure and economic well-being. Full models incorporate the measures of child and parent sociodemographic characteristics to evaluate the extent to which family structure variation in child economic well-being is a function of these factors. The presentation of results highlights the three family type comparisons of interest: (a) cohabiting parent families (i.e., two biological parent vs. stepparent), (b) two biological parent families (i.e., married vs. cohabiting), and (c) stepparent families (i.e., married vs. cohabiting). Because we find that family type and race and ethnic group significantly interact in their effects on child economic well-being, race and ethnic group-specific models are also presented.

## Results

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### Economic well-being and sociodemographic characteristics by family type

Table 1 shows children's economic well-being as well as children's and parents' characteristics by family type. Poverty levels vary widely by family type, ranging from less than 8% for children residing in married two biological parent families to 43% for children living with single-mothers. Ten percent of children in married stepparent families are poor compared to 19% in cohabiting stepfamilies. In cohabiting two biological parent families, 23% of children reside in poverty. Food and housing insecurity levels follow a similar pattern across family types. Again, a smaller share of children in married two biological parent families are food (20%) or housing (12%) insecure than those in married stepparent (29% and 19%, respectively), cohabiting two biological parent (41% and 25%, respectively), cohabiting stepparent (45% and 29%, respectively) families. The high-risk measure, which combines these three indicators, reveals the same pattern by family type.

There are few gender differences by family type, although in both types of cohabiting families there are more girls than boys. Children residing in cohabiting two biological parent families are disproportionately young; the mean age is 4 and 70% are under age 6. In contrast, the mean age of children in cohabiting stepparent families is 10. These differences make sense when we consider that cohabiting unions with children are typically short lived (Brown, 2002; Manning et al., 2004). The former type of cohabiting family emerges following an in-union birth, but faces high odds of disruption by the child's fifth birthday (Graefe & Lichter, 1999). The latter type of cohabiting family is formed following a spell of single parenthood (whether because of unmarried childbearing or divorce) and thus children are likely to be older.

Children in cohabiting families are disproportionately Black and Hispanic. Just 44% of children in cohabiting two biological parent families are White, approximately 21% are Black and 31% are Hispanic. In contrast, nearly three quarters of children in married two biological parent families are White. Among cohabiting stepparent families, a majority (58%) of children are White, 18% are Black, and 20% are Hispanic.

Parents in cohabiting parent families are younger than parents in married and single-parent families. The average ages of mothers and fathers in cohabiting two biological parent families are 29 and 32, respectively. Parents in cohabiting stepparent families are slightly older. The average age of mothers in cohabiting stepparent families is 33, and for fathers, it is 35.

Parents in cohabiting families have disproportionately low education levels. More than one quarter of mothers in cohabiting parent families have less than a high school education; yet, only 12% of mothers in married parent families have low education levels. Similarly fathers in cohabiting parent families have low education levels. Fathers in cohabiting two biological parent families have much lower education levels than fathers in cohabiting stepparent families (36% vs. 22.5%, respectively). In contrast, fathers in married two biological parent families have high levels of educational attainment; only 13% have less than a high school education.

Despite these differences in education, there appear to be similar levels of work hours across family types. Mothers in cohabiting two biological parent families work on average 26.5 hours per week and mothers in cohabiting stepparent families work on average 32 hours per week. Similarly, fathers in cohabiting two biological parent families work on average 41 hours per week and fathers in cohabiting stepparent families work on average 40 hours per week. In contrast, mothers in married, two biological parent families work on average 24 hours per week and fathers work 46 hours per week.

**How does cohabiting partner's income influence poverty status?**

Official poverty estimates indicate that 17.3% of all children in our sample are living in poverty. Our recalculation of poverty that includes cohabiting partner's income (i.e., social poverty) results in 15.9% of children living in poverty (results not shown). Thus, the overall poverty rate is 9% higher when we do not account for cohabiting partners' income and family membership. This seemingly small value represents over 1 million children.

Table 2 shows the percentage of children in cohabiting families who are in poverty by race and ethnic group. Using both official and social definitions (i.e., excluding vs. including the cohabiting partner's income and presence), the table presents the percentage of poor cohabiting children who are no longer classified as poor when we include the cohabiting partner in our poverty calculations. Notably, virtually no children are pushed into poverty using the social definition. Thus, it appears that cohabiting partners have the potential to draw children out of poverty, but cohabiting partners could be a liability providing no economic benefit.

The first three columns of Table 2 present the findings that relate to cohabiting two biological parent families. Using the official definition of poverty, which excludes the cohabiting partner's presence and income from the calculation, poverty estimates are on average 38%, ranging from 35% poor for Blacks to 42% poor for Hispanics, as shown in the first column. The next column presents the percentage of children living in poverty according to the social definition (i.e., the cohabiting partner is included in family membership and the partner's income is added to family income). Using the social definition, only 23% of children in cohabiting two biological parent families are poor. The percentage of children living in poverty ranges from 16% for Whites to 35% among children classified as non-Hispanic other. The third column shows that the ameliorative effects of incorporating the cohabiting partner vary substantially across race and ethnic groups. Overall, two fifths of poor children are no longer poor when we include the cohabiting partner as a family member. Among White children, 58% move into the nonpoor category when we apply the social definition. The percentages of children reclassified using the social definition of poverty is considerable but more modest for other groups. Using the social definition, 29% of Blacks and 27% of Hispanics are no longer in poverty.

The last three columns of Table 2 illustrate that the reductions in the percent of poor children are even more dramatic for children living in cohabiting stepparent families. Applying an official definition, 45% of children living in cohabiting stepparent families are poor and the proportion ranges from 30% to 60% depending on the race and ethnic group. Poverty levels diminish by half when using the social definition for cohabiting stepparent families such that only one fifth (19%) of children are living in poverty. Only 8% of White children versus 38% of Black children are living in poverty. The last column is the percentage of children no longer in poverty when using the social rather than official definition. Over half (58%) of children officially classified as poor are no longer poor once the cohabiting partner is included as part of the family-consuming and producing unit. White children benefit from cohabiting partners' income more than other children; using the social definition 78% of White children are reclassified as nonpoor in contrast to 36% of Black children and 41% of Hispanic children.

Supplemental analyses (results not shown) indicate that poor children living in cohabiting two biological parent families are significantly less likely to be reclassified as nonpoor with the inclusion of the cohabiting partner than children living in cohabiting stepparent families. This relationship persists with the inclusion of child characteristics and parent characteristics, suggesting that differences between cohabiting two biological and stepparent families do not solely result from variation in their socioeconomic circumstances.

**Parental cohabitation and material well-being**

Table 3 presents the logistic regression models predicting each type of material well-being for children living with two parents (biological or stepparents). This sample limitation allows us to include characteristics of both mothers and fathers in the model.

For each outcome, the initial model includes only family structure and the full model includes all the covariates.

We present our results according to substantive family structure comparisons. First, we examine the well-being of children living with cohabiting parents (two biological vs. one biological parent). Second, we focus on children who share the same biological relationship to adults in the household: two biological parents (cohabiting vs. married) as well as stepparents (cohabiting vs. married). We discuss differences in material well-being according to union type.

Cohabiting parent families. For each of the outcomes (poverty, food insecurity, housing insecurity, and high risk), children living in cohabiting stepparent families fare as well as those in cohabiting two biological parent families. The multivariate models mirror these bivariate findings. These results suggest that the material advantage of living with two biological parents is quite minimal among children who live with cohabiting parents.

Two biological parent families. Among children living in two biological parent families, children with cohabiting parents experience significantly lower levels of material well-being than children living with married parents. For example, children living in cohabiting two biological parent families are 263% (100-exp(1.29)) more likely to experience poverty than children living with two biological married parents. The multivariate models indicate that the associations between family structure and material well-being are accounted for by both the child and parent characteristics, specifically race and ethnic group and education. Thus, children living with cohabiting two biological parents are similarly likely to live below poverty levels and to experience housing and food insecurity as children living with married two biological parents. Increased work hours by mothers and fathers are associated with reduced odds of poverty, but the effects of family structure are reduced to nonsignificance with just the inclusion of parent's education (result not shown). Overall, child and parent characteristics account for at least 70% (1—.36/1.29) of the difference in the well-being of children living in married and cohabiting two biological parent families.

Stepparent families. Turning now to stepparent families, children living with married stepparents experience significantly better material outcomes, on average, than children living with cohabiting stepparents. Significant differences in the well-being of children living with cohabiting stepparents versus married stepparents are denoted with superscript *a*. The multivariate models indicate that children living with cohabiting stepparents are similarly likely to live below poverty, to experience food or housing insecurity, or to be at high economic risk as children living with married stepparents. It appears that the inclusion of race and ethnic group and education level account for the positive coefficients for cohabiting stepparent families that were observed in the bivariate models for all the outcomes except food insecurity (results not shown). The gap in food insecurity between married and cohabiting stepparent families is explained with the inclusion of parent's work hours (results not shown). The observed marriage advantage for the other outcomes, however, is explained before work hours are included in the

model. Taken together, the child and parent background covariates reduce by half differences among married and cohabiting stepparent families.

**Race and ethnicity, parental cohabitation, and material well-being**

Models that simply control for race and ethnic group may be masking important race and ethnic group differences in the association between family structure and material well-being. There is considerable variation in the levels of poverty and economic hardship across racial and ethnic groups, as shown in the Appendix. Indeed, the inclusion of interaction terms indicated statistically significant improved model fit, and the relationships between family structure and material hardship significantly differed for race and ethnic groups (results not shown). Thus, we present the bivariate (Model 1) and the multivariate (Model 2) results separately for each race and ethnic group in Table 4. For ease of presentation, the coefficients for the sociodemographic characteristics in the full models are not shown in the table. To make statistical comparisons between other family categories, we simply change our family structure reference category and note these contrasts in Table 4.

Cohabiting parent families. Significant differences between cohabiting two biological and stepparent families are denoted in Table 4 with superscript *b*. The relationship between family type and well-being differs according to the well-being measure and race and ethnic group. In the zero-order (Model 1) and multivariate (Model 2) models, White children living in cohabiting stepparent and cohabiting two biological parent families have similar experiences with poverty, food insecurity, housing insecurity, and being at high risk.

Black children living in cohabiting stepparent families have statistically similar levels of poverty and high economic risk as their counterparts living in cohabiting two biological parent families. Yet, Black children living in cohabiting stepparent families have much higher levels of food and housing insecurity than Black children living in cohabiting two biological parent families. The housing insecurity remains marginally significant ($p = .09$) in the multivariate model. The difference in food insecurity persists even when parents' education and work hours are included in the models. Among children living with cohabiting parents, Black children fare better when living with biological parents than with stepparents.

The findings for Hispanic children living in cohabiting parent families largely mirror those of White children. The biological status of the cohabiting partner is not associated with the well-being of Hispanic children living with cohabiting parents. The one exception is that, in the zero-order model, food insecurity is greater among children living with cohabiting two biological than stepparents; however, this difference is no longer statistically significant in the full model.

Two biological parent families. Among children residing with two biological parents, White children living in cohabiting two biological parent families are more likely to experience poverty, food and housing insecurity, and high economic risk than children

living with married two biological parents. In the multivariate models, the marital status gap in poverty and high economic risk is explained largely by parent's education and work hours (results not shown). Among Whites, the gap in food and housing insecurity according to marital status cannot be explained by parents' education or work hours.

Black and Hispanic children living with married and cohabiting two biological parent families share similar levels of food and housing insecurity. Yet, Black and Hispanic children living with married parents are less likely to be poor than children living with cohabiting parents. Unlike the model for Whites, our multivariate models indicate that the benefit of marriage no longer is evident once parents' education is included in the model. A slight divergence in findings exists for high economic risk. There is greater material risk among Black children living with cohabiting rather than married biological parents, which is explained by parent's education. Among Hispanic children, we do not observe marital status differences in high material risk.

Stepparent families. Next, we examine the material well-being of children living with cohabiting and married stepparents. In Table 4, significant differences between married and cohabiting stepparent families are denoted with superscript *a*. White children living with cohabiting stepparents have similar odds of being poor and of facing high material risk as children living with married stepparents. White children residing with a cohabiting stepparent have higher odds of experiencing food and housing insecurity than children living with married stepparents. This family structure difference in food insecurity among Whites persists while controlling for remaining covariates. In contrast, the union status difference in housing insecurity among White children is accounted for by parents' education and work hours.

Black children living with married and cohabiting stepparents also share similar odds of living in poverty. In addition, there is no significant marital status gap in food insecurity among Black children living with stepparents. Among Black children, there appears to be a marriage advantage at the zero-order for housing insecurity and high economic risk. The marital status gap in housing insecurity is not explained by the covariates in the model, whereas the marital status gap in high economic risk is explained by parental characteristics.

Hispanic children living with married stepparents experience significantly lower levels of poverty than Hispanic children living with cohabiting stepparents, but this difference no longer exists once parents' education is added in the model (result not shown). Hispanic children living in cohabiting stepparent and married stepparent families experience similar likelihoods of food insecurity, housing insecurity, and high material risk.

Taken together, these findings reveal race and ethnic group variation in the linkages between family structure and child's material well-being. Combining all children together masks many race and ethnic group differences. Specifically, White children living in married two biological parent families and married stepparent families often fare better than White children living in cohabiting two biological or stepparent families, respectively. For White children, parents' human resources or work effort sometimes

explain the observed benefits of marriage (such as when using the social measure of poverty), but the marital advantage persists when considering a reduction in food and housing security. In contrast, the advantages of marriage appear to be much weaker for Black and Hispanic children and are typically explained by child and parent characteristics.

## Discussion

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Children's economic well-being depends on parent's cohabitation status, parent's socioeconomic circumstances, race and ethnic group, the measure of material well-being, and the biological relationship of children to adults. These results suggest that there is considerable variation in the economic implications of cohabitation and marriage.

To evaluate whether economic well-being among children in cohabiting parent families has changed over the past decade, we contrast our findings to Manning and Lichter's (1996) and Carlson and Danziger's (1999) analyses using 1990 PUMS data. Although the percentage of children living with cohabiting parents has increased over the decade, there has been a decline in the proportion of children living in cohabiting parent families who experience poverty (social definition) from 32% to 21%. The decline in poverty is quite striking for White children living with cohabiting parents (from 24% to 11%) and much less so for Black children (from 39% to 32%). Among Hispanic children living with cohabiting parents, there is no evidence of any decline in poverty as levels have remained quite stable (32%).

Cohabiting partners have the potential to provide some economic benefit, but including their income in the poverty calculation does not always draw children out of poverty. Two fifths of poor children living in cohabiting two biological parent families are reclassified as not being poor when the cohabiting partner is included in family membership and that partner's income is included as part of family income. Even higher proportions (58%) of children living with cohabiting stepparents are reclassified as nonpoor when their cohabiting stepparent is included in the calculation of family income and membership. Children in cohabiting stepfamilies are more often drawn out of poverty in part because cohabiting stepfathers have higher educations and earnings than cohabiting biological fathers. This finding is consistent with our expectation that women forming stepfamilies may favor men with more stable economic prospects, whereas women who have children with cohabiting partners (cohabiting two biological parents) may less often use economics as a criterion for cohabitation. Some children in cohabiting parent families are especially likely to benefit from the cohabiting partner's income: White children and those living with men who work more hours. These results mirror the 1990 PUMS results by Carlson and Danziger (1999).

Our work shows that the initial marriage advantage for children living with two biological parents (cohabiting two biological vs. married two biological) and stepparents (cohabiting stepparents vs. married stepparents) are explained by the covariates included

in the models. Our results suggest that both child and parent characteristics are integral to the association between family structure and children's economic well-being. Given that decisions about whether to marry or cohabit vary by race and ethnic group as well as by education (e.g., Clarkberg, 1999; Manning & Smock, 1995, 2002), the benefits of marriage may be a result of parents' education and race and ethnic group rather than marriage per se. These findings suggest that selection processes are operating, but we recognize that other unobserved processes, such as support from family and kin, decisions about the division of labor, and future security of relationships, also may be important mechanisms. To the extent that cohabiting partners represent potential spouses, policies that encourage movement into marriage may not result in as positive outcomes as observed among married parent families.

Consistent with prior research, our results show that the relationship between family structure and material hardship differs according to race and ethnic group (e.g., Iceland, 2003). White children seem to benefit materially from their biological parents' marriage more than do Black or Hispanic children. In particular, for both housing and food insecurity, there appears to be little economic advantage of marriage for Hispanic children. These differences result in part from race and ethnic group variation in education levels of married and cohabiting parents. Hispanic married and cohabiting parents share similar low levels of educational achievement, whereas White married parents have much higher levels of education than cohabiting parents (results not shown). Thus, the gap in the economic well-being of White children living with married and cohabiting parents may partially result from the propensity for Whites with higher education levels to marry. In contrast, the similarity in the economic well-being of Hispanic children living with cohabiting and married parents perhaps reflects the weak association between education and marriage among this group.

One of our aims was to include several measures of well-being to verify that observed family type differences do not simply result from the underlying assumptions of specific measures. For example, the social poverty indicator assumes that the cohabiting partner contributes income to the family pot. In reality, cohabiting partners may not share all their income with family members (Kenney, 2002; Oropesa et al., 2003). The actual living conditions that children encounter may be better measured by indicators of respondent's reports of housing and food insecurity. Among all children, the results are similar for each measure of material well-being. Separate models for race and ethnic groups, however, show that housing and food insecurity do not always operate in the same manner as poverty for some race and ethnic groups. The poverty measure relies on earnings but the hardship measures may allow for social network assistance and other sources of noncash aid. For example, Hispanic children living with cohabiting or married parents have similar odds of experiencing food or housing insecurity, but Hispanic children living with married parents less often live in poverty. Perhaps, Hispanic cohabitors are able to enact social networks and receive noncash income to buffer the possible monetary disadvantage of cohabitation. Thus, the implications of family structure on material well-being depend somewhat on the allocation and distribution of family resources as well as access to support from outside the household.

We advocate for differentiating between two types of cohabiting parent families: two biological and cohabiting stepparent families. Children are more often reclassified as nonpoor when in a cohabiting stepparent than a cohabiting biological parent family. Yet, for each of the outcomes considered in this article—poverty, food insecurity, housing insecurity, and high risk—children in cohabiting two biological parent families do not significantly differ from children in cohabiting stepparent families. When we focus on specific racial and ethnic groups, we observe a few statistically significant differences in material well-being according to biological relationship to parents. For instance, Black children living with cohabiting two biological parents fare significantly better than Black children living with cohabiting stepparents. Yet, there is not a biological parent advantage for Hispanic and White children living with cohabiting parents. Nonetheless, it is probably important to distinguish between cohabiting two biological and stepparent families because these parents likely have a different stake in the well-being of children (cf., Hofferth & Anderson, 2003).

Four limitations may be important when extrapolating from these results. First, we cannot account for family instability or length of time spent in particular families because the NSAF data do not include questions about family history. Children in less stable families may not have as much access to all family members' resources and may experience more disruptions in their economic well-being. Second, the NSAF data include only single point in time estimates of economic well-being. Children's overall economic well-being may be better tapped using measures that account for employment stability and length of time living in poverty. Some of these economic circumstances may be short lived. Third, causality issues cannot be addressed. Our analyses are cross-sectional and thus represent associations between family structure and material well-being. For example, income may be related to the odds of marriage, and at the same time, marriage may lead to more stable employment and subsequently higher income. Similarly, cohabiting or married women may reduce work hours (and income) because they have a cohabiting partner or spouse. Thus, the findings could be overestimating the ameliorative effects of living with a cohabiting partner or spouse. Unfortunately, we cannot account for unobserved differences across family types. Finally, the amount of income sharing may vary within and between cohabiting (two biological and stepparent) and married (two biological and stepparent) couple families, but we cannot measure it with our data. The poverty analyses rest on assumptions of no income sharing or complete income sharing. Thus, we may overstate the level of income sharing in cohabiting and married stepfamilies. For example, children living with cohabiting two biological and cohabiting stepparents are similarly likely to be in poverty, but, in fact, children in cohabiting stepparent families could be worse off because they do not share in the cohabiting partner's economic resources. Still, the measures of housing and food insecurity provide some insight into how resources may be shared, because they refer to hardship and do not rely on assumptions about the distribution of resources. This topic deserves further attention and will provide insight into how children are advantaged or disadvantaged by their parent's marriage and living arrangements.

Our results speak to the current debates about the potential ability of marriage to improve children's material well-being. First, forming a union may be beneficial to children. If the

income of cohabiting partners is excluded from the family income, cohabiting and single-mother child poverty rates are similar. Accounting for cohabiting partners' income improves the economic well-being of children living in cohabiting parent families. Also, most single mothers who marry or cohabit will be forming stepfamilies; very few single mothers will marry the father of their child (Osborne, 2005). Children in cohabiting and married stepfamilies fare better than children living with single mothers. Thus, the children of single women who form stepparent unions will probably benefit in some way from the income provided by the male spouse or partner, but it depends on how their income is shared (and on unobserved selection processes associated with union formation among single mothers), union type, race and ethnicity, as well as the selected measure of economic well-being.

Second, cohabiting partners may represent unmarried mothers' potential spouses, so our comparisons of children in cohabiting and married parent families are indicative of some of the potential benefits of marriage. Indeed, Sigle-Rushton and McLanahan (2002) report that married and cohabiting parents of infants differ in terms of education, employment, and wages. They argue that it is unlikely that marriage among unmarried parents will raise the socioeconomic characteristics of cohabiting parents to that of married parents. Our analyses of Blacks and Latinos generally support their conclusions and are significant because the majority of children living with single mothers are non-White. We find that, among minorities, there are either few family type differences or the family type differences in children's material well-being are accounted for with the inclusion of the parents' socioeconomic indicators. Yet, among White children, there sometimes is a marriage advantage that cannot be accounted for by their parents' socioeconomic characteristics. These findings suggest that assessments of potential marriage promotion plans require accounting for the realities faced by unmarried mothers, such as the economic prospects of potential spouses, their own economic potential, selection issues, race and ethnic group variation, cohabitation status, and the formation of stepparent families.

## Note

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Appendix. *Material Well-Being of Children by Race Ethnic Group*

| | **Total** | **Married Two Biological** | **Married Stepparent** | **Cohabiting Two Biological** | **Cohabiting Stepparent** | **Single Mother** | **Single Father** |
|---|---|---|---|---|---|---|---|

| % Poor (social definition) | | | | | | | |
|---|---|---|---|---|---|---|---|
| Total | | 7.6 | 10.1 | 23.0 | 19.0 | 43.5 | 13.2 |
| Non-Hispanic White | 8.7 | 4.8 | 7.1 | 15.4 | 8.2 | 32.7 | 8.9 |
| Non-Hispanic Black | 33.4 | 8.8 | 16.2 | 25.3 | 38.3 | 49.2 | 23.8 |
| Non-Hispanic other | 15.2 | 7.2 | 27.6 | 34.9 | 20.5 | 42.5 | 35.0 |
| Hispanic | 29.8 | 21.6 | 13.6 | 30.7 | 32.9 | 53.8 | 16.1 |
| % Food insecure | | | | | | | |
| Total | | 19.6 | 29.2 | 41.1 | 44.5 | 51.7 | 27.4 |
| Non-Hispanic White | 20.7 | 15.0 | 24.5 | 41.0 | 39.2 | 44.0 | 24.2 |
| Non-Hispanic Black | 46.9 | 33.4 | 43.9 | 33.9 | 64.5 | 54.9 | 31.5 |
| Non-Hispanic Other | 26.2 | 20.5 | 22.0 | 51.8 | 41.3 | 48.9 | 36.8 |
| Hispanic | 43.9 | 37.1 | 41.2 | 44.8 | 42.2 | 60.9 | 36.9 |
| % Housing insecure | | | | | | | |
| Total | | 11.6 | 19.2 | 25.1 | 29.4 | 29.4 | 16.0 |
| Non-Hispanic White | 13.3 | 9.4 | 18.0 | 25.7 | 24.3 | 28.4 | 13.6 |
| Non-Hispanic Black | 27.9 | 22.1 | 18.9 | 22.9 | 52.3 | 31.1 | 19.0 |
| Non- | 12.5 | 8.7 | 19.7 | 65.3 | 21.2 | 16.5 | 26.4 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Hispanic Other | | | | | | | |
| Hispanic | 23.1 | 19.6 | 25.1 | 21.2 | 25.1 | 30.5 | 22.2 |
| % High risk | | | | | | | |
| Total | | 1.9 | 2.3 | 7.1 | 8.6 | 12.7 | 4.5 |
| Non-Hispanic White | 2.5 | 1.2 | 1.5 | 4.8 | 1.7 | 10.4 | 3.4 |
| Non-Hispanic Black | 10.7 | 3.2 | 3.4 | 13.1 | 30.0 | 14.4 | 6.2 |
| Non-Hispanic Other | 2.6 | 1.2 | 0.5 | 4.3 | 5.0 | 8.3 | 17.8 |
| Hispanic | 8.0 | 5.2 | 5.9 | 6.7 | 9.6 | 15.3 | 4.3 |
| *Note:* Weighted percentages are shown. | | | | | | | |

*Increasingly, children are living with cohabiting parents. Prior work on the material well-being of children living in cohabiting families is extended by including the biological relationship of children to adults, examining the racial and ethnic variations, and investigating the multiple indicators of material well-being. We draw on the 1999 National Survey of America's Families (*N *=34,509). Our findings suggest that children can potentially benefit from living with a cohabiting partner whose resources are shared with family members. Although children living with married rather than cohabiting parents fare better in terms of material well-being, this advantage is accounted for by race and ethnic group and parents' education. Marriage appears to provide more material advantages to White children than to Black or Latino children.*

Cohabitation has become an important part of adulthood (see Seltzer, 2000 and Smock, 2000 for recent reviews). The number of unmarried partner households has increased by 70% since 1990 (Simmons & O'Neill, 2001). Consequently, more children are experiencing parental cohabitation. In the past decade, there was nearly a 100% increase in the number of children living in cohabiting parent families from 2.2 million in 1990 to 4.3 million in 1999 (Acs & Nelson, 2001; Manning & Lichter, 1996). Moreover, two fifths of children are expected to spend part of their childhood living with cohabiting parents (Bumpass & Lu, 2000).

A broader pattern of family change in living arrangements is occurring, as smaller shares of children and adults reside in married families and larger proportions live in single-parent and cohabiting families (Casper & Bianchi, 2002). These recent shifts coincide with new policy initiatives and research that emphasize the importance of marriage for

child well-being (e.g., Waite & Gallagher, 2000). One of the goals of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 was to encourage the formation and maintenance of two-parent families, and lawmakers are currently pursuing marriage promotion incentives (e.g., Ooms, 2002). The underlying justification is that children fare better in married, two biological parent families than any other family type. In fact, cohabiting parent families may become prime targets for marriage promotion because they are already sharing a residence with a potential spouse. Also, cohabiting mothers have greater expectations for marriage and more often marry the fathers of their children (Carlson, McLanahan, & England, 2004; Lichter, Batson, & Brown, 2004) than do single mothers.

The 1999 National Survey of America's Families is used to investigate the relative economic advantages of marriage over cohabitation for children, controlling for background characteristics, and the relative advantages of cohabitation over single parenthood. Our work contributes to the literature by distinguishing the biological status of children (step- and biological children) living in cohabiting and married parent families and by specifically focusing on race and ethnic group variations. Prior child poverty studies have lumped together children living in cohabiting two biological and stepparent families and not considered the importance of race and ethnicity in assessments of cohabitation and child poverty (Acs & Nelson, 2002; Bauman, 1999). We also demonstrate the utility of using several measures of material well-being: official poverty, social poverty, food insecurity, and housing insecurity.

## Background

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Prior work suggests that children in cohabiting parent families fare better economically than children in single-mother families and worse than children in married couple families (Acs & Nelson, 2002; Carlson & Danziger, 1999; Lerman, 2002a; Manning & Lichter, 1996). Some of this prior work, which relies on the 1990 Public Use Microdata Sample (PUMS) data, is now dated (Carlson & Danziger; Manning & Lichter). Given the recent growth in cohabitation, these estimates may not reflect contemporary circumstances. Additionally, research using more recently collected data has relied on bivariate analysis or does not account for men's sociodemographic characteristics (e.g., Acs & Nelson; Lerman, 2002b; Lichter & Crowley, 2004).

### Cohabitation versus single and married parenthood

Cohabitation may benefit children when the contrast family type is single parents. By providing two potential income providers, cohabitation may be more financially advantageous for children than a single-parent family. It is expected that children may also benefit from resources garnered from the cohabiting partner's social network (i.e., friends and family). Nonetheless, cohabiting partners may be a liability when they do not contribute enough resources to offset their consumption (as described below).

Cohabitation may be economically disadvantageous for children when compared to marriage for at least three reasons. First, cohabitation is not as stable for children as marriage (Manning, Smock, & Majumdar, 2004). Children raised in cohabiting parent families experience more family transitions than children raised in married parent families (Graefe & Lichter, 1999; Raley & Wildsmith, 2004). Brines and Joyner (1999) demonstrated that the transitional nature (or weaker ties) of cohabitation may lead to fewer joint investments by cohabiting than married couples. As a result, children living with cohabiting parents may not receive as many financial investments as children living with married parents. Second, cohabiting parents are not typically as high-income earners as married parents (Manning & Lichter, 1996), and the cohabiting partner's income contributions may not offset the increased expenditures incurred for an additional household member. Indeed, cohabiting couples typically do not transition into marriage until they achieve financial stability (Smock & Manning, 1997; Smock, Manning, & Porter, 2005), suggesting that children in cohabiting families may be economically disadvantaged compared to their counterparts in married families. Third, cohabiting parents may be less able to activate social networks to receive income or support than married parents. Cohabiting couples receive less support from family and friends than married couples (Eggebeen, 2005). Thus, cohabiting parents' weaker access to support from outside the household may mean that their children may suffer more during economic hard times than children living with married parents.

**Biological status**

Prior work on the link between parental cohabitation and child economic well-being relies on contrasts according to union status (i.e., cohabiting, married, or single), ignoring biological parentage (Carlson & Danziger, 1999; Lerman, 2002a; Lichter & Crowley, 2004; Manning & Lichter, 1996). Children enter cohabiting parent families in two ways: by birth or change in composition of their household. First, children born into cohabiting parent families typically live with both biological parents; almost half of children in cohabiting parent families lived with two biological parents (Fields, 2001). Second, children enter cohabiting parent households because one of their parents decides to share residence with a cohabiting partner. In 1996, about half (54%) of children with cohabiting parents lived in families that were structurally similar to stepfamilies; they lived with only one biological parent and an unrelated adult who is in an intimate relationship with the parent (Acs & Nelson, 2001; Fields). Similarly, one of eight (12%) children in married families lives with one biological parent and a stepparent.

Distinguishing two biological and stepparent families is important because typically stepchildren do not receive the same family benefits as biological children (e.g., Fishman, 1983; Hofferth & Anderson, 2003; Winkler, 1997). Across several domains, stepparents tend to invest less than biological parents in their children. Stepparents often spend less on food, schooling, clothing, gifts, and health care than biological parents (Anderson, Kaplan, & Lancaster, 1999; Case, Lin, & McLanahan, 2000; Case & Paxson, 2001). Children in stepfamilies report worse family environments in terms of cohesion, warmth, and conflict, on average, than their counterparts residing with two biological parents (Kurdek & Fine, 1993; Pink & Wampler, 1985). And children in stepfamilies experience

more family change and complexity than children in biological parent families (Stewart, 2001). This may undermine child adjustment as children negotiate relationships with many adults (e.g., nonresident parents, stepparents, and stepgrandparents) and children (stepsiblings and half-siblings) (Hetherington & Jodl, 1994).

In contrast, children living with cohabiting stepfathers may fare better than children living with cohabiting biological parents. Single mothers may be instrumental in decisions about "good" cohabiting partners and may select partners with strong and stable ties to the workforce. This same economic calculus may not be operating among childless couples when deciding to cohabit. As a consequence, cohabiting couples who have children together may be living in poorer economic circumstances than cohabiting couples who form their unions after children are born. Understanding the implications of family structure for children's well-being requires detailed measures that include union status and biological relationships of children and adults.

**Poverty**

To accurately characterize the economic circumstances of cohabiting parent families, we must be explicit about family definitions. Official poverty estimates are calculated using family income. According to the U.S. Census Bureau, a family comprises of two or more persons related by blood, marriage, or adoption who reside together. The National Academy of Sciences (NAS) recommended that the definition of family be expanded so that poverty estimates include the cohabiting partner's income (Citro & Michael, 1995). Official estimates assume that the partner provides no income, whereas the expanded NAS family definition assumes that the partner shares equally with all family members. It is unlikely that either assumption reflects the circumstances of cohabiting families (Bauman, 1999; Iceland, 2000; Lichter & Crowley, 2004; Oropesa, Landale, & Kenkre, 2003). Coresidence does not always signify commingling of income. Nonetheless, this pooling assumption is implicit in poverty estimates for married families, despite research indicating that money is not shared equally across family members in some marriages (Delphy & Leonard, 1992; Horney & McElroy, 1988; Thomas, 1990; Winkler, 1997).

Empirical evidence shows that including the cohabiting partner's income in the calculation of family income makes a substantial difference in the poverty levels of children in cohabiting parent families (Carlson & Danziger, 1999; Iceland, 2000; Manning & Lichter, 1996). Redefining poverty to include the cohabiting partner's income moves 40% of poor children in cohabiting partner families out of poverty and only a small fraction of nonpoor children into poverty (Carlson & Danziger; Manning & Lichter). The majority of children living with cohabiting parents remain in poverty in part because cohabiting partners, on average, are not high-income earners (Bauman, 1999; Carlson & Danziger; Manning & Smock, 1997). We extend this line of work using recent data to distinguish between cohabiting two biological parent families and cohabiting stepfamilies.

**Material hardship**

Most research on economic well-being relies on poverty status measures. An alternative measure is material hardship, which measures, for instance, whether there were times when a household could not pay its essential expenses, resulting in food or housing insecurity. Similar to poverty status indicators, this is a household measure and does not refer to individual circumstances. Hardship measures have advantages over poverty indicators because they do not involve assumptions about the allocation of resources and reflects the actual living conditions of the household, at least as reported by the householder. Issues related to food and housing security are central to understanding child health and well-being (Johnston & Markowitz, 1993; Morley, 1997).

Bivariate findings using the 1999 National Survey of American Families (NSAF) indicate that children in cohabiting parent families experience significantly lower levels of food insecurity than children in single-mother families and significantly greater food insecurity than children in married two biological parent families (Acs & Nelson, 2002). Using Survey of Income and Program Participation (SIPP) data, Bauman (1999) found that income from cohabiting partners does significantly less to alleviate material hardship than income from spouses, although he does not differentiate the effects of cohabitation for couples with and without children. Kenney (2003) echoes these findings, reporting that cohabiting couples with a newborn have greater material hardship than married couples. These results suggest that it is important to consider several indicators of economic well-being rather than just a single poverty measure.

**Race and ethnicity**

Recent work on cohabitation and child economic well-being has not specifically examined race and ethnic group variation in material hardship (Acs & Nelson, 2002; Bauman, 1999), even though prior research stresses its centrality in the influence of family structure on child poverty (e.g., Eggebeen & Lichter, 1991; Iceland, 2003). Thus, we argue that it is important to attend to the significance of race and ethnic group variation in material hardship.

Children's experiences with parental cohabitation are more common among race and ethnic minorities (Fields, 2001; Fields & Casper, 2002). We may observe greater benefits of living with cohabiting parents versus single parents among Black and Latino children because cohabitation is more normative and as a consequence less selective of the most disadvantaged parents (Bumpass & Lu, 2000; Raley & Wildsmith, 2004).

At the same time, a weaker economic selectivity into marriage (vs. cohabitation) among minorities means that parental cohabitation (vs. marriage) may be more detrimental for the economic well-being of White children than their Black or Latino counterparts. Although men experience a greater earnings advantage (over never-married men) with marriage than cohabitation, the gap between the marriage and cohabitation premium is greater for White men than Black or Latino men (Cohen, 1999). Black and Latino married and cohabiting parents share more similar education levels and earnings relative to White married and cohabiting parents (Casper & Bianchi, 2002; Manning & Lichter, 1996). Empirical findings show that White married mothers with infants experience less

hardship than cohabiting mothers, but Hispanic and Black cohabiting and married mothers share similar levels of hardship (Kenney, 2003).

## Current investigation

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This article evaluates whether parental cohabitation provides economic benefits for children by asking two sets of questions. First, is the cohabiting partner's income associated with the financial well-being of the child and if so, how? To answer this question, we examine children living with cohabiting parents to determine how excluding (official definition) versus including (social definition) the cohabiting partner's income and family membership influences child poverty levels. It is expected that cohabiting partners will have positive influences on economic well-being; in some cases, however, they may be a drain on household resources. Differentials in the well-being of children living with a biological rather than step cohabiting parent are investigated. Additionally, the benefits of parental cohabitation for Black and Latino children are compared to those of White children.

Second, how do the economic circumstances of children living in cohabiting two biological parent and cohabiting stepparent families compare to those of children living in married families? Initially, we compare children in cohabiting two biological parent families to children living with one biological parent and the cohabiting partner to establish whether it is important to distinguish between these two cohabiting parent family types. Then, we examine whether children experience any advantage by living in a married rather than in a cohabiting parent family, comparing children in married versus cohabiting two biological parent families as well as those in married versus cohabiting stepparent families. These contrasts allow us to determine the significance of union status by contrasting children who share the same biological relationship to adults in the household. The benefits of parental cohabitation for Black, White, and Latino children also are examined by estimating separate models for each group.

We evaluate whether these family structure differences are evident controlling for the sociodemographic characteristics of children and parents: child's gender, age, race, and ethnic group, parents' ages, parent's education, and parental work hours. Parents tend to invest more in sons than daughters (Hofferth & Anderson, 2003), meaning that girls may experience lower levels of economic well-being. Although a larger share of young children is poor (Bishaw & Iceland, 2003), older children experience more problems with food insecurity than younger children (Nord & Bickel, 2002). Black and Hispanic children are more likely to be poor than White children (Lugaila & Overturf, 2004) and disproportionately likely to reside in cohabiting families (Bumpass & Lu, 2000). Their parents face unique constraints in the labor market in part because of lower educational attainment and other factors that are not easily measured, such as discrimination and access to job networks. Parent age reflects experience in the labor force with older parents having greater earning potential. Parents' education and work hours capture parents' earnings capacity. Special attention is paid to parental work hours because they

are the most proximate and perhaps endogenous to economic well-being, unlike the other covariates. Wages and unearned family income cannot be included because they are endogenous to the poverty-dependent variable. Our aim is to first determine differences in child well-being according to family structure. We then determine the extent to which the observed characteristics account for differences across family types.

## Method

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This study draws on the 1999 wave of the National Survey of America's Families. The 1999 data are the most recent wave of NSAF data available. They provide an excellent source of recent information about children's well-being and are nationally representative of the civilian noninstutionalized population under the age of 65. Designed to evaluate the effects of welfare reform on families, the NSAF covers topics focusing on children and families, ranging from living arrangements and family economic circumstances to child well-being, child care, and health insurance access and coverage. The 1999 interviews were conducted in over 42,000 households and include 35,938 children (see Converse, Safir, Scheuren, Steinbach, & Wang, 2001, for more details). The "Most Knowledgeable Adult" or MKA replied to questions about up to two focal children, ages 0 – 5 and 6 – 17. In nearly all cases, the MKA is a biological mother or stepmother.

These data are appropriate for this project because they were recently collected, contain detailed measures of family structure that include children's biological relationships to cohabiting partners, and incorporate extensive information about income as well as food and housing security. In addition, the NSAF is one of the only recent surveys to oversample disadvantaged children (living below 200% of the poverty line). Also, the data contain a larger number of children living in cohabiting parent families than any other recent survey (including the SIPP) and they allow us to distinguish between cohabiting stepparent (1,019) and two biological parent (959) families. In addition, these data include sufficient numbers of non-Hispanic Black, non-Hispanic White, non-Hispanic other, and Hispanic children.

Our analyses are restricted to the 34,600 children residing in one of the following six family forms: two biological married parents, married stepparent, two biological cohabiting parent, cohabiting stepparent, single mother, or single father family (*n*= 1,338 cases or 3.7% excluded from the original *n*= 35,938). We exclude 91 (or 0.2% of the original sample) of these cases because there was no parent file (containing parent education, age, and work hours) to link to the child file. Thus, our final sample size is 34,509 children (4% of the original sample is excluded) and children are the unit of analysis. We use NSAF replicate weights to adjust for oversampling to ensure that our results are representative of the U.S. population and to correct for shared variance among siblings (Brick et al., 2000; Converse et al., 2001).

### Measures

We examine four indicators of economic well-being. The first is poverty using family income. Data are collected about family income for the year prior to the interview (1998). This measure includes pretax cash sources of income and does not include important noncash types of income, such as food stamps, earned income tax credit, or housing aid. Poverty estimates are derived using federal definitions of poverty for specific income levels and family sizes. We compare two measures of poverty. One measure defines the family unit in a traditional manner consistent with the U.S. Census Bureau definition of a family; that is, it excludes the income and presence of the cohabiting partner. We refer to this measure as *official* poverty. We also use a measure that defines families more broadly to include the cohabiting partner's income and presence. This specification is referred to as *social* poverty (consistent with the NSAF terminology).

The second measure of economic well-being is food security. The items in the NSAF focus on food affordability; that is, whether families had enough money to pay for food in the last 12 months. Respondents who replied affirmatively to one of the three following questions are coded as having experienced food insecurity. The NSAF inquired whether respondents or a member of their family were worried food would run out before they got money to buy more, had run out of food, or skipped a meal because there was not enough money to pay for food. Food insecurity is typically measured with an 18-item scale and respondents who affirmatively reply to 3 of 18 items about resource-based food security are classified as being food insecure. The NSAF does not include that level of detailed measurement. Thus, our measure indicates a level of food insecurity risk that is less stringent and as a result is not directly comparable to that reported by the United States Department of Agriculture.

The third measure of economic well-being is housing security. Respondents who replied they or a member of their family was unable to pay mortgage, rent, or utility bills at any time during the last 12 months are coded as having housing insecurity.

Our final measure of economic well-being is a combination of the three prior measures. Children who experienced all the conditions—live below social poverty, experience food insecurity, and experience housing insecurity—are classified as *high risk*. These children face multiple disadvantages and are arguably the most economically disadvantaged in the sample.

The core-independent variable, family structure, is drawn from a detailed series of household roster questions that establish marital status and biological relationship to children. This improves upon other data sources that rely on household rosters that either ask only about relationship to head of household (e.g., Current Population Survey or U.S. Census) or use a single question to define specific household relationships (e.g., SIPP). We define family structure in terms of biological relationship to parents and resident adults' relationship. The pattern of children's family living arrangements is consistent with that documented using SIPP data (Fields, 2001). We include the following types of families in our analyses: cohabiting two biological parent (3%), cohabiting stepparent (3%), married two biological parent (61%), married stepparent (8%), single-mother (21%), and single-father (3%) families. About 84% of the cohabiting stepfamilies

comprises a biological mother and her male partner; the remaining 16% are headed by a biological father and his female partner. Children residing in foster or kin care are excluded from these analyses.

We also include indicators of sociodemographic status of the child and the parents. The child characteristics include gender, age, and race and ethnic group. Gender is coded 1 for *girls* and 0 for *boys*. Child's age is coded a continuous variable ranging from 0 to 17. We include four variables indicating race and ethnic group membership. Children are coded as non-Hispanic White (reference), non-Hispanic Black, non-Hispanic other, and Hispanic. Parent indicators include age, education, and work hours. The characteristics of mothers and fathers are reported separately. Note that some of the mothers and fathers may be stepparents depending on the family type. The ages of mothers and fathers are coded as continuous variables. We divide mother's and father's education into three categories: less than high school, high school (reference), and more than high school. Mother and father work hours measure reported hours worked in the past week. For cases in which some parent information is missing, we assign mother (or father, as appropriate) mean values.

### Analytic strategy

Our analytic strategy is to begin by providing a descriptive portrait of children's economic well-being in each family type: cohabiting two biological, cohabiting stepparent, married two biological, married stepparent, single mother, and single father. We also compare the sociodemographic characteristics of children and parents in each family type. To answer the first research question, we calculate the percentages in poverty for children in both types of cohabiting families using the official and social poverty definitions and we estimate the proportions reclassified out of poverty with the social definition. To answer the second research question, a series of logistic regression models is estimated for children residing in two-parent families (children in single-parent families are excluded because there is not information for both mother and father characteristics). Logistic regression is appropriate because all four of the dependent variables are dichotomous. Initial models establish the bivariate relationship between family structure and economic well-being. Full models incorporate the measures of child and parent sociodemographic characteristics to evaluate the extent to which family structure variation in child economic well-being is a function of these factors. The presentation of results highlights the three family type comparisons of interest: (a) cohabiting parent families (i.e., two biological parent vs. stepparent), (b) two biological parent families (i.e., married vs. cohabiting), and (c) stepparent families (i.e., married vs. cohabiting). Because we find that family type and race and ethnic group significantly interact in their effects on child economic well-being, race and ethnic group-specific models are also presented.

## Results

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**Economic well-being and sociodemographic characteristics by family type**

Table 1 shows children's economic well-being as well as children's and parents' characteristics by family type. Poverty levels vary widely by family type, ranging from less than 8% for children residing in married two biological parent families to 43% for children living with single-mothers. Ten percent of children in married stepparent families are poor compared to 19% in cohabiting stepfamilies. In cohabiting two biological parent families, 23% of children reside in poverty. Food and housing insecurity levels follow a similar pattern across family types. Again, a smaller share of children in married two biological parent families are food (20%) or housing (12%) insecure than those in married stepparent (29% and 19%, respectively), cohabiting two biological parent (41% and 25%, respectively), cohabiting stepparent (45% and 29%, respectively) families. The high-risk measure, which combines these three indicators, reveals the same pattern by family type.

There are few gender differences by family type, although in both types of cohabiting families there are more girls than boys. Children residing in cohabiting two biological parent families are disproportionately young; the mean age is 4 and 70% are under age 6. In contrast, the mean age of children in cohabiting stepparent families is 10. These differences make sense when we consider that cohabiting unions with children are typically short lived (Brown, 2002; Manning et al., 2004). The former type of cohabiting family emerges following an in-union birth, but faces high odds of disruption by the child's fifth birthday (Graefe & Lichter, 1999). The latter type of cohabiting family is formed following a spell of single parenthood (whether because of unmarried childbearing or divorce) and thus children are likely to be older.

Children in cohabiting families are disproportionately Black and Hispanic. Just 44% of children in cohabiting two biological parent families are White, approximately 21% are Black and 31% are Hispanic. In contrast, nearly three quarters of children in married two biological parent families are White. Among cohabiting stepparent families, a majority (58%) of children are White, 18% are Black, and 20% are Hispanic.

Parents in cohabiting parent families are younger than parents in married and single-parent families. The average ages of mothers and fathers in cohabiting two biological parent families are 29 and 32, respectively. Parents in cohabiting stepparent families are slightly older. The average age of mothers in cohabiting stepparent families is 33, and for fathers, it is 35.

Parents in cohabiting families have disproportionately low education levels. More than one quarter of mothers in cohabiting parent families have less than a high school education; yet, only 12% of mothers in married parent families have low education levels. Similarly fathers in cohabiting parent families have low education levels. Fathers in cohabiting two biological parent families have much lower education levels than fathers in cohabiting stepparent families (36% vs. 22.5%, respectively). In contrast, fathers in married two biological parent families have high levels of educational attainment; only 13% have less than a high school education.

Despite these differences in education, there appear to be similar levels of work hours across family types. Mothers in cohabiting two biological parent families work on average 26.5 hours per week and mothers in cohabiting stepparent families work on average 32 hours per week. Similarly, fathers in cohabiting two biological parent families work on average 41 hours per week and fathers in cohabiting stepparent families work on average 40 hours per week. In contrast, mothers in married, two biological parent families work on average 24 hours per week and fathers work 46 hours per week.

**How does cohabiting partner's income influence poverty status?**

Official poverty estimates indicate that 17.3% of all children in our sample are living in poverty. Our recalculation of poverty that includes cohabiting partner's income (i.e., social poverty) results in 15.9% of children living in poverty (results not shown). Thus, the overall poverty rate is 9% higher when we do not account for cohabiting partners' income and family membership. This seemingly small value represents over 1 million children.

Table 2 shows the percentage of children in cohabiting families who are in poverty by race and ethnic group. Using both official and social definitions (i.e., excluding vs. including the cohabiting partner's income and presence), the table presents the percentage of poor cohabiting children who are no longer classified as poor when we include the cohabiting partner in our poverty calculations. Notably, virtually no children are pushed into poverty using the social definition. Thus, it appears that cohabiting partners have the potential to draw children out of poverty, but cohabiting partners could be a liability providing no economic benefit.

The first three columns of Table 2 present the findings that relate to cohabiting two biological parent families. Using the official definition of poverty, which excludes the cohabiting partner's presence and income from the calculation, poverty estimates are on average 38%, ranging from 35% poor for Blacks to 42% poor for Hispanics, as shown in the first column. The next column presents the percentage of children living in poverty according to the social definition (i.e., the cohabiting partner is included in family membership and the partner's income is added to family income). Using the social definition, only 23% of children in cohabiting two biological parent families are poor. The percentage of children living in poverty ranges from 16% for Whites to 35% among children classified as non-Hispanic other. The third column shows that the ameliorative effects of incorporating the cohabiting partner vary substantially across race and ethnic groups. Overall, two fifths of poor children are no longer poor when we include the cohabiting partner as a family member. Among White children, 58% move into the nonpoor category when we apply the social definition. The percentages of children reclassified using the social definition of poverty is considerable but more modest for other groups. Using the social definition, 29% of Blacks and 27% of Hispanics are no longer in poverty.

The last three columns of Table 2 illustrate that the reductions in the percent of poor children are even more dramatic for children living in cohabiting stepparent families.

Applying an official definition, 45% of children living in cohabiting stepparent families are poor and the proportion ranges from 30% to 60% depending on the race and ethnic group. Poverty levels diminish by half when using the social definition for cohabiting stepparent families such that only one fifth (19%) of children are living in poverty. Only 8% of White children versus 38% of Black children are living in poverty. The last column is the percentage of children no longer in poverty when using the social rather than official definition. Over half (58%) of children officially classified as poor are no longer poor once the cohabiting partner is included as part of the family-consuming and producing unit. White children benefit from cohabiting partners' income more than other children; using the social definition 78% of White children are reclassified as nonpoor in contrast to 36% of Black children and 41% of Hispanic children.

Supplemental analyses (results not shown) indicate that poor children living in cohabiting two biological parent families are significantly less likely to be reclassified as nonpoor with the inclusion of the cohabiting partner than children living in cohabiting stepparent families. This relationship persists with the inclusion of child characteristics and parent characteristics, suggesting that differences between cohabiting two biological and stepparent families do not solely result from variation in their socioeconomic circumstances.

**Parental cohabitation and material well-being**

Table 3 presents the logistic regression models predicting each type of material well-being for children living with two parents (biological or stepparents). This sample limitation allows us to include characteristics of both mothers and fathers in the model. For each outcome, the initial model includes only family structure and the full model includes all the covariates.

We present our results according to substantive family structure comparisons. First, we examine the well-being of children living with cohabiting parents (two biological vs. one biological parent). Second, we focus on children who share the same biological relationship to adults in the household: two biological parents (cohabiting vs. married) as well as stepparents (cohabiting vs. married). We discuss differences in material well-being according to union type.

Cohabiting parent families. For each of the outcomes (poverty, food insecurity, housing insecurity, and high risk), children living in cohabiting stepparent families fare as well as those in cohabiting two biological parent families. The multivariate models mirror these bivariate findings. These results suggest that the material advantage of living with two biological parents is quite minimal among children who live with cohabiting parents.

Two biological parent families. Among children living in two biological parent families, children with cohabiting parents experience significantly lower levels of material well-being than children living with married parents. For example, children living in cohabiting two biological parent families are 263% (100-exp(1.29)) more likely to experience poverty than children living with two biological married parents. The

multivariate models indicate that the associations between family structure and material well-being are accounted for by both the child and parent characteristics, specifically race and ethnic group and education. Thus, children living with cohabiting two biological parents are similarly likely to live below poverty levels and to experience housing and food insecurity as children living with married two biological parents. Increased work hours by mothers and fathers are associated with reduced odds of poverty, but the effects of family structure are reduced to nonsignificance with just the inclusion of parent's education (result not shown). Overall, child and parent characteristics account for at least 70% (1—.36/1.29) of the difference in the well-being of children living in married and cohabiting two biological parent families.

Stepparent families. Turning now to stepparent families, children living with married stepparents experience significantly better material outcomes, on average, than children living with cohabiting stepparents. Significant differences in the well-being of children living with cohabiting stepparents versus married stepparents are denoted with superscript *a*. The multivariate models indicate that children living with cohabiting stepparents are similarly likely to live below poverty, to experience food or housing insecurity, or to be at high economic risk as children living with married stepparents. It appears that the inclusion of race and ethnic group and education level account for the positive coefficients for cohabiting stepparent families that were observed in the bivariate models for all the outcomes except food insecurity (results not shown). The gap in food insecurity between married and cohabiting stepparent families is explained with the inclusion of parent's work hours (results not shown). The observed marriage advantage for the other outcomes, however, is explained before work hours are included in the model. Taken together, the child and parent background covariates reduce by half differences among married and cohabiting stepparent families.

**Race and ethnicity, parental cohabitation, and material well-being**

Models that simply control for race and ethnic group may be masking important race and ethnic group differences in the association between family structure and material well-being. There is considerable variation in the levels of poverty and economic hardship across racial and ethnic groups, as shown in the Appendix. Indeed, the inclusion of interaction terms indicated statistically significant improved model fit, and the relationships between family structure and material hardship significantly differed for race and ethnic groups (results not shown). Thus, we present the bivariate (Model 1) and the multivariate (Model 2) results separately for each race and ethnic group in Table 4. For ease of presentation, the coefficients for the sociodemographic characteristics in the full models are not shown in the table. To make statistical comparisons between other family categories, we simply change our family structure reference category and note these contrasts in Table 4.

Cohabiting parent families. Significant differences between cohabiting two biological and stepparent families are denoted in Table 4 with superscript *b*. The relationship between family type and well-being differs according to the well-being measure and race and ethnic group. In the zero-order (Model 1) and multivariate (Model 2) models, White

children living in cohabiting stepparent and cohabiting two biological parent families have similar experiences with poverty, food insecurity, housing insecurity, and being at high risk.

Black children living in cohabiting stepparent families have statistically similar levels of poverty and high economic risk as their counterparts living in cohabiting two biological parent families. Yet, Black children living in cohabiting stepparent families have much higher levels of food and housing insecurity than Black children living in cohabiting two biological parent families. The housing insecurity remains marginally significant ($p$= .09) in the multivariate model. The difference in food insecurity persists even when parents' education and work hours are included in the models. Among children living with cohabiting parents, Black children fare better when living with biological parents than with stepparents.

The findings for Hispanic children living in cohabiting parent families largely mirror those of White children. The biological status of the cohabiting partner is not associated with the well-being of Hispanic children living with cohabiting parents. The one exception is that, in the zero-order model, food insecurity is greater among children living with cohabiting two biological than stepparents; however, this difference is no longer statistically significant in the full model.

Two biological parent families. Among children residing with two biological parents, White children living in cohabiting two biological parent families are more likely to experience poverty, food and housing insecurity, and high economic risk than children living with married two biological parents. In the multivariate models, the marital status gap in poverty and high economic risk is explained largely by parent's education and work hours (results not shown). Among Whites, the gap in food and housing insecurity according to marital status cannot be explained by parents' education or work hours.

Black and Hispanic children living with married and cohabiting two biological parent families share similar levels of food and housing insecurity. Yet, Black and Hispanic children living with married parents are less likely to be poor than children living with cohabiting parents. Unlike the model for Whites, our multivariate models indicate that the benefit of marriage no longer is evident once parents' education is included in the model. A slight divergence in findings exists for high economic risk. There is greater material risk among Black children living with cohabiting rather than married biological parents, which is explained by parent's education. Among Hispanic children, we do not observe marital status differences in high material risk.

Stepparent families. Next, we examine the material well-being of children living with cohabiting and married stepparents. In Table 4, significant differences between married and cohabiting stepparent families are denoted with superscript *a*. White children living with cohabiting stepparents have similar odds of being poor and of facing high material risk as children living with married stepparents. White children residing with a cohabiting stepparent have higher odds of experiencing food and housing insecurity than children living with married stepparents. This family structure difference in food insecurity among

Whites persists while controlling for remaining covariates. In contrast, the union status difference in housing insecurity among White children is accounted for by parents' education and work hours.

Black children living with married and cohabiting stepparents also share similar odds of living in poverty. In addition, there is no significant marital status gap in food insecurity among Black children living with stepparents. Among Black children, there appears to be a marriage advantage at the zero-order for housing insecurity and high economic risk. The marital status gap in housing insecurity is not explained by the covariates in the model, whereas the marital status gap in high economic risk is explained by parental characteristics.

Hispanic children living with married stepparents experience significantly lower levels of poverty than Hispanic children living with cohabiting stepparents, but this difference no longer exists once parents' education is added in the model (result not shown). Hispanic children living in cohabiting stepparent and married stepparent families experience similar likelihoods of food insecurity, housing insecurity, and high material risk.

Taken together, these findings reveal race and ethnic group variation in the linkages between family structure and child's material well-being. Combining all children together masks many race and ethnic group differences. Specifically, White children living in married two biological parent families and married stepparent families often fare better than White children living in cohabiting two biological or stepparent families, respectively. For White children, parents' human resources or work effort sometimes explain the observed benefits of marriage (such as when using the social measure of poverty), but the marital advantage persists when considering a reduction in food and housing security. In contrast, the advantages of marriage appear to be much weaker for Black and Hispanic children and are typically explained by child and parent characteristics.

## Discussion

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Children's economic well-being depends on parent's cohabitation status, parent's socioeconomic circumstances, race and ethnic group, the measure of material well-being, and the biological relationship of children to adults. These results suggest that there is considerable variation in the economic implications of cohabitation and marriage.

To evaluate whether economic well-being among children in cohabiting parent families has changed over the past decade, we contrast our findings to Manning and Lichter's (1996) and Carlson and Danziger's (1999) analyses using 1990 PUMS data. Although the percentage of children living with cohabiting parents has increased over the decade, there has been a decline in the proportion of children living in cohabiting parent families who experience poverty (social definition) from 32% to 21%. The decline in poverty is quite striking for White children living with cohabiting parents (from 24% to 11%) and much

less so for Black children (from 39% to 32%). Among Hispanic children living with cohabiting parents, there is no evidence of any decline in poverty as levels have remained quite stable (32%).

Cohabiting partners have the potential to provide some economic benefit, but including their income in the poverty calculation does not always draw children out of poverty. Two fifths of poor children living in cohabiting two biological parent families are reclassified as not being poor when the cohabiting partner is included in family membership and that partner's income is included as part of family income. Even higher proportions (58%) of children living with cohabiting stepparents are reclassified as nonpoor when their cohabiting stepparent is included in the calculation of family income and membership. Children in cohabiting stepfamilies are more often drawn out of poverty in part because cohabiting stepfathers have higher educations and earnings than cohabiting biological fathers. This finding is consistent with our expectation that women forming stepfamilies may favor men with more stable economic prospects, whereas women who have children with cohabiting partners (cohabiting two biological parents) may less often use economics as a criterion for cohabitation. Some children in cohabiting parent families are especially likely to benefit from the cohabiting partner's income: White children and those living with men who work more hours. These results mirror the 1990 PUMS results by Carlson and Danziger (1999).

Our work shows that the initial marriage advantage for children living with two biological parents (cohabiting two biological vs. married two biological) and stepparents (cohabiting stepparents vs. married stepparents) are explained by the covariates included in the models. Our results suggest that both child and parent characteristics are integral to the association between family structure and children's economic well-being. Given that decisions about whether to marry or cohabit vary by race and ethnic group as well as by education (e.g., Clarkberg, 1999; Manning & Smock, 1995, 2002), the benefits of marriage may be a result of parents' education and race and ethnic group rather than marriage per se. These findings suggest that selection processes are operating, but we recognize that other unobserved processes, such as support from family and kin, decisions about the division of labor, and future security of relationships, also may be important mechanisms. To the extent that cohabiting partners represent potential spouses, policies that encourage movement into marriage may not result in as positive outcomes as observed among married parent families.

Consistent with prior research, our results show that the relationship between family structure and material hardship differs according to race and ethnic group (e.g., Iceland, 2003). White children seem to benefit materially from their biological parents' marriage more than do Black or Hispanic children. In particular, for both housing and food insecurity, there appears to be little economic advantage of marriage for Hispanic children. These differences result in part from race and ethnic group variation in education levels of married and cohabiting parents. Hispanic married and cohabiting parents share similar low levels of educational achievement, whereas White married parents have much higher levels of education than cohabiting parents (results not shown). Thus, the gap in the economic well-being of White children living with married and

cohabiting parents may partially result from the propensity for Whites with higher education levels to marry. In contrast, the similarity in the economic well-being of Hispanic children living with cohabiting and married parents perhaps reflects the weak association between education and marriage among this group.

One of our aims was to include several measures of well-being to verify that observed family type differences do not simply result from the underlying assumptions of specific measures. For example, the social poverty indicator assumes that the cohabiting partner contributes income to the family pot. In reality, cohabiting partners may not share all their income with family members (Kenney, 2002; Oropesa et al., 2003). The actual living conditions that children encounter may be better measured by indicators of respondent's reports of housing and food insecurity. Among all children, the results are similar for each measure of material well-being. Separate models for race and ethnic groups, however, show that housing and food insecurity do not always operate in the same manner as poverty for some race and ethnic groups. The poverty measure relies on earnings but the hardship measures may allow for social network assistance and other sources of noncash aid. For example, Hispanic children living with cohabiting or married parents have similar odds of experiencing food or housing insecurity, but Hispanic children living with married parents less often live in poverty. Perhaps, Hispanic cohabitors are able to enact social networks and receive noncash income to buffer the possible monetary disadvantage of cohabitation. Thus, the implications of family structure on material well-being depend somewhat on the allocation and distribution of family resources as well as access to support from outside the household.

We advocate for differentiating between two types of cohabiting parent families: two biological and cohabiting stepparent families. Children are more often reclassified as nonpoor when in a cohabiting stepparent than a cohabiting biological parent family. Yet, for each of the outcomes considered in this article—poverty, food insecurity, housing insecurity, and high risk—children in cohabiting two biological parent families do not significantly differ from children in cohabiting stepparent families. When we focus on specific racial and ethnic groups, we observe a few statistically significant differences in material well-being according to biological relationship to parents. For instance, Black children living with cohabiting two biological parents fare significantly better than Black children living with cohabiting stepparents. Yet, there is not a biological parent advantage for Hispanic and White children living with cohabiting parents. Nonetheless, it is probably important to distinguish between cohabiting two biological and stepparent families because these parents likely have a different stake in the well-being of children (cf., Hofferth & Anderson, 2003).

Four limitations may be important when extrapolating from these results. First, we cannot account for family instability or length of time spent in particular families because the NSAF data do not include questions about family history. Children in less stable families may not have as much access to all family members' resources and may experience more disruptions in their economic well-being. Second, the NSAF data include only single point in time estimates of economic well-being. Children's overall economic well-being may be better tapped using measures that account for employment stability and length of

time living in poverty. Some of these economic circumstances may be short lived. Third, causality issues cannot be addressed. Our analyses are cross-sectional and thus represent associations between family structure and material well-being. For example, income may be related to the odds of marriage, and at the same time, marriage may lead to more stable employment and subsequently higher income. Similarly, cohabiting or married women may reduce work hours (and income) because they have a cohabiting partner or spouse. Thus, the findings could be overestimating the ameliorative effects of living with a cohabiting partner or spouse. Unfortunately, we cannot account for unobserved differences across family types. Finally, the amount of income sharing may vary within and between cohabiting (two biological and stepparent) and married (two biological and stepparent) couple families, but we cannot measure it with our data. The poverty analyses rest on assumptions of no income sharing or complete income sharing. Thus, we may overstate the level of income sharing in cohabiting and married stepfamilies. For example, children living with cohabiting two biological and cohabiting stepparents are similarly likely to be in poverty, but, in fact, children in cohabiting stepparent families could be worse off because they do not share in the cohabiting partner's economic resources. Still, the measures of housing and food insecurity provide some insight into how resources may be shared, because they refer to hardship and do not rely on assumptions about the distribution of resources. This topic deserves further attention and will provide insight into how children are advantaged or disadvantaged by their parent's marriage and living arrangements.

Our results speak to the current debates about the potential ability of marriage to improve children's material well-being. First, forming a union may be beneficial to children. If the income of cohabiting partners is excluded from the family income, cohabiting and single-mother child poverty rates are similar. Accounting for cohabiting partners' income improves the economic well-being of children living in cohabiting parent families. Also, most single mothers who marry or cohabit will be forming stepfamilies; very few single mothers will marry the father of their child (Osborne, 2005). Children in cohabiting and married stepfamilies fare better than children living with single mothers. Thus, the children of single women who form stepparent unions will probably benefit in some way from the income provided by the male spouse or partner, but it depends on how their income is shared (and on unobserved selection processes associated with union formation among single mothers), union type, race and ethnicity, as well as the selected measure of economic well-being.

Second, cohabiting partners may represent unmarried mothers' potential spouses, so our comparisons of children in cohabiting and married parent families are indicative of some of the potential benefits of marriage. Indeed, Sigle-Rushton and McLanahan (2002) report that married and cohabiting parents of infants differ in terms of education, employment, and wages. They argue that it is unlikely that marriage among unmarried parents will raise the socioeconomic characteristics of cohabiting parents to that of married parents. Our analyses of Blacks and Latinos generally support their conclusions and are significant because the majority of children living with single mothers are non-White. We find that, among minorities, there are either few family type differences or the family type differences in children's material well-being are accounted for with the

inclusion of the parents' socioeconomic indicators. Yet, among White children, there sometimes is a marriage advantage that cannot be accounted for by their parents' socioeconomic characteristics. These findings suggest that assessments of potential marriage promotion plans require accounting for the realities faced by unmarried mothers, such as the economic prospects of potential spouses, their own economic potential, selection issues, race and ethnic group variation, cohabitation status, and the formation of stepparent families.

## Note

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Appendix. *Material Well-Being of Children by Race Ethnic Group*

| | **Total** | **Married Two Biological** | **Married Stepparent** | **Cohabiting Two Biological** | **Cohabiting Stepparent** | **Single Mother** | **Single Father** |
|---|---|---|---|---|---|---|---|
| % Poor (social definition) | | | | | | | |
| Total | | 7.6 | 10.1 | 23.0 | 19.0 | 43.5 | 13.2 |
| Non-Hispanic White | 8.7 | 4.8 | 7.1 | 15.4 | 8.2 | 32.7 | 8.9 |
| Non-Hispanic Black | 33.4 | 8.8 | 16.2 | 25.3 | 38.3 | 49.2 | 23.8 |
| Non-Hispanic other | 15.2 | 7.2 | 27.6 | 34.9 | 20.5 | 42.5 | 35.0 |
| Hispanic | 29.8 | 21.6 | 13.6 | 30.7 | 32.9 | 53.8 | 16.1 |
| % Food insecure | | | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Total | | 19.6 | 29.2 | 41.1 | 44.5 | 51.7 | 27.4 |
| Non-Hispanic White | 20.7 | 15.0 | 24.5 | 41.0 | 39.2 | 44.0 | 24.2 |
| Non-Hispanic Black | 46.9 | 33.4 | 43.9 | 33.9 | 64.5 | 54.9 | 31.5 |
| Non-Hispanic Other | 26.2 | 20.5 | 22.0 | 51.8 | 41.3 | 48.9 | 36.8 |
| Hispanic | 43.9 | 37.1 | 41.2 | 44.8 | 42.2 | 60.9 | 36.9 |
| % Housing insecure | | | | | | | |
| Total | | 11.6 | 19.2 | 25.1 | 29.4 | 29.4 | 16.0 |
| Non-Hispanic White | 13.3 | 9.4 | 18.0 | 25.7 | 24.3 | 28.4 | 13.6 |
| Non-Hispanic Black | 27.9 | 22.1 | 18.9 | 22.9 | 52.3 | 31.1 | 19.0 |
| Non-Hispanic Other | 12.5 | 8.7 | 19.7 | 65.3 | 21.2 | 16.5 | 26.4 |
| Hispanic | 23.1 | 19.6 | 25.1 | 21.2 | 25.1 | 30.5 | 22.2 |
| % High risk | | | | | | | |
| Total | | 1.9 | 2.3 | 7.1 | 8.6 | 12.7 | 4.5 |
| Non-Hispanic White | 2.5 | 1.2 | 1.5 | 4.8 | 1.7 | 10.4 | 3.4 |
| Non-Hispanic Black | 10.7 | 3.2 | 3.4 | 13.1 | 30.0 | 14.4 | 6.2 |
| Non-Hispanic Other | 2.6 | 1.2 | 0.5 | 4.3 | 5.0 | 8.3 | 17.8 |
| Hispanic | 8.0 | 5.2 | 5.9 | 6.7 | 9.6 | 15.3 | 4.3 |

*Note:* Weighted percentages are shown.