

Links between Premarital Cohabitation and Subsequent Marital Quality, Stability, and Divorce:  
A Comparison of Covenant versus Standard Marriages\*

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Abstract

We extend prior research on the association between premarital cohabitation and marital outcomes by investigating whether covenant marriage, which entails more stringent requirements for divorce, minimizes the deleterious effects of cohabitation on subsequent marital quality and stability. Using a unique longitudinal data set of covenant and standard newlywed couples in Louisiana, we found that covenant marriage does not modify the effects of premarital cohabitation on marital instability, happiness, or divorce for either wives or husbands. In fact, once we controlled for sociodemographic characteristics, premarital relationship factors, and marital factors, the relationships between premarital cohabitation and marital outcomes reduced to nonsignificance, suggesting that selection factors largely account for the deleterious effects of premarital cohabitation on marital success.

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Social welfare advocates and policymakers are placing great emphasis on developing public programs and legal reforms intended to encourage marriage formation, strengthen unions, and discourage divorce (Bogenschneider 2000; Galston 1996; Popenoe 1999). The past few years witnessed the federal Defense of Marriage Act (DoMA), revisions of welfare laws to promote marriage as a route out of poverty (Besharov and Sullivan 1996), and many state and local initiatives to offer marriage communication education as a part of school curricula and marriage license application procedures (Bogenschneider 2000; Hawkins et al, 2002). And, some states, including Louisiana, have adopted covenant marriage laws designed to strengthen marriage and deter divorce.

These policy efforts come at a time when Americans are spending fewer years—both absolutely and proportionately—in the married state than at any other point in U. S. history (Espenshade 1985). Age at first marriage is at an all-time high, divorce rates remain stable and high, and fewer persons remarry in the event of divorce (Casper and Bianchi 2002; Cherlin 1992). The corresponding increase in cohabitation is largely responsible for the delay in first marriage entry and more than compensates for the decline in remarriage (Bumpass and Lu 2000; Bumpass, Sweet, and Cherlin 1991).

Nonetheless, cohabitation is often linked to marriage as nearly one-half of cohabiting unions are formalized through marriage and cohabitation is the modal path of entry into marriage (Bumpass and Lu 2000; Bumpass et al. 1991). Moreover, the evidence is remarkably consistent that premarital cohabitation is associated with poorer marital quality and higher levels of marital

instability and divorce (e.g., Booth and Johnson 1988; Dush, Cohan, and Amato 2003; Lillard, Brien, and Waite 1995; Smock 2000; Teachman 2003; Thomson and Colella 1992).

Using a unique longitudinal data set that is representative of marriages contracted in the state of Louisiana during 1998-2000, we extend this line of inquiry by investigating whether a *covenant* marriage, which requires a stricter commitment to maintaining the marriage and involves substantial barriers to obtaining a divorce, ameliorates the negative effects of premarital cohabitation on marital quality and stability, and reduces the likelihood of divorce. That is, are negative marital outcomes associated with the tentative beginnings of a relationship through premarital cohabitation nullified by a couple's decision to form a covenant versus standard marriage? After providing a brief history of covenant marriage, we turn to research on premarital cohabitation, marital quality, and divorce to formulate our expectations about how premarital cohabitation will have differential effects on the marital outcomes of covenant versus standard married couples.

#### A Brief History of Covenant Marriage

Covenant marriage grows out of a large national covenant marriage movement, consisting of religious, political, and family counseling organizations (Covenant Marriage Movement webpage, 2001). In August 1997, Louisiana became the first state to pass this legislation and Arizona and Arkansas followed suit soon after. In 1998 alone, more than 17 states considered similar covenant marriage bills (Nichols 1998). In total, 20-30 states either considered or are considering similar covenant marriage bills (Divorce Reform 2001). Covenant marriage proponents argue that no-fault divorce substantially reduces commitment to marriage and weakens the legal and social protections available to family members under a more stringent marriage regime (Brinig 1998; Spaht 1998; Loconte 1998; Sanchez, et al 2001).

Covenant marriage created a two-tier marriage regime. For the first time in history, citizens have the option between two sets of laws to govern their marriages. There are several features that distinguish covenant marriage. First, couples who choose this option face stricter limits on entering and exiting marriage. Second, couples who want to covenant marry must undertake premarital counseling. Third, the couple and their counselor must attest, with a notarized affidavit, that the counseling covered topics about the seriousness of a covenant marriage, the lifetime permanence of marriage, and the obligation of the couple to seek marital counseling, if problems arise later in the marriage. Finally, the couple must also sign a “Declaration of Intent” that affirms the following: a marriage is an agreement to live together as a husband and wife forever; the partners chose each other carefully and disclosed to each other everything about their personal histories that might hurt the marriage; the couple received premarital counseling from a priest, minister, rabbi, or state-recognized marriage counselor; and that the partners agree to take all reasonable efforts to preserve their marriage.

Covenant married couples who want to divorce must make “all reasonable efforts” to preserve the marriage, including marital counseling, and either prove fault in the traditional sense of that term (i.e., court-substantiated infidelity, physical or sexual abuse of a spouse or child, a felony life- or death-penalty conviction, or abandonment of at least one year) or live separate and apart for two years. Irreconcilable differences are not grounds for divorce.

The intent of covenant marriage is to encourage couples to enter marriage with a spirit of serious, undiluted commitment. Legislators want newly-marrying couples to stop and answer to each other whether they will work on their marriages or will want an “easy out” when their marriages run into trouble. As Spaht (1998a) states, “covenant marriage strengthens the institution of marriage by restoring legal efficacy to the marital vows.” Legal advocates believe

that covenant marriage gives couples security in their “investment” in marriage, which allows them to behave in ways that build the stability of the union rather than “hedge their bets” by pursuing their own self-interests without regard to the costs of the union (Brinig 1998). Brinig (2000) further suggests that covenant marriage reinvigorates marriage by moving couples away from a contractual mentality toward their marriages to a belief in marriage’s covenant, exalted permanent status. Spaht (1999:1) believes that covenant marriage can help “Americans rebuild a marriage culture from the ashes of a ‘divorce culture.’”

Recent studies suggest that newly-marrying covenant couples and currently married covenant “upgraders” agree with this view and feel that the covenant distinction is not only symbolically important to themselves in their own unions, but also stands as a political and moral statement to their communities and to a political and social culture they see as poisonous to enduring marriage (Loconte 1998; Rosier and Feld 2000; Sanchez, Nock, Wright and Gager 2001).

Covenant marriage is designed to strengthen marriage and deter divorce. Prior research has compared changes in the marital quality of covenants and standards using growth curve models. Those in covenant marriage experience larger increases in marital fairness over the first five year of marriage than standard couples, although the two groups do not differ in their changes in global marital quality (operationalized using the dyadic adjustment scale) (Nock, Sanchez, and Wright 2002). Covenants are about half as likely to divorce as standards during the first few years of marriage, although this lower risk of divorce reduces to nonsignificance once wife’s religiosity is controlled (Sanchez, Nock, Deines, and Wright 2003). No research has examined whether premarital cohabitation operates differently for the marital outcomes of covenants and standards. The purpose of our paper is to evaluate whether covenant marriage

minimizes the negative effects of cohabitation on subsequent marital quality, stability, and divorce.

### Premarital Cohabitation and Marital Outcomes

Cohabitation has increased dramatically in the U.S., rising from 500,000 couples in 1970 to nearly 5 million in 2000 (U.S. Bureau of the Census 2001). Among persons in their twenties and thirties, more than one-half have experienced cohabitation, suggesting that cohabitation is now a normative stage in the family life course (Bumpass and Lu 2000; Smock 2000). Cohabitation most often serves as a prelude to marriage as about 75 percent of cohabitators report plans to marry their partners and the chief reason why cohabitators report living together is to test the relationship's viability for marriage (Brown and Booth 1996; Bumpass et al. 1991).

Despite the popular, seemingly intuitive notion that cohabitation is a worthwhile testing ground for marriage that will help couples avoid divorce, research has consistently documented that premarital cohabitation is associated with lower levels of marital quality and higher levels of marital instability and divorce (e.g., Bennett, Blanc, and Bloom 1988; Booth and Johnson 1988; DeMaris and Leslie 1984; DeMaris and MacDonald 1993; DeMaris and Rao 1992; Dush et al. 2003; Lillard et al. 1995; Teachman 2003; Thomson and Colella 1992). Premarital cohabitation is positively related to marital disagreement, conflict, and instability as well as negatively associated with marital interaction, satisfaction, communication, and commitment (Booth and Johnson; DeMaris and Leslie; DeMaris and MacDonald; DeMaris and Rao; Dush et al.; Thomson and Colella). Its association with marital happiness is unclear; two studies show a negative association (Dush et al.; Nock 1995) whereas two others find none (Booth and Johnson; Thomson and Colella). In addition to its negative associations with marital quality and stability, premarital cohabitation is also positively related to divorce (Bennett et al.; Booth and Johnson;

DeMaris and Rao; Dush et al.; Teachman). Early research suggested this effect may attenuate among younger cohorts (Schoen 1992), but a more recent study indicates there has been no attenuation effect between two marriage cohorts (Dush et al.).

Less clear is the mechanism(s) linking premarital cohabitation and subsequent marital outcomes. There are two primary explanations, typically referred to as (1) selection and (2) causation. According to the selection explanation, cohabitation is selective of people who are less traditional in their family-related attitudes (Axinn and Thornton 1992; Clarkberg, Stoltzenberg, and Waite 1995) or are poor marriage material (Booth and Johnson 1988). The same people who are more likely to cohabit premaritally also are more likely to opt for divorce in the event of an unsatisfactory marriage. Several studies have identified multiple risk factors associated with both premarital cohabitation and divorce, including weaker commitment to marriage, greater acceptance of divorce, and poorer interpersonal relationship skills, supporting the selection argument (Axinn and Thornton 1992; Booth and Johnson 1988; Dush et al. 2003; Thomson and Colella 1992). Additionally, Lillard et al. (1995) used econometric techniques to model the endogeneity of cohabitation before marriage to demonstrate that statistically correcting for selection reduces to nonsignificance the effect of premarital cohabitation on divorce.

The causation explanation is that the experience of premarital cohabitation itself actually decreases marital quality and heightens instability and the likelihood of divorce. Rather than poor marital outcomes being a function of preexisting differences between cohabitators and noncohabitators (as posited by the selection argument), the logic here is that cohabitation somehow changes people, whether by affirming the ability to maintain intimate relationships outside of marriage or by weakening commitment to marriage as a lifelong institution, that undermines

marital success (Axinn and Thornton 1992; Bennett et al. 1988; Booth and Johnson 1988). For instance, Axinn and Thornton found that the experience of cohabitation is associated with increases in young adults' acceptance of divorce, net of their levels of acceptance prior to cohabitation. Amato (1996) showed that marrieds' level of acceptance of divorce is positively associated with divorce, net of the number of perceived marital problems. Taken together, this pattern of findings is consistent with the causation argument.

Both explanations have received empirical support, although the causation argument, which is more difficult to test, has been supported by comparatively fewer studies (Dush et al. 2003; Smock 2000; Teachman 2003). Importantly, it is possible that both selection and causation may be at work (Booth and Johnson 1988). Recent research suggests cohabitation per se is not associated with increased odds of divorce (Teachman 2003). Indeed, premarital sex and premarital cohabitation with one's husband only is not significantly associated with divorce. Rather, it is involvement in either or both of these activities with a previous partner (who is not the current spouse) that is positively related to divorce among women, leading Teachman to conclude that premarital sex and cohabitation that is limited to one's spouse is a normative feature of marital formation.

### The Present Study

Our goal is to evaluate whether covenant marriage provides a social context for couples to attain greater marital quality and stability, despite their cohabitation experiences. The lawmakers who created covenant marriage believe that a covenant is a way for couples with “knocks against them” to wipe the slate clean at the start of marriage and provide a risk-reducing bond to survive the turmoil often experienced during the early years of marriage. A covenant marriage

presumably helps couples weather any destabilizing effects of the characteristics they share that undermine marriage, as they assume their spousal responsibilities.

Given that premarital cohabitation is associated with poorer relationship quality and stability as well as increased odds of divorce, does a covenant (versus standard) marriage weaken or even eradicate these effects? We hypothesize that among covenant marrieds, the negative repercussions of premarital cohabitation for subsequent marital success will be significantly smaller than those observed for couples in standard marriages. A competing hypothesis is that the detrimental effects of premarital cohabitation on marital outcomes, whether due to selection factors, causation, or some combination thereof, cannot be “erased” or minimized through covenant marriage. The persistence of a premarital cohabitation effect regardless of covenant status would suggest that the ostensibly higher level of commitment to and confidence in the relationship manifested by choosing covenant marriage does not negate premarital risk factors, such as cohabitation. To test these hypotheses, we use data from a three-wave study of the early years of marriage, the time when marriages are most vulnerable to dissolution. We evaluate whether premarital cohabitation and covenant marriage status interact in their effects on marital quality, stability, and divorce, net of sociodemographic characteristics, premarital relationship factors, and marital factors that are associated with premarital cohabitation and marital success.

#### Data

The data are from the three waves of a 5-year study of newlywed couples who married in Louisiana in 1998-2000 (Marriage Matters, University of Virginia, 2001). The first wave was administered, on average, 3 to 6 months after the wedding, the second wave was administered approximately 18 months thereafter, and the third and final wave, 18 to 24 months after the second wave. The sample selection criteria consisted of two steps. First, 17 of 60 parishes were

selected randomly and proportionate to size. Second, from these 17 parishes, all covenant marriage licenses and the matched standard marriage licenses filed next to the covenant licenses were drawn. Of the 1,714 licenses that were validly part of our sampling frame, we eventually confirmed 1,310 couples for a confirmation rate of 76.4%. Our response rate for the first wave survey was 65% and the second wave response rate was 92%, excluding the couples who divorced or separated between waves who were not administered the full survey instrument. The third wave response rate was 85% with the same latter exclusion. For this project, we use a subsample in which both spouses completed interviews at the first and third waves (N=498).

### *Dependent Variables*

We examine three measures of marital outcomes measured at wave three. First, *marital instability* is measured on a 10-point scale with higher values reflecting greater perceived chance of divorce. Second, *marital happiness* measures the respondent's happiness with where her or his marriage stands at the present time, with values ranging from 1 (worst my marriage could possibly be) to 10 (best my marriage could possibly be). Both marital instability and marital happiness are measured separately for wives and husbands. The third measure is the hazard of *divorce* or whether the couple actually separated or divorced between the first and third waves. This is a couple-level measure.

### *Focal Independent Variables*

The focal independent variables are *premarital cohabitation experience* and *marital type*. Premarital cohabitation is coded 1 for those couples who report having lived together before marriage and 0 otherwise.<sup>1</sup> We measure marital type as a dummy variable with covenant as the included and standard as the excluded category.

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<sup>1</sup> Initially, we used three mutually exclusive and exhaustive dummy variables to measure premarital cohabitation: couples who cohabited together prior to marriage (*premarital*

### *Control Variables*

We control for three sets of factors that are related to either selection into premarital cohabitation or marital quality and stability: sociodemographic characteristics, premarital relationship factors, and marital relationship factors. Some of our measures are ascertained at the couple level, whereas others are measured separately for wives and husbands.

*Sociodemographic characteristics.* Our measures of sociodemographic characteristics are obtained at the initial interview. *Education* is measured separately for wives and husbands and coded into dummy categories: less than high school degree (reference), high school degree, some college or vocational school, and college or more. We measure both the level and distribution of economic resources in the marriage. *Husband's income* reflects the income bracket reported by the husband and ranges from (1) \$0-\$5,000 to (7) \$50,000+. The relative income contribution of husbands and wives is gauged using the following dummy categories: wife earned more than husband; husband earned more than wife; or wife and husband reported same income bracket or are missing income information (reference). The wife's and husband's *previous marriage experience* represents whether the current marriage is a remarriage for the respondent (1=yes, 0=no). *Parental divorce* indicates whether both partners experienced the separation or divorce of their parents, during childhood (1=yes, 0=no). *Wife's age* and *husband's age* are coded in years. *Race* is dummy coded with couples in which both partners are non-hispanic white as the

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*cohabitation*), couples who did not cohabit together prior to marriage but in which at least one spouse has a cohabitation experience with another (*other cohabitation*), and couples in which neither spouse has any cohabitation experience (*no cohabitation*, reference). This coding strategy allowed us to appraise whether any cohabitation experience is negatively associated with marital outcomes or if only premarital cohabitation with one's spouse is consequential. Consistent with Teachman's (2003) finding that wife's cohabitation with another but not with her spouse is *not* associated with an increased likelihood of divorce, we found that those in the other cohabitation category were not statistically different from those who never cohabited in terms of marital quality, stability, or divorce. Thus we rely on the simpler dichotomous measure of premarital cohabitation described in the text.

excluded category. The two race dummies represent couples in which both partners are black, and couples of any other racial/ethnic combination.

*Premarital relationship factors.* We measure *husband's financial troubles* before marriage by an index counting whether he reported himself as having (a) no job, (b) no car, (c) no savings of more than \$1,000, (f) no homeownership, (g) a criminal record, (h) a drinking or drug problem, (i) more than \$500 in credit card debt, (j) other significant debt, (k) a personal bankruptcy, or a (l) a medical health problem. In theory, the index could range from 0 to 10, but the actual range was 0 to 6. *Premarital risk* is a couple-level dummy variable constructed from the wife's and husband's reports of problems they experienced during courtship. The marriage is coded as having a *premarital risk* if either the husband or wife reported that while they were dating (a) s/he did not get a good picture of his/her partner, (b) the partner did not get a good picture of the respondent, (c) the respondent was sexually or romantically involved with someone else, (d) the respondent perceived the partner as having been sexually or romantically involved with someone, (e) they broke up more than once, or (f) they experienced a lot of conflict. *Met in church* is coded 1 if the husband and wife both report having met each other at a place of worship and 0 otherwise. *Family and peer approval* is a retrospective report obtained separately for wives and husbands of their perceptions of the approval of their relationship by their own respective family members and friends at the time of the engagement announcement with values ranging from (0) low to (4) high.

*Marital relationship factors.* *Husband's financial setbacks* measures whether he reported at either wave two or three that since the marriage, he had (a) quit a job, (b) been laid off or fired, (c) been unemployed and looking for work, or (d) had a decrease in pay. We include two measures of religiosity that are obtained separately for wives and husbands. One measure,

*religiosity*, gauges the respondent's views on the importance of religious faith, with those characterizing it as very or extremely important for a good life coded 1 and others coded 0.

*Fundamentalism* distinguishes those who strongly agree with the statement "I regard myself as a religious fundamentalist" from those who do not. *Child at marriage start* is a couple-level dummy variable that measures whether at least one biological, adopted, or step child was present in the household at the time of marriage. *Child since marriage* is a dummy variable measuring whether the partners bore or adopted at least one child since marriage.

### *Analytic Strategy*

We begin by comparing the percentages of covenant versus standard couples who premaritally cohabited together, with another but not each other, and those who did not cohabit. Next, we examine mean differences in the variables used in the analyses separately by marriage type and premarital cohabitation experience. Then, we estimate seemingly unrelated regression (SUR) models predicting marital instability and marital happiness. SUR models are appropriate when regressions are expected to have highly correlated error terms. Here we expect that similar omitted variables affect the marital quality of both wives and husbands. SUR models assume inter-correlated error terms. Initial models include the focal independent variables, premarital cohabitation and covenant marriage. A second set of models adds the control variables to determine the extent to which the effects of cohabitation and covenant status are artifacts of other factors (e.g., selection processes) and a third set incorporates interaction terms for premarital cohabitation and covenant status to test whether cohabitation is less strongly associated with poor marital outcomes for those in covenant versus standard marriages. All models predicting marital quality include only those who remain in intact marriages at wave three (N=417). Finally, we estimate a series of Cox regression models predicting the likelihood of divorce

during the first five years of marriage, including reduced, full, and interactive models as described above (N=498). Since divorce is a couple-level outcome, the covariates in these models are distinct from those used in the marital quality models. We use the wife's views about the couple's religious participation and spirituality, with her views on whether they met in church, her religiosity and fundamentalism. We use the husband's economic and human capital characteristics, such as his education, income, financial troubles at the start of the relationship.

### Results

Table 1 presents cohabitation experience by marital type for our effective sample. Covenant married couples are far less likely to have cohabited than standard married couples. In fact, covenant married couples are nearly twice as likely as standard couples to have no cohabitation experience at the start of their marriages. Forty-eight percent of covenant couples report neither partner ever cohabited with anyone, as compared to only 25% of standard couples. Similarly, twice as many standard couples cohabited premaritally as covenant couples. Whereas 63% of standard couples lived together before marriage, just 31% of covenant couples cohabited.

Although covenant couples were less likely to live together before marriage, one-fifth of couples reported having cohabited with someone else. In contrast, only 13% of standards cohabited with someone else but not the current spouse.

#### *Descriptive Results*

Table 2 shows the means and standard deviations (or percentages, as appropriate) for all of the variables used in the analyses by covenant status and premarital cohabitation experience, separately for wives and husbands. Among covenant marrieds, those who premaritally cohabited report levels of marital instability which are about twice as high as those who did not cohabit. Among standard marrieds, average levels of marital instability are similar regardless of

premarital cohabitation experience. Similarly, reports of marital happiness are uniformly high, although among covenant wives those who did not cohabit are happier than those who did. Close to one-quarter of standard couples experience divorce, regardless of premarital cohabitation experience. Among covenant marrieds, about 20% of those who premaritally cohabited get divorced, whereas slightly less than 10% of those who did not live together before marriage get divorced. Thus, it seems that premarital cohabitation is only related to the likelihood of divorce among covenant married couples, not standard marrieds. Moreover, covenant marriage does not seem to buffer the negative effect of cohabitation on a couple's risk of divorce as the percentages who divorce are essentially the same for covenants who premaritally cohabited (21%) as well as standard marrieds (23% among those who cohabited; 24% among those who did not cohabit).

[TABLE 2 ABOUT HERE]

As expected, premarital cohabitation is related to several sociodemographic characteristics, but not always in the same pattern for covenants and standards. Premarital cohabitation is associated with lower average levels of education for wives and husbands alike among covenant couples, but not standard couples. Husband's income as well as income distribution between husbands and wives does not appear to vary either by covenant status or premarital cohabitation experience. Among both covenant and standard couples, more than 20% of those who cohabited before marriage report that both sets of parents divorced versus around 10% of those without cohabitation experience. Among covenant marrieds, those who did not cohabit premaritally are disproportionately white, whereas among standards, those who did not live together are especially likely to be of other race-ethnic combinations.

Premarital cohabitation experience differentiates among covenants and standards alike in terms of other premarital relationship factors as well as marital factors. Standard couples who cohabited before marriage score higher on the husband's financial troubles measures. And, among covenant couples, nearly twice as many couples (48%) were classified as being in the premarital risk group among cohabitators as noncohabitators (27%). Among standards, the proportions in the premarital risk group were similar regardless of whether the couple cohabited premaritally. Those couples who met in church were much less likely to have lived together before marriage. Family and peer approval of the marriage was slightly higher among noncohabitators than cohabitators for covenant couples, but no differences were observed for standard couples. Premarital cohabitation is associated with lower levels of religiosity for all groups, except standard wives. Among standard couples, those who cohabited are more likely to be fundamentalists than those who did not cohabit. Among both covenants and standards, premarital cohabitation is associated with the presence of children at the start of the marriage.

### *Multivariate Results*

As shown in Model 1 of Table 3, premarital cohabitation is associated positively and covenant marriage negatively with marital instability among both wives and husbands. Among wives, this pattern of findings persists once we include controls for sociodemographic characteristics, premarital relationship factors, and marital relationship factors (Model 2). Contrary to prior research, our findings indicate the effect of both partners' experience of parental separation or divorce is associated negatively with wife's marital instability. Black wives report more instability, on average, than white wives. Premarital risks also link positively to wives' marital instability while family and peer approval of the marriage is associated negatively with instability.

## [TABLE 3 ABOUT HERE]

For husbands, a different picture emerges. In the full model (Model 2), the coefficients for both premarital cohabitation and covenant marriage are reduced to nonsignificance. Black husbands report higher levels of instability than white husbands, on average. Premarital risk is associated positively with husbands' perceived marital instability. Higher levels of family and peer approval are associated with lower reports of marital instability among husbands. Husband's religiosity is associated with perceptions of higher marital stability. As shown in Model 3, the inclusion of an interaction term for premarital cohabitation and covenant marriage is significant for neither wives nor husbands, meaning that the association between premarital cohabitation and marital instability operates similarly regardless of marriage type.

Turning now to our models predicting marital happiness, we find that neither premarital cohabitation experience nor covenant marriage is significantly related to wives' or husbands' marital happiness (see Model 1 in Table 4). The full model (Model 2) reveals that premarital risk is associated negatively with marital happiness among wives and husbands alike. Among wives (Model 2), education and having a child since marriage are related to lower levels of marital happiness. And, other race wives are reportedly less happy in their marriages than white wives, on average. Older husbands tend to report higher levels of marital happiness than younger husbands. And, the greater the husband's financial troubles prior to marriage, the lower his report of marital happiness. Family approval of the marriage is associated positively with husbands' marital happiness. The interaction terms in Model 3 are not significant, which is not surprising given that neither premarital cohabitation nor covenant status is associated with marital happiness.

## [TABLE 4 ABOUT HERE]

Finally, Table 5 presents the odds ratios from Cox proportional hazard models predicting the likelihood of divorce or separation for the married couples. Contrary to our expectations, premarital cohabitation is not associated with divorce (although the coefficient is in the expected direction). Covenant couples' odds of divorce are 42% lower than those of standard couples. But once we account for our various sets of controls, this effect reduces to nonsignificance. Covenants and standards have similar risks of divorce, even though covenant marriages are supposed to be more difficult to terminate. Husband's income is negatively related to divorce. Nonwhites are more likely than whites to experience divorce. Husbands' reports of family approval of the marriage and wives' religiosity are associated negatively with divorce. The final model tests whether premarital cohabitation and covenant marriage interact in their effects on divorce. The interaction term does not achieve significance, meaning that the influence of premarital cohabitation on divorce is similar for covenant and standard married couples. Again, this is reasonable since neither premarital cohabitation experience nor covenant status was significant in Model 2.

[TABLE 5 ABOUT HERE]

### Conclusion

We used data from a unique, longitudinal couple-level data set comprised of covenant and standard married wives and husbands from Louisiana to examine whether covenant marriage buffers the detrimental effects of premarital cohabitation experience on marital outcomes. As expected we found that premarital cohabitation is associated with marital instability, but this relationship attenuated once we accounted for factors associated with premarital cohabitation, including sociodemographic characteristics such as education and race, as well as other premarital relationship risk factors, suggesting that the mechanism underlying the association is

selection. We noted early in the paper that findings about the relationship between premarital cohabitation and marital happiness are decidedly mixed, with some studies documenting a negative association and others showing no effect. Here, we found no association between cohabitation and marital happiness. Surprisingly, we also did not find a linkage between cohabitation and divorce, which may be an artifact of our restrictive analytic sample (we include only those with *couple-level* data at *both* waves one and three). Our descriptive statistics are especially illuminating in this regard as the proportions experiencing divorce were similar among standard marrieds (regardless of cohabitation experience) and covenants that premaritally cohabited. Those in covenant marriages who did not cohabit were only half as likely to divorce. Covenant marriage was associated with less marital instability among wives, but was not related to marital happiness or divorce in our full models. To evaluate whether covenant marriage weakens the impact of premarital cohabitation on marital success, we tested for interactions between covenant marriage and cohabitation. None of these terms was significant. Thus, our findings indicate that covenant marriage does not seem to stabilize marriages for those who have cohabitation experience.

The influence of premarital cohabitation on subsequent marital outcomes is not sensitive to marriage type (i.e., covenant versus standard). Indeed, the effects of premarital cohabitation are few. Living together is associated with reports of higher marital instability among wives but not husbands. And cohabitation is not related to either marital happiness or divorce. The absence of significant effects may reflect the diminishing importance of premarital cohabitation for subsequent marital outcomes as an increasing share of the population cohabits before marriage making it a normative experience. Alternatively, we may lack sufficient statistical power in our models (again, we used rather restrictive sample criteria).

Nonetheless, our results suggest that when cohabitation is linked to marital outcomes, as it is for marital instability, its effects are reduced, often to nonsignificance, by controlling for sociodemographic and relationship factors associated with cohabitation, which is consistent with the selection explanation. Granted, some of our controls pertain to the marital relationship, but excluding these measures yields the same substantive conclusions, supporting the notion that cohabitation is selective of persons who, given that they marry, tend to experience more marital instability. Cohabitation is selective of certain kinds of people, perhaps those who are poor marriage material or are less likely to view marriage as a lifelong institution. Forming a covenant marriage does not offer protective benefits, although covenant wives report less marital instability, on average, than standard wives. Still, premarital cohabitation has similar effects on marital outcomes regardless of covenant status.

The potential policy implications are that marriage law reforms and marriage education programs that propose to strengthen marriage through covenant-like prescriptions may not be able to improve marital stability for people who enter marriage with cohabitation experiences. Moreover, the consistent effects of the disruptiveness of the courtship experience (i.e., the premarital risk measure) coupled with the importance of the approval of family and friends for marital outcomes, suggests that perhaps the law reform of creating covenant marriage is not as useful a social policy as the more general aims of initiating premarital counseling and education requirements. From our results, it seems that one way to reduce divorce and enhance early marital quality is to teach young adults how to navigate intimate relationships with respect and careful communication. Additionally, a larger policy point is that most marriage education programs are aimed at couples when in fact a wider policy campaign to encourage support of the

marriages around us (whether our in our family or our peer networks) might promote marital success in the aggregate.

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Table 1. Premarital Cohabitation Experience by Marriage Type

	Marriage Type	
	Covenant N=243	Standard N=255
<i>Premarital Cohabitation Experience</i>		
Neither Ever Cohabited	47.7%	24.7%
Premarital Cohabitation	30.9	62.7
Cohabitation with Other Only	21.4	12.5
<i>Total</i>	100	100

Table 2. Descriptive Statistics (Means and SE or Percentages) for Variables Used in the Analyses.

	Covenant				Standard			
	Wife		Husband		Wife		Husband	
	Cohab	No Cohab	Cohab	No Cohab	Cohab	No Cohab	Cohab	No Cohab
<i>Dependent Variables</i>								
Marital Instability	1.3 (1.8)	.5*** (1.1)	1.2 (1.6)	.6** (1.3)	1.5 (2.1)	1.3 (1.7)	1.5 (2.2)	1.0 (1.5)
Marital Happiness	7.3 (1.5)	7.8* (1.4)	7.8 (1.4)	7.8 (1.4)	7.8 (1.6)	7.7 (1.8)	7.8 (1.6)	8.0 (1.5)
Marital Dissolution	21.3%	9.5%**			23.1%	24.2%		
<i>Sociodemographic Characteristics</i>								
Less than High School	9.3%	1.2%**	16.0%	6.0%**	6.9%	1.1%*	15.6%	11.6%
High School	32.0%	27.4%	40.0%	28.6%	38.8%	38.9%	41.9%	27.4%*
Some College or Voc. Tech.	26.7%	26.8%	22.7%	22.6%	25.6%	17.9%	18.1%	17.9%
College	32.0%	44.6%*	21.3%	42.9%***	28.8%	42.1%*	24.4%	43.2%**
Husband's Income	3.9 (1.7)	4.1 (1.7)			4.2 (2.1)	4.2 (2.1)		
Wife Earns More	18.7%	16.7%			18.8%	12.6%		
Husband Earns More	54.7%	59.5%			61.3%	52.6%		
Previous Marriage	29.3%	22.0%	32.0%	22.6%	40.0%	24.2%**	38.8%	22.1%**
Partners' Parental Divorce	21.3%	11.9%*			23.1%	10.5%**		
Age	27.8 (7.0)	28.0 (7.8)	29.8 (7.6)	29.9 (8.2)	30.6 (8.6)	29.6 (9.4)	33.1 (9.2)	31.5 (10.1)
Both White	65.3%	82.1%**			73.1%	69.5%		
Both Black	14.7%	7.1%			11.9%	10.5%		
Other Race/Ethnic Combinations	20.0%	10.7%*			15.0%	20.0%		
<i>Premarital Relationship Factors</i>								
Husband's Financial Troubles	2.4 (1.5)	2.1 (1.4)			2.7 (1.6)	2.0*** (1.4)		
Premarital Risk	48.0%	27.4%**			39.4%	37.9%		
Met in Church	4.0%	27.4%***	5.3%	28.6%***	1.3%	12.6%***	1.3%	13.7%***
Family and Peer Approval	1.9 (1.5)	2.4** (1.5)	1.8 (1.6)	2.3* (1.6)	2.0 (1.6)	1.9 (1.6)	1.7 (1.6)	1.9 (1.7)
<i>Marital Relationship Factors</i>								
Husband's Financial Setbacks	18.7%	20.2%			18.8%	12.6%		
Religiosity	84.0%	96.4%***	76.0%	89.9%**	71.3%	78.9%	53.8%	68.4%*
Fundamentalist	12.0%	20.8%	13.3%	17.3%	2.5%	8.4%*	2.5%	9.5%**
Child at Marriage Start	33.3%	19.0%**			47.5%	30.5%**		
Child Since Marriage	44.0%	37.5%			38.8%	35.8%		
<i>N</i>	75	168			95	160		

Significant differences between those who premaritally cohabited and those who did not. \* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$ . When values are given under wife column only, these are actually couple-level measures.

Table 3. SUR Models Predicting Marital Instability at Time 3.

	Model 1		Model 2		Model 3	
	Wife	Husband	Wife	Husband	Wife	Husband
Intercept	1.10 ***	.98 ***	.78	1.18 *	.84	1.19 ***
<i>Focal Independent Variables</i>						
Premarital Cohabitation	.51 **	.58 ***	.38 *	.26	.25	.23
Covenant Marriage	-.51 **	-.38 *	-.41 **	-.17	-.54 *	-.20
<i>Sociodemographic Characteristics</i>						
Some College or Voc. Tech.			-.21	-.34	-.20	-.34
College			.08	-.07	.07	-.07
Husband's Income			-.05	-.05	-.05	-.05
Wife Earns More			.29	.26	.30	.26
Husband Earns More			.42	.14	.42	.15
Previous Marriage			-.31	-.20	-.30	-.20
Partners' Parental Divorce			-.49 *	.21	-.48 *	.21
Age			.01	.01	.01	.01
Both Black			.92 ***	1.04 ***	.91 ***	1.04 ***
Other Race/Ethnic Combinations			-.29	.19	-.32	.19
<i>Premarital Relationship Factors</i>						
Husband's Financial Troubles			.08	.04	.08	.04
Premarital Risk			.49 **	.48 **	.48 **	.47 **
Met in Church			-.19	-.22	-.17	-.22
Family and Peer Approval			-.21 ***	-.09 *	-.20 ***	-.09 *
<i>Marital Relationship Factors</i>						
Husband's Financial Setbacks			.04	.20	.05	.20
Religiosity			-.03	-.48 **	-.02	-.47 **
Fundamentalist			-.15	-.40	-.15	-.40
Child at Marriage Start			.02	-.10	.02	-.10
Child since Marriage			.20	.12	.20	.12
Covenant*Premarital Cohabitation					.28	.05
Adjusted R-Squared	.05	.05	.14	.14	.14	.14

N=417. \*p<0.05, \*\*p<0.01, \*\*\*p<0.001.

Table 4. SUR Models Predicting Marital Happiness at Time 3.

	Model 1		Model 2		Model 3	
	Wife	Husband	Wife	Husband	Wife	Husband
Intercept	7.82 ***	7.91 ***	7.71 ***	7.20 ***	7.62 ***	7.26 ***
<i>Focal Independent Variables</i>						
Premarital Cohabitation	-.16	-.11	-.07	-.04	.17	-.14
Covenant Marriage	-.14	-.09	-.14	-.06	.10	-.15
<i>Sociodemographic Characteristics</i>						
Some College or Voc. Tech.			-.17	.35 *	-.19	.34 *
College			-.37 *	.02	-.36 *	.02
Husband's Income			.07	-.04	.07	-.04
Wife Earns More			-.04	-.08	-.05	-.07
Husband Earns More			-.10	.17	-.11	.18
Previous Marriage			-.01	.11	-.04	.11
Partners' Parental Divorce			.26	-.05	.26	-.04
Age			.01	.02 *	.01	.02 *
Both Black			-.45	-.06	-.43	-.06
Other Race/Ethnic Combinations			.55 *	-.13	.60 *	-.15
<i>Premarital Relationship Factors</i>						
Husband's Financial Troubles			-.04	-.10 *	-.05	-.10 *
Premarital Risk			-.49 **	-.44 **	-.47 **	-.45 **
Met in Church			.19	-.24	.16	-.23
Family and Peer Approval			.04	.17 ***	.02	.17 ***
<i>Marital Relationship Factors</i>						
Husband's Financial Setbacks			-.13	-.01	-.14	-.01
Religiosity			-.08	-.00	-.10	-.01
Fundamentalist			.19	.20	.19	.18
Child at Marriage Start			-.10	.19	-.09	.19
Child since Marriage			-.33 *	-.11	-.32 *	-.12
Covenant*Premarital Cohabitation					-.51	.22
Adjusted R-Squared	.00	.00	.05	.08	.05	.08

N=417. \*p<0.05, \*\*p<0.02, \*\*\*p<0.001.

Table 5. Cox Regression Models Predicting Divorce (Odds Ratios)

	Model 1	Model 2	Model 3
<i>Focal Independent Variables</i>			
Premarital Cohabitation	1.31	.92	.79
Covenant Marriage	.58 *	.67	.54
<i>Sociodemographic Characteristics</i>			
Some College or Voc. Tech.		.94	.94
College		.59	.58
Husband's Income		.81 **	.81 **
Wife's Previous Marriage		1.33	1.34
Partners' Parental Divorce		1.24	1.23
Wife's Age		.99	.99
Both Black		2.03 *	1.96 *
Other Race/Ethnic Combinations		2.73 ***	2.66 ***
<i>Premarital Relationship Factors</i>			
Husband's Financial Troubles		.96	.97
Premarital Risk		.96	.96
Met in Church, Wife Report		.61	.63
Husband's Family and Peer Approval		.76 ***	.76 ***
<i>Marital Relationship Factors</i>			
Wife's Religiosity		.47 **	.48 **
Wife Fundamentalist		1.23	1.20
Child at Marriage Start		1.08	1.08
Covenant*Premarital Cohabitation			1.50
-2 log L ( $\chi^2$ ,df)	1096.87 (10.25, 2)	1001.22 (125.98, 17)	1000.44 (126.32, 18)

N=498. \*p<0.05, \*\*p<0.01, \*\*\*p<0.001.