EQUALITY AND UNION DISSOLUTION: THE ROLE OF INCOME ALLOCATION METHODS AMONG MARRIED AND COHABITING PUERTO RICANS

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ABSTRACT

The rise of cohabitation and childbearing within cohabiting unions has raised questions about the meaning of marriage and cohabitation, as well as the long-term consequences of changing union patterns for children. The present study extends research on this topic by assessing the implications of how financial resources are managed in cohabitating and marital unions for union dissolution. Focusing on mainland Puerto Ricans, a disadvantaged minority group with high rates of cohabitation and childbearing within cohabiting unions, we show that union dissolution is associated with both union type and income allocation method. The relatively high rate of union dissolution among cohabitors can be explained partially by the fact that cohabiting couples are less likely than married couples to organize access to their income under an equality principle--that is, to put their income into a common pot that both partners can use. Further, departures from equality are more strongly related to union dissolution among cohabiting couples than among married couples. These patterns are interpreted in terms of theories that point to the role of equality in solidifying socio-emotional bonds.

Over the last half century, a series of major demographic shifts has occurred in the United States. Among the trends that are of greatest concern to scholars and policy makers are those that signal the erosion of the institution of marriage. Most Americans still value marriage, but the widespread acceptance of premarital sex, the rising prevalence of cohabitation, and the dramatic increase in nonmarital childbearing (often to cohabiting parents) indicate that marriage is no longer defined as the only legitimate context for sexual intimacy and procreation (Axinn and Thornton 2000; Bumpass and Lu 2000). Moreover, recent changes in family formation have been accompanied by a decline in marital stability. Although divorce rates have been stable for the last several decades (Bumpass and Lu 2000), the long-term trend for U.S. couples has been an increase in the likelihood of divorce (Bramlett and Mosher 2002; Ruggles 1997).

The rise of cohabitation has stimulated scholarship on the meaning of both marital and cohabiting unions. The growing number of children born to cohabiting parents suggests that cohabitation is increasingly like marriage. However, many studies suggest that cohabitation is not equivalent to marriage. Compared to married persons, cohabitors are less happy with their relationships, are less committed to their partners, and have poorer quality relationships with their parents (Nock, 1995). Support for the contention that the bond between cohabiting partners is typically weaker than the marriage bond is found in the differential risk of union dissolution by union type: 40-45% of first marriages and 70% of first cohabiting unions end within 10 years of their formation (Bramlett and Mosher 2002; Teachman, Thomas, and Paasch, 1991).

Differences between cohabiting and marital unions are also of interest because they have important implications for children. About 11% of births in the early 1990s (about 40% of nonmarital births) occurred to cohabiting parents. Furthermore, about 40% of children will spend some time living in a cohabiting family before age 16 (Bumpass and Lu 2000). Thus, to understand the circumstances of children, it is increasingly necessary to understand how cohabiting unions function vis-à-vis marriage, especially the implications of cohabitation for children's access to resources and for the stability of children's family lives.

In this paper, we focus on differences between cohabiting and marital unions in an especially disadvantaged U.S. ethnic group, mainland Puerto Ricans. Drawing on survey data collected from mainland Puerto Rican mothers who gave birth in 1994-95, we assess the implications of union type (cohabitation vs. marriage) at the time of the birth for the stability of the union over the subsequent years. A key focus of our analysis is the links between union type, the organization of financial resources within the union, and union dissolution. Building on a previous analysis that shows that income allocation methods differ for married and cohabiting couples (Oropesa and Landale, forthcoming), we address the following research questions: How does the risk of union dissolution differ for married and cohabiting couples with children? How does the risk of union dissolution differ for couples that adopt different methods of income allocation? Does knowledge of income allocation methods improve our understanding of the difference in the risk of union dissolution between married and cohabiting couples? Before providing theoretical background for these questions, we discuss why Puerto Ricans are an important group to study in this regard.

PUERTO RICANS AS A CASE STUDY

Understanding the dynamics of changing family patterns requires attention to both the general population and to specific population subgroups. While many patterns that are found in the general population (e.g., rising rates of cohabitation; a growing share of children born to cohabiting parents; relatively high rates of dissolution for cohabiting unions) also characterize specific minority groups, research on ethnic subgroups can shed light on the conditions under which variation in family patterns arises. The Puerto Rican case is especially useful for understanding family patterns under conditions of socioeconomic disadvantage. With rates of poverty that exceed those of African Americans, Puerto Ricans are one of the most disadvantaged minority groups in the United States (Proctor and Dalaker, 2002; Ramirez and de la Cruz, 2002). As is the case for African Americans, a high percentage of births to mainland Puerto Ricans occur outside of legal marriage--about 60%, compared to 70% for African Americans (Ventura et al., 1997). However, unlike the African American case, more than half of nonmarital births to Puerto Ricans occur within cohabitation (Landale and Oropesa, 2001). Thus,

cohabitation plays a prominent role in both the union formation process and in childbearing among mainland Puerto Ricans.

In addition to socioeconomic disadvantage, cultural traditions underlie the practice of cohabitation among mainland Puerto Ricans. As in other parts of Latin America and the Spanish Caribbean (Goode, 1993), consensual unions played a prominent role in family formation in Puerto Rico throughout the 19th and 20th centuries. For example, in 1899 about a third of all unions in Puerto Rico were consensual unions (Vazquez Calzada 1988). Formal marriage was considered more desirable than informal cohabitation, but the latter was widely accepted as the "poor man's marriage." Although cohabitation declined substantially in Puerto Rico during the latter half of 20th century, it remains common and is part of the "cultural repertoire" of both island and mainland Puerto Ricans.

One might argue that the history of consensual unions in Puerto Rico and other Caribbean countries makes the phenomenon of cohabitation different for migrants from those settings than it is in the general U.S. population. One potential difference is that cohabitation may be more marriage-like in groups in which it has long functioned as an alternative to legal marriage. Landale and Fennelly (1992) suggest that the boundary between marriage and cohabitation is not rigid among mainland Puerto Ricans, especially after children are born within a union. They show that mainland Puerto Rican women who bear children in cohabiting unions are highly likely to define those unions as marriages. In addition, among Puerto Rican women, cohabiting unions are not necessarily a stage in the transition to legal marriage (Manning and Landale, 1996). Inferior employment prospects for men create barriers to marriage (Landale and Forste, 1991) and contribute to a high rate of union dissolution for cohabiting couples (Landale and Hauan, 1992; see also Landale and Fennelly, 1992).

Our choice of the Puerto Rican population as the focus of our study and the nature of our sample (women who had recently given birth) suggest that the cohabiting unions that we analyze may be more marriage-like than is typical in the general population. Thus, our analysis provides conservative tests of *differences* between cohabiting and marital unions in income management methods and union stability. Our focus on Puerto Ricans also allows us to assess the generality of theories formulated to explain the

strength of the bonds between partners. The promise of general theoretical perspectives lies in their power to provide insights into behavior among diverse groups in various settings. An analysis of the union dissolution behavior of Puerto Ricans therefore provides an opportunity to determine the "power" of theoretical perspectives on how unions function for groups other than whites and African Americans, two groups that are the focus of much research. By examining the role of income allocation methods in union dissolution, we hope to generate new insights that can be extended to other groups.

THEORETICAL BACKGROUND

Following Brines and Joyner's synthesis (1999), we frame our research questions in terms of three theoretical principles that describe how bonds are reinforced in marital and cohabiting unions: the principle of interdependence, the principle of joint investment and cost avoidance, and the principle of equality. This is followed by a discussion of how the latter principle can be extended to incorporate methods of income allocation. We follow this with a discussion of the research issues that we address.

The Principle of Interdependence

A starting point for insights into the bonds underlying different types of unions is the home production approach of the new home economics (Becker, 1991). This perspective focuses on the gains to marriage for individuals who are seeking to maximize their utility. It posits that the strength of the bond that ties men and women together in a union is a function of the interdependence that arises from complementary roles and joint investments in the relationship.

According to the home production approach, the primary purpose of marriage is the production of children (Becker, 1991).[1] As an institution, marriage is preferable to singlehood because marriage provides a superior environment for the production of "goods" such as children that require inputs of time, labor, and income. This institutional environment allows the comparative advantages of men and women to be realized for home production. Women have a reproductive advantage in bearing children and men have an advantage in generating income in the labor market. This provides an incentive for specialization

[1] The claim that the primary purpose of marriage is the production of children is losing its credibility with each passing decade in the United States and Europe (Whitehead and Popenoe, 2003; http://marriage.rutgers.edu/Publications/SOOU/TEXTSOOU2003.htm).

in productive activities and adopting the division of labor that is found in the traditional "husband-as-breadwinner" system (in which the man is employed and the woman is at home).

Although the home economics approach describes a possible advantage of marriage over singlehood, it begs at least two questions: What are the gains to cohabitation? What are the factors that affect the stability of unions over time? The answer to the first question requires attention to imperfect information and uncertainty in the search process (Becker, 1991: Ch. 10). Cohabitation is useful as a "trial marriage" that allows two individuals to gather information about their long-term compatibility without enduring the costs of entering or dissolving a formal marriage. This characterization suggests that cohabitation is a temporary state. It ends with dissolution if the trial fails or marriage if the trial is successful.

The home economics perspective also suggests that a "breadwinner" type of domestic arrangement reinforces bonds because bonds are solidified by the interdependence that develops when each spouse or partner fulfills distinct roles that are essential for household functioning (see Sanchez, Manning, and Smock, 1998). Specialization also increases solidarity by reducing the chances of competition between partners over wages (Davis, 1959; c.f. Jasso, 1988). If the breadwinner arrangement is more common in marital unions than in cohabiting unions, this argument might shed light on differences by union status in the likelihood of union dissolution.

The Principle of Joint Investments and Cost Avoidance

The bond between partners also may be solidified by joint investments and sunk costs. A joint investment is an expenditure of resources on assets that is made by partners with the anticipation of an increase in the value of the assets over time. Sunk costs are expenditures on assets that cannot be fully recovered over time. Joint investments strengthen bonds by creating common interests from the interests of separate individuals. Similarly, efforts to invest resources in the relationship discourage union dissolution because partners wish to avoid losses in the value of their investments.

These concepts also provide potential insight into differences in union dissolution by union status. Because cohabiting unions are predicated on imperfect information, they are characterized by greater uncertainty than marriages. This uncertainty both reflects and contributes to relatively weak bonds

between partners in cohabiting unions. The weaker bonds found in cohabitation compared to marriage are evident in the relative reluctance of cohabiting couples to invest in "marital-specific capital" (e.g., children and homes).[2] Joint investments in marital-specific capital increase the gains to staying in a relationship because the value of investments declines with the dissolution of the partnership. The lack of accumulation of marital-specific capital and the minimization of sunk costs make the costs of dissolving a cohabiting relationship lower than the costs of dissolving a marriage.

Exit costs are also lower in cohabiting unions than in marital unions. Filing for divorce to end a marital union involves the state, requires legal services, and sets in motion a series of legal proceedings over the disposition of property that are well developed under family law. In contrast, the terms for union dissolution, including the disposition of property, are usually left to the partners in a cohabiting union. Thus, the ease of ending cohabiting unions may inhibit joint investments in union-specific capital that would otherwise stabilize a union (Lundberg and Pollak, 2001:327).[3]

The Principle of Equality

A third theoretical insight is that the bond between partners is strengthened by equality. At the risk of oversimplification, Jasso's (1988) theory of justice suggests that a mechanism for the influence of equality is an evaluation of the "justness" of a social relationship. Specifically, individuals who are involved in relationships consciously assess their own endowments of goods (actual endowment) and the level of goods that they feel they justly deserve (just endowment) from a social relationship. This justice evaluation is a mechanism for cohesion because it is a basis for one's sense of well-being. Cohesiveness develops from and is maintained by a sense that one is being treated fairly with respect to access to resources in a relationship.[4,5] Thus, the basic idea is that "cohesiveness is a decreasing function of the

[2] Although this will not be a factor here because our sample is based on couples with children, the prototypical example of marital capital is children. Children may discourage dissolution because of the possible impact of dissolution on children's well-being and on the loyalties of children.

[3] If disputes between former partners should reach the courts, the disposition of property in cohabiting unions is regulated under the provisions of contract law, rather than family law (Mahoney, 2000).

[4] It should be noted that the conceptual distinction between interdependence through specialization and equality as it is described here is more conceptually muddy than it might seem at first. Specifically, specialization achieved by assuming complementary roles (with women engaged in domestic production and men engaged in market production) is generally assumed to be inegalitarian. This is because wages are a valued resource and women in the husband-as-breadwinner system are removed from the production of

disparity between spouses' holdings of the goods they value" (Jasso, 1988: 127).

Although this statement appears straightforward, several complexities must be recognized. Most notably, a crucial issue is to identify the valued goods upon which a sense of self worth and justice evaluations may be based. One good that investigators assume is universally valued by individuals (and the groups they are immersed in) is income from employment. It is argued that full-time employment is especially important because "a person who works part time is not likely to use the part-time earnings amount as an indicator of self-worth, nor is a comparison of two individuals likely to be based on such different concepts as full-time earnings and part-time earnings…earnings operate as a valued good if and only if both spouses are employed full time" (Jasso, 1988: 138).

A second issue concerns how the equality principle may be shaped by the institutional constraints (or lack thereof) that characterize different forms of unions. While Brines and Joyner (1999) acknowledge that the equality principle may govern *some* marital unions, they argue that it is especially important for the stability of cohabiting unions. This is due to the high level of uncertainty experienced by cohabitors as they attempt to determine the long-term viability of their union in the absence of legal protections against exploitation. Thus, Brines and Joyner (1999) show that equality in wages lowers the risk of union dissolution among cohabiting men and women who work full time. These results were not replicated for married couples.

Extending the Equality Principle: Income Allocation

Although the equality principle has primarily been discussed in terms of partners' labor force participation and earnings, it is also potentially applicable to the methods that partners use to distribute or allocate their income. Methods that ensure access to income by both members of a couple are inherently egalitarian, while methods that restrict access are *potentially* inegalitarian. An example of an egalitarian arrangement is income pooling; that is, an arrangement in which money is put into a common pot that

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wages. This makes women vulnerable by increasing their dependence on men for economic support. However, the fulfillment of distinct roles that are equally important in the functioning of a household can be interpreted as egalitarian. Women who stay at home are not necessarily in a subordinate position.

[5] These ideas can be extended to the principle of homophily. The principle of homophily claims that communication is more effective between individuals who have similar statuses. Similarities provide the

both partners can utilize. Other systems, such as an allowance system (one person provides money to the other to take care of expenses) or a "pay for everything" system (one person assumes responsibility for generating income and taking care of expenses), may be less egalitarian because they allow an individual partner to maximize control over his/her resources (see Pahl, 1980, 1995).

For our purposes, the most important aspect of the economic organization of unions is whether or not partners pool their income. Pooling is an efficient way of organizing a household economically because it minimizes transaction costs. Income pooling should reduce the likelihood of union dissolution for several reasons. First, income pooling denotes the intermingling of resources. Income pooling reduces the distinction between "his" money and "her" money. In so doing, income pooling recognizes the joint interests of the couple, rather than the individual interests of each partner. While not a joint investment per se, it embodies the transformation of the couple from individuals characterized by individualistic market relations to a collective entity (Treas, 1993). Second, income pooling is consistent with relatively egalitarian financial arrangements. By definition, income pooling entails contributions to a common fund that spouses or partners have equal access to, even though each partner may contribute disproportionately to the fund.

Income allocation methods are also potentially important for understanding differences by union status in the likelihood of dissolution. If married couples are more likely than cohabiting couples to pool their incomes, then income pooling could play a role in married couples' lower likelihood of union dissolution. This is because one of the requirements of pooling is trust that neither partner will exploit the common pot for his or her advantage, a condition is more likely to be satisfied in marital unions than cohabiting unions. Marital unions are typically founded on commitments that are expressed in terms of promises of mutual support in the future. Marital unions also enjoy legal protections that regulate the distribution of assets to prevent unjust enrichment at the expense of a spouse should the union dissolve (Mahoney, 2002). Cohabiting unions are marked by lower levels of commitment (Nock, 1995) and fewer legal protections against exploitation that could occur upon dissolution. Thus, marital unions are more

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basis for reaching shared understandings based on negotiations between individuals who have equal footing

likely than cohabiting unions to rely on income pooling (Oropesa and Landale, forthcoming). This may play a role in differences in the risk of union dissolution by union status.

Research Issues

Although numerous studies examine the economic and sociological foundations of divorce (or separation) in the general population and in disadvantaged groups (Greenstein, 1990,1995; Heckert, Nowak, and Snyder, 1998; Ono, 1998; Sayer and Bianchi, 2000; South and Lloyd, 1995; Weiss and Willis, 1997), fewer studies examine union dissolution among cohabitors (Graefe and Lichter, 1999; Smock and Manning, 1995) or the role of union type (cohabitation versus marriage) in union disruption (Brines and Joyner, 1999; Heckert, Nowak, and Snyder, 1998). Nonetheless, existing studies of both divorce and union dissolution (broadly defined) share an emphasis on economic factors--employment roles, income, and income disparities between partners. Studies that focus on the role of employment stress the economic dependence of men who are unable to obtain adequate employment and the economic independence of women who enter the labor force. Previous research also examines the consequences of earnings (including earnings inequalities) for union dissolution.

Prior studies clearly demonstrate that employment and earnings influence the risk of union dissolution. However, the role of *access* to the resources that each partner brings to the union in union stability has received little attention. Couples can organize their financial lives in ways that differ with respect to access to each other's income. When couples pool their incomes, the income of each partner is put into a common pot that both partners can access. This arrangement is fundamentally different from other strategies, such as an allowance system, in which income remains an individual resource. Because income pooling is consistent with three of the principles of bond reinforcement, we hypothesize that unions in which income is pooled should be less likely to dissolve than other unions.

Figure 1 provides a heuristic diagram of the relationships that are examined in our analysis. The connection between income pooling and union dissolution is of primary interest, but this relationship must be understood in a larger context in which union type and other attributes of the relationship are

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in a relationship

considered. Prior research demonstrates that cohabiting unions are less stable than legal marriages. Moreover, recent research on Puerto Ricans on the U.S. mainland (Oropesa and Landale, forthcoming) shows that married couples are substantially more likely than cohabiting couples to pool their resources, even after background characteristics are controlled. Thus, an important question is whether the association between union status and union dissolution is maintained after income allocation method is controlled. Path A in Figure 1 represents the relationship between union type (marriage versus cohabitation) and union dissolution. Paths B and C, respectively, illustrate the role of union type in income pooling and the relationship between income pooling and union dissolution.

Numerous studies indicate that it is necessary to control for potential sources of spuriousness in these relationships. Most notable are economic resources and employment roles. Male employment and resources have been identified as correlates of all of the main variables of interest in our analysis. For example, various measures male employment are associated with resource pooling among married and cohabiting couples (Oropesa and Landale, forthcoming), as well as with separation among cohabiting couples (Smock and Manning, 1997) and divorce among married couples (Heckert, Nowak, and Snyder, 1998). We will describe the control variables to be included in our analysis in the section that follows.

DATA AND METHODS

This study is based on data from the Puerto Rican Maternal and Infant Health Study (PRMIHS). The PRMIHS data consist of 2,763 personal interviews with the mothers of infants from two independent samples, a birth sample drawn from birth certificates and an infant death sample (restricted to deaths that occurred in the first year of life) drawn from death certificates. The infant death sample was included in the PRMIHS to enable the study of infant mortality, which is not the focus of the present investigation. We therefore restrict this analysis to the birth sample.

The birth sample was drawn from the 1994-95 computerized birth certificate files of the Commonwealth of Puerto Rico and six administrative areas that account for a large majority (72%) of all births to mainland Puerto Ricans---Connecticut, Florida, Massachusetts, New Jersey, New York City, and

Pennsylvania.[6] Infants in the United States were eligible for inclusion in the birth sample if the Hispanic ethnicity of the mother was designated as Puerto Rican on the birth certificate. Information on ethnicity is not included on the birth certificates in Puerto Rico because an extremely high percentage of island residents are of Puerto Rican descent. To avoid inclusion of non-Puerto Rican infants in the study, the screen used to determine eligibility for participation included a question on whether the focal infant was of Puerto Rican descent. Mothers who answered that their infant was not of Puerto Rican descent were excluded from the study. This screening question was used in both Puerto Rico and the United States.

Mothers of the sampled infants were located from address information provided on the birth certificates and were asked to participate in a Computer Assisted Personal Interview (CAPI). The questionnaire was available in both English and Spanish, and all study interviewers were bilingual. The response rate for the birth sample was 79.8 percent. Sample selection bias due to nonresponse is minimal: Non-respondents do not differ from respondents on a variety of socioeconomic characteristics (Oropesa and Landale 2002). The weighted birth sample therefore can be considered representative of 1994-1995 births to Puerto Rican women residing in the study areas. By extension, the birth sample represents Puerto Rican mothers of infants born in the specified areas and period of time.[7]

The present analysis is restricted to the *mainland birth sample* (n = 1264). Because we are interested in income allocation methods in co-residential unions, we further restrict our analytic sample to the 836 mothers who were in a marital or cohabiting union with the father of the focal child at the time the child was born. Cases with missing values are not excluded from the analysis to avoid erroneous inferences from the rejection of cases that are not missing completely-at-random. Instead, Bayesian procedures for the multiple imputation of missing data were employed (Schafer 1997). Five imputations were made to generate values for missing data. Each of the five datasets was then analyzed with SUDAAN to generate

[6] New York state is divided into two separate vital statistics reporting areas: New York City and the remainder of the state. While permission to conduct the study was received from New York City, it was not obtained from the state of New York. New York cases are therefore restricted to births occurring in New York City.

[7] The sample was stratified by geographic location, infant birth weight (low-birth-weight infants were oversampled), and the birth month of the focal child. The final weights adjust for the stratified sampling design and are based on the probability of selection, nonresponse, and a poststratification adjustment.

the correct parameter estimates and standard errors, given the complex sampling design. The results were then combined to yield estimates, standard errors, and p-values that reflect uncertainty about missing data (Rubin 1987; Schafer 1997).[8]

Dependent Variables

Union Dissolution: The dependent variable is a binary variable that distinguishes unions that dissolved between the birth of the focal child and interview (coded as 1) from unions that remained intact (coded as 0). Because the risk of dissolution varies as a function of time, we also include a covariate in multivariate models that measures the number of days from the birth of the focal child to the date of the interview. The average time that elapsed between birth and interview was approximately 21 months (Oropesa and Landale, 2002).

Primary Independent Variables

Unless otherwise indicated, all independent variables in the analysis were measured with retrospective questions that referred to the time of birth of the focal child--that is the beginning of the "at risk" period for dissolution in this study. The two main independent variables of interest are union type and income allocation.

Union Type: The survey asked women to provide their complete union histories. Married couples are distinguished from cohabiting couples with a variable that measures their union status at the time of the focal child's birth. Those who were not in a formal marriage or cohabiting were excluded from the analysis.

Income Allocation: In addition to asking respondents whether they were living with the father of the focal child, the survey asked whether the father of the focal child provided any kind of financial support around the time of the birth. If the father of the focal child provided any support, the respondent was asked "how he provides that support. Does he:" (1) pay for all expenses without involving you; (2) give you a weekly or monthly allowance to pay for expenses; (3) give money or buy things, but not on a

[8] Because the power of statistical tests may be low for some contrasts involving categories with relatively low frequencies, we will identify coefficients that are significant at $p < .10$ to reduce the likelihood of failing to reject a false null hypothesis.

regular schedule; (4) contribute his money to a "common pot" or "common fund" that you both can use, or; (5) something else. Including "no support," six types of income allocation methods can be identified. The common pot arrangement is of primary interest here because it represents egalitarianism in its most extreme form. Income pooling transforms income from a personal resource into a collective resource that both spouses or partners can utilize. The other arrangements fall short of this because they are based on the retention of individual control over income. A series of dummy variables were created to contrast these other categories with the common pot arrangement (the reference).

Demographic Controls

The survey includes variables that measure characteristics of each parent of the focal child as well as characteristics the parents' union and the household. The control variables include both demographic and economic variables:

Union Duration: Union histories were used to calculate the total number of months that the mother and father of the focal child had lived with each other in a cohabiting or a marital union as of the time of the birth of the focal child. We hypothesize that the association between union duration and union dissolution is negative.

Child Conceived Prior to Union Formation: The union histories and birth records permit the identification of parents who did not live together at the time the focal child was conceived. Co-residential unions that began after conception (ostensibly to "legitimize" a birth) should be more unstable than those that began before conception.

Prior Unions: The union histories were used to identify mothers who had prior cohabiting or marital unions with someone other than the father of the focal child. Those with a history of prior unions should be more likely to divorce or separate than those without prior unions.

Female Focal Child: Female and male focal children are also identified. Parents of female children should be more likely than parents of male children to dissolve their unions.

Wantedness of the Focal Child: The mothers were asked about the wantedness of the focal child. Dummy variables were created to identify women who wanted a child at the time of conception (the

reference category), those who wanted a child in the future but not at conception, those who wanted no more children at conception, and those who "never thought about it" before. We expect that the birth of an unwanted child will increase the likelihood of union dissolution.

Fertility: The fertility histories were used to calculate the total number of children (logged) that the father and mother had with each other prior to the birth of the focal child. The likelihood of dissolution should be inversely related to the number of children a couple has had together.

Extended Family: Couples who were living with one or more members of their extended families are contrasted to those who were not living a member of their extended family.

Mother's Age: The age of the mother is recorded (in years). We hypothesize that younger mothers should have more unstable unions than older mothers.

Age Difference: Along with the mother's age, we calculate the difference between the father's and mother's age. Couples with an age difference that falls within $\pm$ 2 years serve as the reference category for dummy variables that identify couples in which the man is older by at least three years and couples in which the man is younger by at least three years.

Father's Ethnicity: Hispanic fathers are contrasted with non-Hispanic fathers.

Nativity: Information on the birthplace of the father (United States, Puerto Rico, other) and mother (United States, Puerto Rico, other) is also available. The birthplaces of the mother and father of the focal child were combined to create four dummy variables. The reference category consists of couples in which both the mother and the father were born in Puerto Rico. Contrasted with this group are: 1) Puerto Rico-born mothers with U.S.-born fathers; 2) U.S.-born mothers with Puerto Rico-born fathers; 3) U.S.-born mothers with U.S.-born fathers; and 4) couples with at least one partner who was born outside the United States or Puerto Rico.

Socioeconomic Controls

The survey also includes various measures that describe the socioeconomic circumstances of the families:

Stressful Events: Respondents were presented with a list of various types of stressful events that they

might have faced during their pregnancy: 1) a close family member was hospitalized; 2) the respondent was homeless; 3) the respondent lost her job even though she wanted to continue to work; 4) the respondent had a lot of bills that she could not pay; 5) the respondent was involved in a physical fight; 6) the respondent's husband or partner hit or physically hurt her; 7) the respondent's husband or partner went to jail; 8) someone close to the respondent had a bad problem with drinking or drugs; 9) someone very close to the respondent died. An index that records the number of these different types of stressful events that the respondent experienced was constructed. This measure was logged to correct for skewness, after adding one to each score because the log of zero is undefined.[9]

Employment: Another set of dummy variables utilizes information on the employment status of the mother and father of the focal child. Because the period immediately surrounding the birth of a child frequently includes a disruption in the employment of women, we utilize a question on the employment status of the mother of the focal child at the start of her pregnancy. In particular, the respondents were asked if they were employed at any time during their pregnancy and, if so, the number of hours they worked during each trimester. We can identify women who did not work, women who worked part time (< 35 hours per week), and women who worked full-time (35 or more hours per week) during the first trimester.[10] The survey also asked whether the father was employed full time, part time, unemployed (but looking for work), or out of the labor force (e.g., retired, in school) around the time the baby was born.

The father's employment status is combined with the mother's employment status to create four dummy variables that identify five types of couples. Couples in which the father worked full time and the mother worked full time, couples in which the father worked full time and the mother worked part

[9] Each item simply refers to whether or not a given type of event occurred, not the number of times it occurred. It is clear that two or more items could receive an affirmative response but refer to the same episode. Someone could have had a relative hospitalized for a serious illness who subsequently died or an alcoholic spouse could have been in a fight with the respondent and been jailed as a result. Although the extent to which multiple responses refer to the same event cannot be determined with certainty, the preliminary analysis indicates that "double counting" does not appear to be extensive in these data.

[10] We used the first trimester for most women because this is the trimester when work is least likely to be interrupted due to pregnancy-related conditions, unless the respondent indicated that she did not work at all during the first trimester. If this was the case, we focused on the number of hours worked during the second or third trimester.

time, couples in which neither the mother nor the father was employed, and all other couples are contrasted to the traditional husband-as-breadwinner couple in which the father worked full time and the mother was at home. There are too few couples in various other combinations of these variables to examine separately.

Education: Two measures of education are utilized. The first measure describes the number of years of education completed by the mother at the time of the birth of the focal child. The second measure uses this variable in conjunction with the years of completed education by the father to summarize the difference between the father's and the mother's education. Mothers with greater educational attainment (2 years or more education than the father) and mothers with lower educational attainment (2 years or less education than the father) are contrasted separately with those whose educational attainment is similar to that of the father.

Income: The survey provides information on the income of the respondent and the total household income from all sources. The thirteen response categories for this measure were recoded to their midpoints (in thousands of dollars) and logged to correct for skewness.

Measurement and Analysis Issues

One important limitation of the survey should be recognized: The data are not well suited to determining the role of wage or earnings inequalities between spouses and partners in union dissolution. This is due to the fact that the income from various sources cannot be identified. The relevant questions refer to the total income from all sources (earned income, wages, social security, public assistance, unearned income), not income from different sources. This is of concern because some studies suggest that income from wages is the key to understanding the consequences of inequality in endowments of unequal resources (Brines and Joyner, 1999). Also, the survey did not include a question about the income of the father. It just asked for total household income and the total income of the respondent. These pieces of information cannot be used to determine the father's income because the total household income includes earnings of all members of the household, not just the parents of the focal child. Needless to say, a measure could still be included that is based on the percentage of the total household

income that the respondent generated. This variable is excluded because it does not correspond closely with the measurement criteria implied by the theory (a comparison of the wages of mothers and fathers) and it was not significant in any analysis. Although wages per se could not be examined, another strategy would be to examine income inequality among those who lived in nuclear families (because the total income would solely reflect the father and mother's incomes) and worked full-time. Unfortunately, this is untenable because the sample is too small to support such an analysis. Also, this restriction would be undesirable from the standpoint of describing the situations of the majority of Puerto Rican families.

Another issue that should be recognized is possible endogeneity between union dissolution and income allocation. Some might argue that the risk of dissolution might influence decisions that individuals make about how to distribute their income, rather than the reverse. Although we acknowledge this issue, we note that the reference point for our measure of income allocation method is at the start of the period in which the couple is at risk of union dissolution.

A third issue for any analysis concerns unmeasured variables. The preliminary analysis examined numerous social and economic variables that might provide insight into union dissolution and resource allocation. Examples include changes in employment status over time and religion. Because these variables were not significant, we have excluded them here to make the presentation of results more manageable. It should be noted that this study also shares with other key studies the inability to measure social psychological factors (e.g., commitment) that could impinge on both resource allocation and union dissolution. This is an issue that we return to in the conclusion because the topic of trust and commitment may play a role in future efforts to understand some of the mechanisms for the relationships that we document.

RESULTS

Table 1 provides descriptive statistics for the dependent and independent variables. Over one-fifth of the unions that were intact at the time of the focal child's birth had ended by the time of the survey. Although this may seem high, given that the sample consists of couples with young children, it is consistent with the high prevalence of cohabitation in this group. Over half of the sample (53%) is made

up of cohabiting couples. Moreover, less than half of the mothers wanted the focal child at the time of conception (48%) and about one-tenth of the mothers conceived the focal child before they began to live with the baby's father. The typical mother in the sample is a 26 year old who lives in a nuclear family arrangement and is in her first co-residential union. The mothers of the focal children tend to be younger or the same age as the father of the focal children. While most of the unions were ethnically endogamous (82% of the fathers were Latino), half of the parents were born in different places. In about one-third of the couples, both partners were born in the United States and in one-fifth of the couples, both partners were born in Puerto Rico.

TABLE 1

The descriptive statistics also provide insights into the socioeconomic circumstances of Puerto Rican families. The typical mother had about 12 years of education and was in a union with a man who had similar educational attainment. About one-third of the parents followed the husband-as-breadwinner pattern (31%), with the woman at home and the father employed full time. This is nearly identical to the percentage of dual-earner couples in which both worked full time (32%), but substantially larger than the share of couples in which the man worked full time and the wife worked part time (8%). A sizeable percentage of the couples had a less than optimal arrangement for the support of children--neither respondent worked in about 10% of these families and 20% had some other pattern, such as both working part time or one working part time and the other not at all. The parents' low levels of human capital and their employment patterns have implications for household income, which was typically quite low with a mean of $24,147 (median = $17,500). This table also shows that the income allocation arrangements that fathers use are diverse. The two most common arrangements were resource pooling (30%) and "paying for everything" without involving the mother (25%). About one-fifth of fathers provided an allowance (19%) and about one-tenth provided nothing (12%) or irregular contributions (11%).

Table 2 provides information on the circumstances that are associated with different income allocation arrangements. The descriptive statistics show the demographic and socioeconomic composition of each category of interest. Although an extensive discussion of these results must be sacrificed for the

sake of parsimony, several findings that foreshadow results to be discussed in the multivariate analysis merit attention. Most importantly, the risk of union dissolution differs substantially across the income allocation arrangements. Just 5% of unions with fathers who pooled their income dissolved, compared to 40% and 49% of unions in which with fathers provided no support or irregular support, respectively. The figures for the other arrangements lie between these extremes: 26% of unions in which the father provided an allowance dissolved and 16% of unions in which the father paid for everything ended.

TABLE 2

The second row in Table 2 illustrates the linkage between union status and income allocation. About two-thirds of mothers whose partners pooled their income or paid for everything were married. This stands in sharp contrast to the figures for mothers whose partners provided an allowance or minimal support. Only 26% of mothers who received an allowance and 20% of mothers who received support irregularly were married. Thus, the sharing of access to income that is implied by pooling and the restriction of access that is implied by a "pay for everything" approach seem compatible with marriage.

Although caution must be exercised in interpreting bivariate associations, several other findings stand out. Compared to the other groups, mothers in unions in which income was pooled were the least likely to have been in a prior union, were in unions of longer duration, were older, and had a relatively high level of education. It is also noteworthy that over half of couples in which income was pooled were either dual-earner families in which both partners worked full time (48%) or the father worked full time and the mother worked part time (11%). The modal category for those who followed an allowance strategy (46%) or a "pay for everything" strategy (41%) is the breadwinner arrangement. These differences are consistent with the relatively greater income of those who used a common pot ($33,414). At the other extreme are families in which the father provided no support. The relatively low household income of such families ($10,897) undoubtedly reflects the fact that most fathers who provide no support lack full-time employment.

The implications of marital status and income allocation for union dissolution are shown in Table 3, which presents the odds ratios from logistic regression models of union dissolution. Four models are

presented to assess the role of income allocation in union dissolution and the role of income allocation as an intervening variable in the relationship between union status and dissolution. The column that is labeled as "Model 1" presents bivariate odds ratios from logistic regressions. Model 2 presents the odds ratios from the regression of dissolution on all covariates except for income allocation and household income.[11] Model 3 adds household income and Model 4 adds income allocation.

TABLE 3

Model 1 shows that the associations between union dissolution and the two main independent variables are strong and highly significant. The odds of dissolution among those who were married are one-fifth the odds of dissolution among those who were cohabiting. Equally impressive is the magnitude of the odds ratios for income allocation. For income allocation, smallest contrast is that between couples in which the father paid for everything and couples in which the father pooled his income. The odds of dissolution for couples in which the father paid for everything are 3.6 times the odds for couples in which the father pooled his income. The odds of dissolution for couples in which the father provided an allowance are about 6.8 times the odds of dissolution for couples in which income was pooled. The odds of dissolution are highest for couples in which the father provided no support (odds ratio = 14.0) or irregular support (odds ratio = 19.0).

Models 2 and 3 indicate that the difference in the likelihood of dissolution between married and cohabiting couples is reduced substantially after demographic and socioeconomic variables are controlled. The odds ratio for union status increases from .2 (Model 1) to .4 (Models 2 and 3). These odds ratios remain highly significant ($p < .01$) until income allocation method is added to the model. Model 4 indicates that the contrast between married and cohabiting couples is weaker with income allocation in the model. The odds ratio of .6 for married couples (versus cohabiting couples) is marginally significant in this model ($p = .096$).

The importance of income pooling after controlling for the full set of covariates is also shown in

[11] Income is excluded because it is a consequence of the couple's employment arrangements. Thus, family income may explain why employment and dissolution are related.

Model 4. Each of the odds ratios for the contrast with income pooling exceeds 1.0 and is at least borderline significant. The only odds ratio that is marginally significant is that for the "pay for everything" method. However, the magnitude of this odds ratio (2.8) is substantial, as are those for couples in which the father provided an allowance (3.7), irregular support (11.3), or no support (11.9). In conjunction with the above results, these findings suggest that at least *part* of the reason why marital unions are more stable than cohabiting unions is that marital unions are more likely to rely on income pooling, a strategy that is both based on cohesion and fosters cohesion.

The results for the other covariates show that union dissolution is associated with a variety of demographic and socioeconomic variables. As expected, the risk of dissolution increases with exposure to stressful events prior to the birth of a child. Parents who did not co-reside at conception also face a relatively high risk of union dissolution (odds ratio = 3.2). Various differences between fathers' and mothers' characteristics are also important. Remembering that all mothers in the sample are Puerto Rican, multivariate models suggest that unions with Latino men are less likely than those with non-Latino men to dissolve. In addition, unions formed by partners with dissimilar education tend to be less stable than those formed by partners with similar levels of education. In particular, unions in which the mother has less education than the father are more likely to dissolve than unions in which the partners' education is similar. The odds ratio for unions in which the education of the mother is greater than that of the father also exceeds one, but is not significant.

Although other variables that are significant in the bivariate models fail to achieve significance in Model 4 (e.g., union duration, fertility, age, extended family, income), one variable that is not significant deserves special attention. Specifically, the bivariate odds ratio of .4 in Model 1 indicates that dual-earner couples in which both persons work full time are more stable than breadwinner couples. This association remains marginally significant at .5 after covariates are controlled in Model 2, but is non-significant after income is controlled in Model 3. It should be noted that this odds ratio is also non-significant when income allocation is added to Model 2 (not shown). Thus, dual-earner couples are less likely to end their relationship because of the total resources that they accumulate and the way in which they distribute

resources in a union (see Table 2).

The last issue that we address is whether the role of income allocation differs in marital and cohabiting unions. If income allocation plays a different role in marital and cohabiting unions, then we would expect a significant interaction between union status and income allocation. Likelihood-ratio tests for interactions with each of the imputed data files were statistically significant. The nature of the interaction can be seen with the results from logistic regressions conducted separately for married and cohabiting couples (Table 4). Model 1 presents the bivariate odds ratios and Model 2 presents odds ratios for income allocation after all other covariates have been controlled.

TABLE 4

Before reviewing these results, it should be noted that stratification of the sample by union type substantially reduces the power of statistical tests, especially given the distribution of the dependent variable (i.e., dissolution is a rare event, especially among married couples).[12] Nevertheless, these results demonstrate the underlying difference between married and cohabiting couples. For nearly every contrast, a departure from income pooling is more likely to result in union dissolution for cohabiting couples than for married couples. The odds ratios for couples in which the father provided an allowance (6.2, $p < .05$) or provided no support (21.9, $p < .001$) are substantially larger than their counterparts for married fathers (1.5, $p > .05$ and 9.4, $p < .05$, respectively). Further, despite the fact that neither achieves significance (likely due to small n's), the odds ratio for the pay for everything method for cohabiting couples (4.1) exceeds that for married couples (3.2). The fact that the odds ratios for cohabiting couples are generally greater than those for married couples indicates that cohabiting unions are more sensitive to departures from equality in relationships.

SUMMARY AND CONCLUSION

As stated at the outset, an overarching theoretical principle that has guided this research is that equality provides a foundation for stable relationships and inequality undermines relationships. Previous

[12] The power of a statistical test is a function of the size of the sample, the split on the dependent variable, the strength of the association in the population, and the alpha level that is used to reject the null.

efforts to examine this principle have focused on how economic circumstances influence union stability, especially the impact of relative income and employment. Conspicuous for its absence from this literature is empirical attention to an important dimension of the economic organization of unions---the methods that are used to regulate access to income. This is problematic, given that equality is fostered by social arrangements that facilitate access to valued resources, such as income. In an effort to extend this literature, we used data from a representative sample of Puerto Rican mothers to assess whether the role of income allocation in union dissolution is consistent with the equality principle. An issue that we address below is whether our findings on Puerto Ricans can be extended to other groups.

Our analysis first replicated the well-established finding that marital unions are more likely than cohabiting unions to be stable. While this finding was expected, it was not necessarily a foregone conclusion for our sample: Puerto Ricans are frequently described as defining cohabiting unions as marriage-like upon the birth of a child. Subsequent analyses showed that income allocation plays an important role in explaining the association between union status and union dissolution. One important reason for the greater stability of marital unions compared to cohabiting unions is that the former are more likely to rely on income pooling and unions in which income is pooled are more stable than other unions. Our analysis also showed that the association between income allocation and union dissolution is not spurious due to the common association of both variables with union status.

Another important aspect of the equality principle received support. Specifically, income management strategies are associated with union dissolution among both married and cohabiting couples with children, but the association is stronger for cohabiting couples. If income pooling signifies equal access to resources, then methods that signify inequality of access are especially likely to disrupt cohabiting unions.

Why is union dissolution associated with income allocation method? There are two possible explanations for this relationship, both of which emphasize trust and commitment. On the one hand, one might argue that trust and commitment are unmeasured sources of spuriousness. Those who lack trust and commitment are less likely to pool their resources because they want to avoid the possibility of

exploitation and are more likely to dissolve the union. Although we cannot rule out this possibility, it seems unlikely if union status itself is a proxy for the level of commitment in a union. Indeed, considerable research suggests that marital unions are characterized by greater levels of commitment than cohabiting unions. If trust and commitment were sources of spuriousness, then we would expect the relationship between income allocation and union dissolution to become non-significant when union status is controlled. This association remains significant in models that include union status.

On the other hand, we cannot rule out this argument because union status is not perfectly correlated with either trust or commitment. Indeed, we suspect that the role of trust and commitment is likely to be complex. Union status may reflect trust and commitment, as well as foster trust and commitment. Trust and commitment, in turn, may be required to adopt certain income allocation methods and may be fostered by certain income allocation methods. For example, income pooling can foster trust and commitment between spouses because it signifies the merging of two individuals into a collective entity in which the partners' economic identities are intertwined. It is this intertwining of economic identities that signals a willingness to invest in the union as a collective enterprise, and thereby fosters the trust and commitment that reduce the likelihood of dissolution.

The equality principle can also be extended to other findings in this study, but first it is necessary to reconcile the equality principle with the principle of interdependence. Some scholars suggest that the bond between partners is strengthened by their interdependence. Interdependence is achieved through specialization in "household production," which is often achieved by the traditional breadwinner arrangement in which the male and female partners assume complementary roles. Although some social scientists might describe a breadwinner arrangement in favorable terms as an egalitarian "separate but equal" arrangement, others would describe it as fundamentally inegalitarian because the woman is involved in activities that are typically devalued. She is dependent upon her partner for monetary support and this dependence may breed inequality in power relations. This potential source of inequality has less potential to form in dual-earner couples (full time) because both partners are equally involved in the acquisition of valued resources. At the same time, it would be a mistake to describe dual earners as

lacking interdependence. They may be interdependent in ways that are not manifested in terms of specialization.

Although we do not know whether Puerto Ricans are generally likely to view one arrangement as more egalitarian or interdependent than the other, the results for employment can shed light on this issue. We would not expect to find a difference in the risk of dissolution between "breadwinner" couples and dual earner couples if both of these arrangements were associated with equality and interdependence. If there is a difference, however, the claim that specialization implies "separate but equal" roles would suggest that an arrangement with one person at home might be more stable than (or as stable as) an arrangement in which both work full time. However, our results do not support this interpretation: Some models show that dual-earner couples (full time) are less likely than breadwinner couples to end their relationship. This pattern is due to the association between employment and both household income and income allocation method. Dual-earner couples are more stable because they typically have higher incomes and are more likely than breadwinner couples to pool their incomes. This latter point suggests that equal labor force participation and equal access to income are associated.

These findings are also relevant to the contemporary concern about the meaning of marriage and cohabitation. Previous research suggests that among Puerto Ricans, cohabiting unions are frequently thought of as being "marriage like," especially if they produce children. Our results suggest that the situation may be more complex: All of the unions examined in this study produced children, but differences in union dissolution by union status were substantial. If these two types of union were equivalent, then we would not expect to find a substantial difference in the risk of dissolution by union status. Clearly, the transformation of a cohabiting union into a union that is similar to marriage with respect to its stability involves steps beyond producing children. One such step is the transformation that is involved in income pooling. At the same time, even this is generalization is must be qualified by the fact that a substantial number of marriages do not rely on income pooling.

Our study has shed light on the linkages between union status, income allocation methods, and union dissolution, but a number of unanswered questions remain. While the value of our study of Puerto Ricans

is not dependent on its ability to lend insights into other groups, one of the limitations of our data is that it does not permit a comparison with other racial/ethnic groups. Consequently, future research is needed to determine the generalizability of our results. Another research need is to merge two related themes in the study of union dissolution—concern with the implications of wage equality between partners and concern with equality of access to wages. This issue must be investigated within the context of a study that not only examines inequality in the levels and distribution of resources, but also whether individuals judge their circumstances to be just or unjust. A final research need is to determine the extent to which the income allocation arrangements either reflect or reinforce psychological components of the bond that ties individuals together. Only when we are able to take a dynamic approach that allows us to simultaneously examine trust, commitment, attachment, and respect will we be able to fully understand the linkages between union dissolution and access to resources.

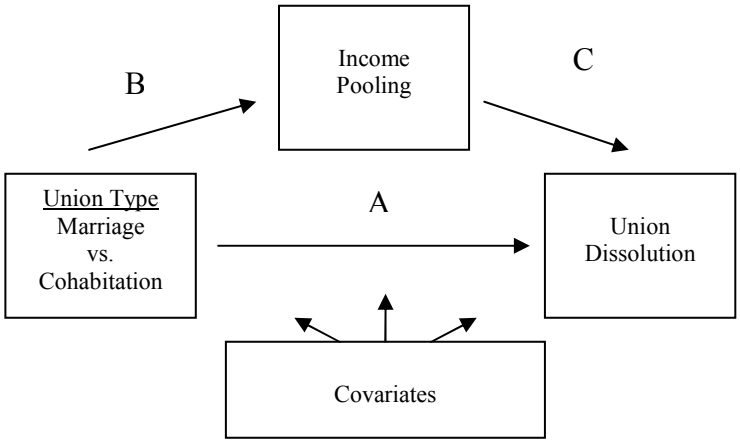

Figure 1. Conceptual Diagram of the Research Problem

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Table 1. Descriptive Statistics

	Total
% Union Dissolution	21.8
Union Status	
% Married	47.0
% Cohabiting	53.0
Income Allocation	
% Pay for everything	25.3
% Allowance	18.8
% Irregular	11.3
% None	12.0
% Common pot	29.7
% Something else	2.9
Mean union duration (months)	45.8
% Child conceived before co-residence	9.6
% Prior unions	21.7
% Female focal Child	53.2
Wantedness of Focal Child	
% Wanted child in future, but not at conception	34.3
% Wanted no more children at conception	6.3
% Never thought about it	11.7
% Wanted child at time of conception	47.7
Mean fertility	1.6
% Extended family	26.6
Mean mother's age (in years)	25.8
Age Difference	
% Mother's age < father's age	46.3
% Mother's age = father's age	41.5
% Mother's age > father's age	12.2
% Father Latino	81.6
Nativity[a]	
% Mother US & father PR	12.1
% Mother PR & father US	19.5
% Mother US & father US	32.1
% Mother PR & father PR	19.6
% Other	16.8
Mean number of stressful events	.8
Mean mother's education	11.8
Educational Difference	
% Mother's Ed > Father's Ed	21.7
% Mother's Ed = Father's Ed	53.4
% Mother's Ed < Father's Ed	24.9
Employment	
% Mother full time, father full time	31.6
% Mother part time, father full time	8.0
% Mother at home, father full time (ref.)	31.1
% Mother not employed, father not employed	8.6
% Other	20.6
Mean family income	24,146

Table 2. Descriptive Statistics: United States Mainland Sample by Income Allocation Method

	Common Pot	None	Irregular	Allowance	Pay for Everything	Test Statistic
% Union Dissolution	5.1	41.9	49.4	25.7	16.1	51.26***
% Married (vs. cohabiting)	66.3	32.6	19.6	25.8	61.0	52.76***
Mean Union Duration (months)	57.0	42.6	33.6	40.4	45.8	28.72***
% Child Conceived before Co-residence	5.4	9.6	12.9	16.9	6.8	6.93
% Prior Unions	10.9	34.2	32.7	27.9	18.3	18.15**
% Female Focal Child	43.6	63.6	52.2	66.5	51.0	10.60+
Wantedness of Focal Child						17.50
% Wanted child in future	35.7	28.8	37.4	39.3	30.7	
% Wanted no more children	6.4	6.9	7.3	7.8	4.1	
% Never thought about it	6.5	17.4	21.7	6.0	13.4	
% Wanted child at conception (ref.)	51.4	46.8	33.6	46.9	51.8	
Mean Fertility	1.6	1.9	1.6	1.5	1.7	12.61*
%Extended Family	26.2	21.5	38.9	26.1	23.9	3.05
Mean Mother's age (in years)	27.3	25.5	24.3	26.0	25.1	15.90**
Age Difference						9.41
% Mother's age < father's age	51.8	40.0	34.7	49.3	45.7	
% Mother's age = father's age (ref.)	37.5	39.5	54.5	35.2	45.8	
% Mother's age > father's age	10.7	20.5	10.8	15.5	8.6	
% Father Latino	75.2	93.1	75.7	89.2	80.7	
Nativity[a]						16.23
% Mother US & Father PR	11.3	12.2	9.3	11.6	13.8	
% Mother PR & Father US	23.7	18.4	15.1	21.0	17.9	
% Mother US & Father US	31.5	24.4	37.7	33.8	32.3	
% Mother PR & Father PR (ref.)	16.7	30.3	25.5	15.7	17.9	
% Other	16.9	14.7	12.4	17.8	18.1	
Mean Number of Stressful Events	.6	1.2	1.2	.9	.7	21.67***
Mean Mother's Education	12.6	10.6	11.0	11.9	11.7	38.79***
Educational Difference						13.75
% Mother's Ed > Father's Ed	20.9	20.9	22.7	27.1	19.3	
% Mother's Ed = Father's Ed (ref.)	58.8	47.7	31.9	52.8	59.3	
% Mother's Ed < Father's Ed	20.3	31.4	45.4	20.1	21.4	
Employment						92.81***
% Mother full time, father full time	48.3	6.0	26.5	27.4	32.0	
% Mother part time, father full time	10.9	1.0	.9	9.9	10.8	
% Mother at home, father full time (ref.)	22.7	10.2	25.1	46.4	40.6	
% Mother and Father not employed	2.1	25.9	22.7	5.3	3.0	
% Other	16.0	56.9	24.8	11.0	13.6	
Mean Family Income	33,414.29	10,897.04	18,043.89	20,847.46	24,770.34	121.24***

Note: Each percentage and mean presented is based on weighted data from the 5 imputed files. Test statistics for this table are presented from a series of separate tests conducted for each imputed file using SUDAAN. The test statistic reported by SUDAAN's crosstab procedure is analogous to Pearson's chi-square, with the p-values from an F-statistic based on Wald's chi-square. The test statistic reported for continuous variables is an F-statistic based on Wald chi-square (Shah, Barnwell, and Bieler, 1997). This table presents the middle value for tests that were conducted for each variable across the five imputed files. Inferences from these tests are (almost without exception) not sensitive to the file that is used. Those who replied "something else" on income allocation are excluded to simplify the presentation of results.

+ $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$.

Table 3. Odds Ratios from Logistic Regressions: Union Dissolution

	Model 1	Model 2	Model 3	Model 4
Union Status				
Married	.21***	.41**	.42**	.55+
Cohabiting (ref.)	1.0	1.0	1.0	1.0
Income Allocation				
Pay for Everything	3.57**			2.78+
Allowance	6.77***			3.67*
Irregular	18.98***			11.30***
None	14.04***			11.94***
Common Pot (ref.)	1.0			1.0
Union Duration (months)	.98***	.99	.99	1.00
Child Conceived before Co-residence	4.49***	3.61**	3.53*	3.15**
Prior Unions	1.49	1.12	1.07	.99
Female Focal Child	1.39	1.39	1.39	1.31
Wantedness of Focal Child				
Wanted child in future	2.01*	1.27	1.25	1.31
Wanted no more children	2.06+	.88	.85	.91
Never thought about it	1.54	1.12	1.18	1.09
Wanted child at that time	1.0	1.0	1.0	1.0
Fertility (log)	.48*	1.08	1.10	.88
Extended Family	2.39**	1.28	1.32	1.57
Mother's age (in years)	.91***	.95	.96	.95
Age Difference				
Mother's age < father's age	1.12	.80	.80	1.09
Mother's age = father's age	1.0	1.0	1.0	1.0
Mother's age > father's age	1.32	1.17	1.12	1.29
Father's Ethnicity				
Father Latino	.78	.55	.51+	.52+
Father Non-Latino	1.0	1.0	1.0	1.0
Nativity[a]				
Mother US & Father PR	1.78	1.40	1.47	1.58
Mother PR & Father US	1.43	1.14	1.07	1.28
Mother US & Father US	1.88+	1.14	1.20	1.27
Mother PR & Father PR	1.0	1.0	1.0	1.0
Other	2.35*	2.31+	2.32	2.72*
Stressful Events (log)	2.46***	2.35**	2.26**	1.71*
Mother's Education	.88*	.97	1.00	1.01
Educational Difference				
Mother's Ed > Father's Ed	1.70+	1.80	2.10	1.69
Mother's Ed = Father's Ed	1.0	1.0	1.0	1.0
Mother's Ed < Father's Ed	2.15*	1.97*	1.83*	1.88+
Employment				
Mother full time, father full time	.43*	.50+	.60	.60
Mother part time, father full time	.86	.70	.73	.84
Mother at home, father full time	1.0	1.0	1.0	1.0
Mother not employed, father not employed	1.20	.80	.69	.36+
Other	1.57	1.25	1.14	.87
Family Income (log)	.56***		.73	.84

Note: The odds ratios for who replied "something else" for income allocation are omitted above for the sake of parsimony. The odds ratio for this group is 6.76 ($p < .01$) in Model 1 and 3.63 ($p < .10$) in Model 4.

+ $p < .10$, * $p < .05$, ** $p < .01$, ***$p < .001$

Table 4. Odds Ratios from Logistic Regression: Dissolution by Union Status

	Married		Cohabiting	
	Model 1	Model 2	Model 1	Model 2
Income Allocation				
Pay for Everything	2.27	3.20	5.27**	4.07
Allowance	2.29	1.46	6.85**	6.16*
Irregular	9.97**	31.45***	17.44***	16.71**
None	5.43*	9.37*	16.54***	21.91***
Common Pot (ref.)	1.0	1.0	1.0	1.0

Note: The odds ratios in Model 1 are from bivariate regressions. The odds ratios in Model 2 are from multivariate regressions that include all other predictors in previous analyses.

+ $p < .10$, * $p < .05$, ** $p < .01$, ***$p < .001$