Informal Unions in Mexico and the United States

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Abstract

The dramatic rise in cohabitation in the United States and other Western industrial societies signals a major shift in union formation. In many Latin American countries, however, there is a long tradition of couples living in unions without formal legal sanction. The paper compares recent trends and patterns of union formation in Mexico and the U.S. In contrast to marriage, cohabitation patterns in the U.S. and Mexico appear to have begun from different starting points. Informal unions in Mexico began with a history of informal, common law marriages. In contrast, in the U.S. cohabitation began in the late 60s and early 70s outside the mainstream on the margins of social behavior. Currently, cohabitation is more common in the U.S. than is informal marriage in Mexico, but age patterns of union formation are parallel. Higher education increases the likelihood of marriage over informal unions in each context. Informal unions are less stable in each country.

Informal Unions in Mexico and the United States

The dramatic rise in cohabitation in the United States and other Western industrial societies has raised substantial debate regarding the future of marriage and the well-being of children in non-legal unions (Batalova amd Cohen, 2002). In many Latin American countries, however, there is a long tradition of couples living in unions without formal legal sanction (Castro Martin, 2002). These consensual unions have been seen as an alternative to legal marriage rather than a fundamentally different type of relationship. Although studies have directly compared patterns of cohabitation in developed nations (Heuveline and Timberlake, 2004) and in Latin American and the Caribbean (Castro Martin, 2002: De Vos, 1999) little research has directly compared union status in the two types of settings. This paper will compare union status and stability in the neighboring countries of the United States and Mexico: one representing a more developed industrial country and the other representing Latin America.

Different perspectives yield different predictions regarding similarities and differences between informal and formal unions in the U.S. and Mexico. An emphasis on the role the state plays in legitimizing relationships would suggest similarities in the characteristics of non-legal unions in different national contexts. From this perspective, informal unions reflect unwillingness to take steps necessary to obtain legal rights and benefits, and lack of formal state regulations may alter the difficulty of dissolution. Thus, those who enter informal unions will tend to have fewer resources or ties with the legal system, giving them access to state agencies. Moreover, their relationships will be less stable. To the extent than norms allowing greater tolerance for new forms of relationships

are spreading to Mexico, similarities in initiation of informal unions should also become more evident.

In contrast, the long tradition of consensual unions in Latin America has different origins than the current rise in cohabitation in modern Western societies. Thus, there would be little reason to expect similarities. A third possibility is that two different types of consensual unions coexist in Latin America (Parrado and Tienda, 1997). One based on tradition, and another derived from conditions that have facilitated the emergence of cohabitation in the U.S. that are also becoming more present in Latin America, creating the possibility that some relationships in Latin America are more like cohabitation in the U.S. than like the tradition of consensual unions. Patterns becomes even more complex if we consider the fact that some couples begin an informal relationship (cohabiting or in a consensual union), but then decide to marry legally. This paper compares the demographics of informal unions in Mexico and the United States, comparing the timing, correlates, and stability of unions in these two contexts. Data from the U.S. also allow for the comparison of couples who switch from cohabiting to marriage, but this comparison is not possible with the data from Mexico.

Cohabitation in the U.S.

Marriage rates in the U.S. have declined since the 1970s, yet couples continue to form unions at about the same rate as before; however more are cohabiting unions rather than formal marriage (Bumpass and Sweet, 1989). More than half of first unions in the 1990s began as cohabiting relationships; but even following divorce couples are more likely to cohabit than they are to marry (Bumpass and Sweet, 1989; Bumpass and Lu, 2000). Cohabitation increased dramatically as a family form beginning in the early 1980s

in the United States. There were 1.3 million cohabiting couples in the U.S. in 1978, which increased to 3.0 million in 1988, and to 4.9 million in 1998 (Bianchi and Casper, 2000). This increase in cohabitation has occurred across all race and ethnic groups and education levels (Bumpass and Lu, 2000).

Seltzer (2000), in a review of the literature on single and cohabiting families concludes that cohabiting couples fall generally into three categories: (1) cohabiting couples that would marry, but lack the economic resources to do so, (2) cohabiting couples that want an alternative to marriage based more on equality, and (3) cohabitors for whom cohabitation is a trial marriage or prelude to marriage. The first two groups never marry because of necessity or choice, for them cohabitation is an alternative to formal marriage or serves as a common law marriage. In contrast, for the third group cohabitation is more a coresidential engagement, another step in the dating process.

In general non-Hispanic Whites in the U.S. have lived traditionally in nuclear families with marriage as the primary setting for childbearing (Manning and Landale, 1996). Cohabitation is relatively short-lived among whites, with over half of their cohabiting unions ending in marriage (Schoen and Owens, 1992). Among whites, legal marriage is still the primary family form with cohabitation generally extending the courtship process prior to marriage. Black and Puerto Rican women are more likely to cohabit than white women in the U.S. For white women, cohabitation is more of a prelude to marriage, in contrast to black and especially Puerto Rican women for whom it serves more as an alternative to marriage (Bumpass et al., 1991; Landale and Forste, 1991; Loomis and Landale, 1994; Oppenheimer, 1988).

Half of all individuals aged 35 to 39 in the U.S. have cohabited (Waite and Gallagher, 2000). The formation of cohabiting unions generally peaks before age 40, begins to decline during middle-age, and is least prevalent among the elderly; although there is some evidence that cohabitation rates are beginning to increase among the elderly (Chevan, 1996). Older cohabitors, however, are more likely to view their relationship as an alternative to marriage, whereas younger cohabitors are more likely to view their relationship as a prelude to marriage (King and Scott, 2005).

Union formation also varies by residential status. Nonmetropolitan women are more likely to begin a union at younger ages, and nonmetro women are also more likely to marry than to cohabit as a first union (Snyder, Brown and Condo (2004).

In terms of socio-economic status, those with low-incomes and the less educated in the U.S. are more likely to cohabit than they are to marry (Seltzer, 2000; Clarkberg, et al., 1995; Manning and Smock, 1995). High earnings and education increase the likelihood of individuals forming unions, especially marriage. In contrast, job instability and low education are associated more with cohabitation than marriage (Clarkberg, 1999; Thornton, et al., 1995; Oppenheimer, 2003). Recent studies indicate that the earnings potential of men positively influences entry into marriage, but has no effect on entry into cohabiting unions (Xie et al., 2003). In the U.S. living in poverty is associated with cohabitation among some subgroups of the population such as single mothers and the elderly (Moffitt, et al., 1998; Chevan, 1996).

Although rates of cohabitation have been high among low-income groups, rates of cohabitation have also increased in some cases among the more educated and those with higher incomes (Qian, 1998). In particular, women with high earnings are more likely to

choose cohabitation rather than marriage. Clarkberg (1999) concludes that cohabiting women earn more than single or married women and value their careers more. Cohabiting unions provide these women greater freedom in part because they are not tied to traditional role expectations (Clarkberg, et al., 1995). Cohabiting couples place greater emphasis on equality in the relationship. Equal power among cohabiting couples is achieved by having equal incomes. It is this emphasis on equality, particularly in terms of income, that promotes stability among cohabiting couples (Brines and Joyner, 1999). High earnings among married couples promote stability; in contrast, high earnings among cohabiting couples, unless equal between partners, increase the likelihood of union dissolution. The likelihood of a cohabiting union dissolving declines as individual wages approach equality (Brines and Joyner, 1999). Brines and Joyner (1999) note that equality is hard to maintain and thus contributes to the high dissolution rate among high earning cohabiting couples relative to their lower income counterparts.

In the U.S., although more couples are cohabiting over time, cohabitation remains a short duration relationship relative to marriage. Half of all cohabiting unions either marry or break-up within the first year (Bumpass and Lu, 2000), and about 29 percent of cohabiting couples separate within the first two years compared to only 9 percent of marriages (Bumpass and Sweet, 1989). Thus compared to formal marriage, cohabiting unions have a higher dissolution rate (Binstock and Thornton, 2003). Over time the likelihood that cohabiting unions end in marriage has declined. In the 1970s about 60 percent of couples cohabiting at age 25 or older married within three years of living together, compared to only 35 percent in the early 1990s (Bumpass, 1995; Bumpass, 1998). There are two primary explanations for why cohabitation has a higher dissolution

rate relative to marriage. One argument is that cohabiting couples are less committed to their partners than married couples. The second is that cohabitation itself encourages instability. There is research to support both.

The first argument suggests that cohabitation is selective of individuals less committed to the institution of marriage. Individuals that cohabit seek intimacy, but without the commitment of marriage (Rindfuss and VandenHeuvel, 1990). For example, cohabiting women, even if they formalize their union, are less likely to be sexually exclusive relative to married women that never cohabited (Forste and Tanfer, 1996). Cohabitors generally do not want to take responsibility for their partner and do not feel the same sense of obligation towards their partner as married couples (Waite and Gallagher, 2000). Cohan and Kleinbaum (2002) in a study of 92 couples in the first two years of their marriage found that spouses that cohabited before marriage demonstrated more negative and less positive problem solving and support behaviors compared to spouses who did not cohabit.

In contrast, other studies suggest that cohabitation itself discourages permanence. Waite and Gallagher (2000) note that not only do individuals less accepting of marriage and more accepting of divorce form cohabiting unions, but the longer they cohabit, the more negative their attitudes towards marriage become. In addition, because of the more tenuous nature of cohabiting unions, such couples are less likely to invest in joint activities that encourage commitment and longevity such as combining bank accounts, assuming financial responsibility for their partner, or purchasing a home together (Rindfuss and VandenHeuvel, 1990; Waite and Gallagher, 2000).

In a comparative study of the U.S. and 16 other industrialized nations, Heuveline and Timberlake (2004) found the median duration of cohabitation spells was shortest in the U.S. compared to the other countries. They conclude that in the U.S. couples that cohabit as an alternative to marriage are in the minority. However, couples who cohabit as a prelude to marriage are not in the majority either as just as many cohabitations end in separation as in marriage in the U.S.

Cohabitation in Mexico

Consensual unions, particularly among low-income low-education groups, have historically been a tradition in Latin American countries (Manning and Landale, 1996; Quilodrán; 1990). In contrast to cohabitation in developed societies, consensual unions in Latin America are more like surrogate marriages (Castro Martin, 2002). Rates of consensual unions vary widely in Latin America. Consensual unions outnumber marriages in the Dominican Republic, El Salvador, Honduras, Nicaragua and Panama, but fall below 25 percent in Costa Rica, Mexico, Argentina, Bolivia, Brazil, Chile and Uruguay (Castro Martin, 2002). A comparison of successive surveys in several countries show trends that are either stable or increasing at a moderate pace (Castro Martin, 2002). The trend in Mexico is flat.

Information on the economic status of consensual unions in Mexico is incomplete. Improvements in women's economic position do not diminish the attractiveness of marriage, but instead are a central force behind the stability of marriage in Mexico. Studies indicate a reduction in sex differences in age at marriage as women expand their education and labor force participation (Parrado and Zenteno, 2002). Women in consensual unions have less education than legally married women (Castro Martin,

2002). Ethnographic data indicate that among Puerto Rican couples the male partner is expected to give his paycheck to his "wife" so she can manage the household funds, and couples that do this are viewed in the community as "married" even if no legal ceremony has been performed (Marwell, 1994).

Consensual unions are more common at younger ages. For example, the 1990 Mexico Census reports that 24.7 percent of women aged 15-24 are in consensual unions compared to 13.9 percent of women age 25-34 and 11.0 percent of women aged 35-49 (Castro martin, 2002). This could be because consensual unions begin at a younger age, because people switch to legal marriages as they age, or because consensual unions are less stable.

The relationship between type of residence and type of union varies across Latin America. In El Salvador, Colombia and Ecuador, Urban women are more likely to be in Consensual unions, but the reverse is the case in Bolivia (Castro Martin, 2002). There is little difference in union status between urban and rural residents in Mexico.

As in the U.S., informal unions in Latin America are less stable. In part, this may be because women are reluctant to marry chronically unemployed men, and because they want the flexibility of leaving undesirable relationships (Opresa, 1997). In Mexico, 57.9 percent of women in formal marriages had been married at least 10 years, compared to only 34.0 percent of women in informal marriages.

Goldman and Pebley (1981) find that in rural areas of Colombia, Costa Rica, Mexico and Peru a substantial proportion of women who begin a relationship in a consensual union will eventually legalize the relationship. In Mexico, their estimates were than 32 percent of consensual unions would be legalized (half of these within the

first 5 years) whereas 40 percent would be dissolved by separation or death of the partner. Legalization of consensual unions is more likely in Mexico in the female was over 17 when the union was formed and if she was Catholic. Unions were about as likely to be legalized whether or not a pregnancy occurred within the first few years of marriage. Unlike results for the U.S., couples who began their relationship in a consensual union and later got married had more stable marriages than couples who married with nor prior cohabitation.

Our review of the literature suggests that several characteristics may be associated with union status in each context. We use cohort to consider trends over time, and individual age to measure individual timing. We include education as a measure of socioeconomic status. Residential status in defined by nonmetropolital residence in the U.S., and rural residence in Mexico. Ethnic differences are measured by comparing nonHispanic whites, Blacks, Hispanics and other groups in the U.S. and identity with an indigenous group in Mexico.

Methods

Cross-national comparisons are complicated by differences in research methodology, language and comparability of questionnaires. This analysis is based on surveys using national probability samples, trained interviewers, and conducted in 2002. For the U.S., we use the 2002 National Survey of Family Growth. This survey includes information on 7643 women aged 15-44. Information on the methods, questionnaire and data access are available on the NCHS website (www.cdc.gov/nchs/nsfg.htm). For Mexico we use the 2002 Mexico Family Life Survey. This survey includes information from over 8400 households. Our analysis is restricted to women aged 15-44. Information

on the methods, questionnaire and data access are available on the website (www.mxfls.cide.edu/).

The Mexico survey includes questions on the age at first union, and the type of union when the union was dissolved or at the time of the survey. Thus it is not possible to estimate the number of consensual unions that are later legalized. The U.S. survey includes a history with dates of cohabitation and marriage. In order to increase compatibility, we will show U.S. results using both status of the union at initiation, and status of the union at the time of dissolution or survey date.

We examine both the initiation of unions and the stability of unions. For the analysis of initiation, we create a person year file, beginning at age 12. Multinomial logistic regression is used with the outcomes of interesting being remain single, marry legally and enter an informal union. Only the first transition is modeled. Cox regression is used to compare union stability in formal and informal unions.

Results

Figures 1a-1c compare patterns of union formation. Figure 1a indicates that formal marriages are much more common than consensual unions in Mexico. Although the age pattern is roughly parallel the peak in union initiation is somewhat later for marriage than for consensual unions. Figure 1b. reports union formation in the U.S. with type of union defined at the initiation of the union. Cohabitation is more prevalent than marriage and begins at an earlier age. This results is not directly comparable to Mexico where status is defined at the time of the survey, or at the end of the union if it has been ended. Figure 1c shows results for the U.S. when union definition is comparable to Mexico. In this case, results are more similar to Mexico. Marriage is more common, than

cohabitation, but the difference is not so great as in Mexico. Also, the peak years of marriage and cohabitation are similar.

Results of the multinomial regression are reported in Table 1. Coefficients for age model the rise in union formation in the late teens and early twenties, and the subsequent decline. In Mexico the rise and decline is sharper for marriage than for consensual unions. Coefficients for cohort indicate that the trend is downward for marriages and upward for consensual unions. Both types of union formation are lower among more educated women, but this is especially the case for consensual unions. This finding supports earlier research showing higher rates of consensual unions among the less educated. Formal marriage is slightly less likely for indigenous groups and slightly more likely among rural residents, but none of these coefficients is statistically significant.

In the U.S., age patterns of union formation are more similar for cohabitation and marriage than is the case in Mexico. Cohabitation has s somewhat sharper rise and decline than does marriage. Contrasting with Mexico, the trend in marriage is slightly upward, but the trend is cohabitation is slightly down. Other reports suggest that the decline in marriage may have leveled off in the U.S. It is also important to remember that the marriage category includes those who began cohabiting and then married. As in Mexico, education is associated with lower rates of union formation, but there is little difference between the education effects on cohabitation and marriage in the U.S. Compared to nonHispanic Whites, Hispanics are more likely to marry and less likely to cohabit. In contrast, Blacks are less likely to marry or cohabit than whites, but the difference is particularly large for marriage. Consistent with prior research, nonmetro residents have higher rates of union formation, and they favor marriage over cohabitation.

Overall, these results do not support the notion that consensual unions in Mexico are solely a traditional form of union formation that is more common among rural and indigenous groups. Consensual unions are more common among the least educated, but they are also exhibit an upward trend. Even though there are some similarities in age and education effects in the two countries, ethnic differences are much more marked in the U.S.

Figure 2 compares union stability in informal and formal unions. In Mexico, the difference is striking. Only about ten percent of formal marriages are terminated, compared to over 50 percent of informal relationships. This difference is consistent with prior research. The magnitude of the difference suggests fundamental distinctions between the two types of relationships.

Unions are less stable in the U.S. than in Mexico, regardless of union type. Fewer than half of marriages and only about 20 percent of unions that begin as cohabitation survive (Figure 2b). Results are even more dramatic if we consider status at the time of the survey. Those who start cohabiting and then marry have more stable relationships early on, otherwise they would not stay together long enough to get married. But they are less likely to stay together over the long term than are couples who begin their union by marrying. When these switchers are included with the married group, the stability of the married category drops. Virtually none of the cohabitors who never marry stay together longer than 15 years.

Results of the regression analysis are shown in Table 2. Informal unions have a dissolution rate 5.7 times higher than formal unions when control variables are taken into account. Relationships are more stable in Mexico if the female is older at initiation and if

they live in rural areas. Indigenous women also have more stable relationships. The coefficient for year indicates the dissolution rate is increasing over time. Dissolution rates are also higher among more educated women.

Results for the U.S. indicate an even larger difference in dissolution by union type. Cohabitors' dissolution rates are eight times higher than those for married couples. As in Mexico, unions are more stable in rural areas, and among women who initiate the relationship at an older age. Dissolution rates are increasing over time. Unlike Mexico, education has little relationship with stability. Hispanics and other races have lower dissolution rates than nonHispanic Whites, but rates are higher for Blacks.

Conclusion

Cherlin (2004) argues that marriage in the 20th century has become deinstitutionalized in the United States. Drawing on Burgess and Locke (1945), he contends that marriage has transitioned from institutional to companionate, and then to being individualized, emphasizing choice and self-development. Cherlin (2004) concludes that the social norms surrounding marriage have weakened. He notes the increase in number and complexity of cohabiting unions and same–sex marriage as indicators of the deinstitutionalization of marriage in the U.S. Our data suggest that the decline in marriage in the U.S. may have now leveled off. In contrast, our data suggest that marriage (particularly based on dissolution rates) is still very strong in Mexico – although the trends point towards a weakening over time.

In contrast to marriage, cohabitation patterns in the U.S. and Mexico appear to have begun from different starting points. Informal unions in Mexico began with a history of informal, common law marriages. In contrast, in the U.S. cohabitation began

in the late 60s and early 70s outside the mainstream on the margins of social behavior. In a comparative study of cohabitation in Europe, Kiernan (2002) concludes that cohabitation has passed through various stages in European nations. In the first stage, cohabitation was seen as fringe or avant garde. In the second phase it became a testing period for marriage, or a trial marriage. In phase three, cohabitation became an acceptable alternative to marriage and in the final phase, cohabitation was indistinguishable from formal marriage (Kiernan, 2002). It has been suggested that the U.S. is currently in transition between phases two and three – that is from trial marriage to an alternative to marriage (Smock and Gupta, 2002).

It may be that cohabitation in Mexico is following a similar transition, but that the process began, not with cohabitation as fringe or avant garde, but as a stable form of consensual marriage. Over time, it has shifted to include cohabitation patterns similar to industrial countries, transitioning to cohabitation as a trial marriage. Although our data are unable to fully test this proposition, we do find trends indicating that marriage is declining in Mexico and cohabitation is increasing. In addition, we find that consensual unions are no longer concentrated among rural, indigenous populations in Mexico, as found historically (Quilodrán, 1990).

In both Mexico and the U.S. marriage is more common than cohabitation, but the differences are much smaller in the U.S. In this sense, cohabitation is more prevalent in the U.S. relative to marriage. Also in both countries, cohabitation is less stable than marriage, but all unions in the U.S. have a higher dissolution rate than unions in Mexico. Thus, based on these patterns, in the U.S. cohabitation has become less distinguishable from marriage, than in Mexico. It may be that if current trends continue in Mexico,

dissolution rates will eventually mirror those in the U.S. Currently, our data indicate that stable unions in Mexico are more likely among older, rural, Indigenous women – whereas instability is more common among younger, urban women.

Overall, simple dichotomies do not describe relationships in either country. Nor do simple generalizations about who will enter into different types of unions. Patterns of union formation probably reflect tradition, current global influences, and country specific opportunity structures. Future research, therefore, is needed to deepen our understanding of cohabitation cross-nationally and further explore the complexities of informal unions.

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Figure 1a. Union formation in Mexico

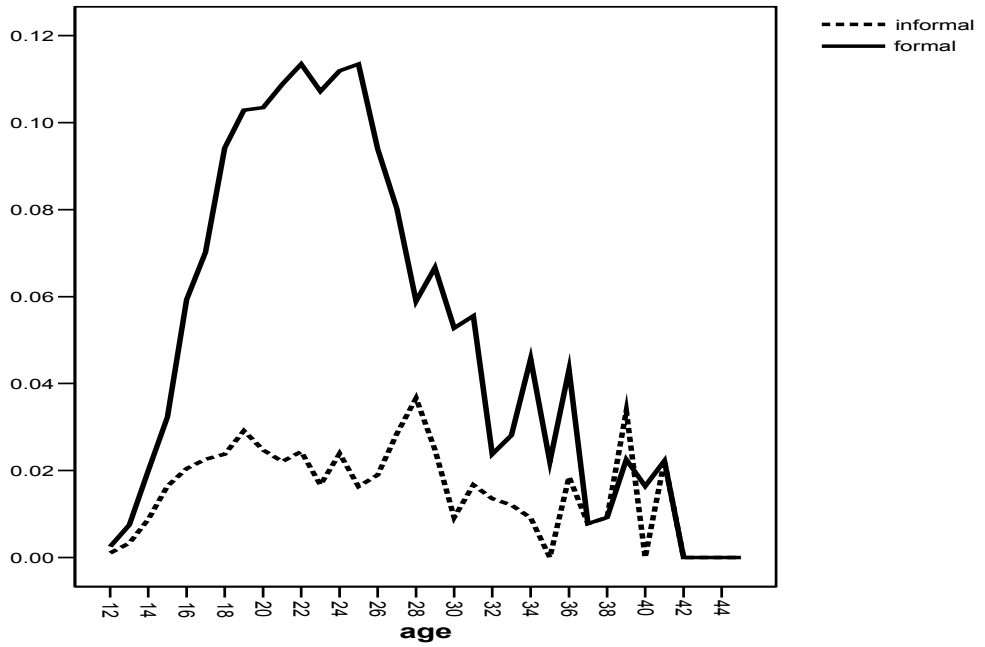

Figure 1a. Union Formation in the U.S.: Status at Initiation

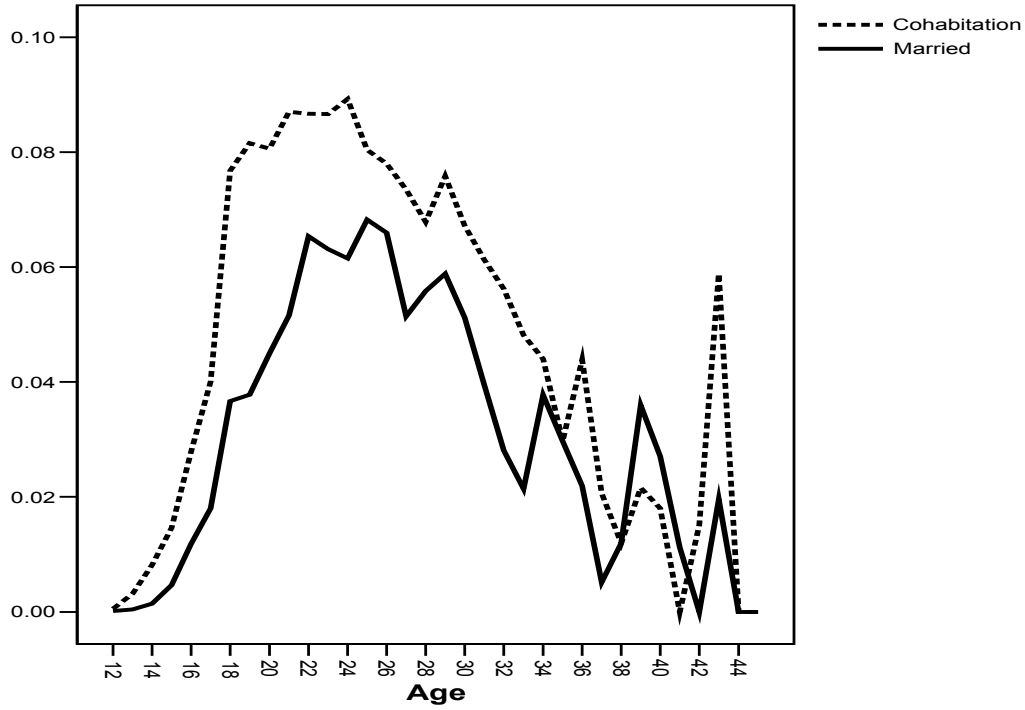

Figure 1c. Union Formation in the U.S.: Status at Survey

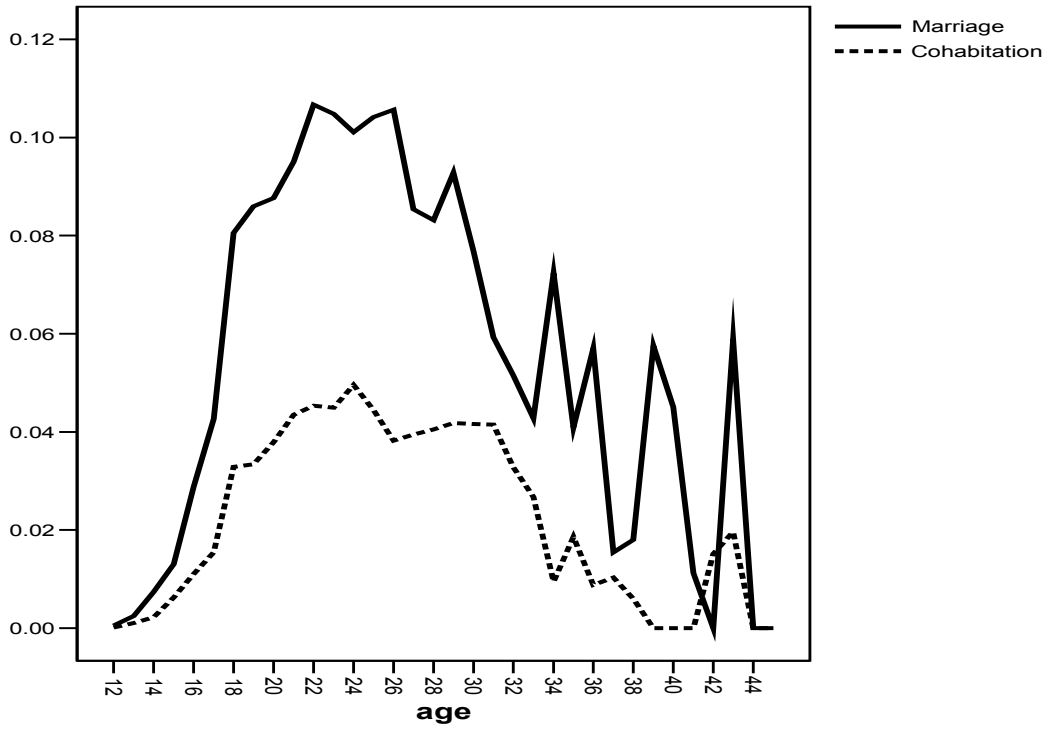

Figure 2a. Union Survival in Mexico

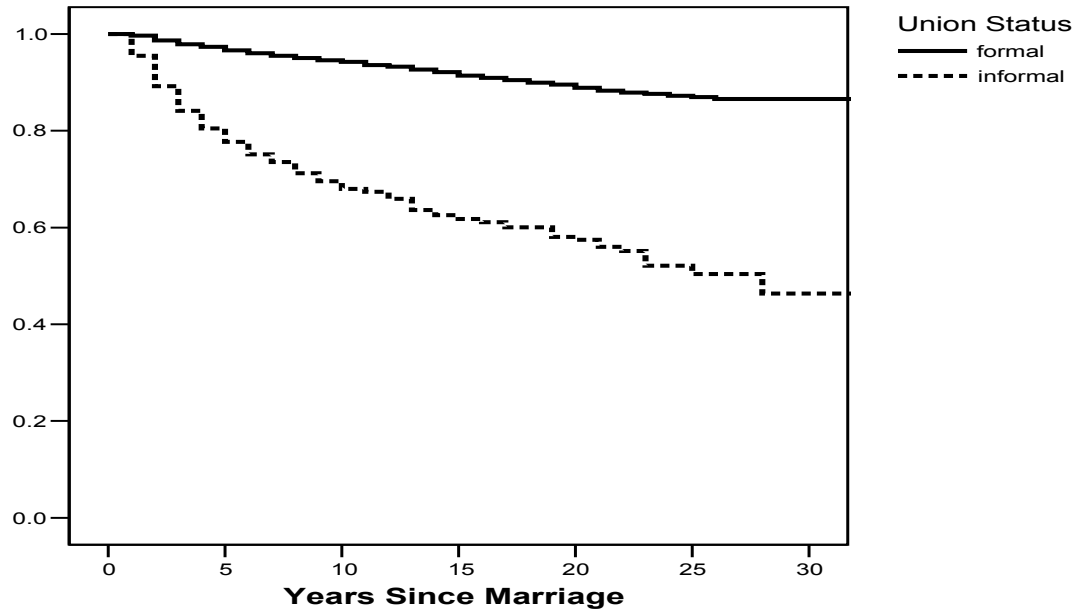

Figure 2b. Union Survival in the U.S.: Status at Initiation

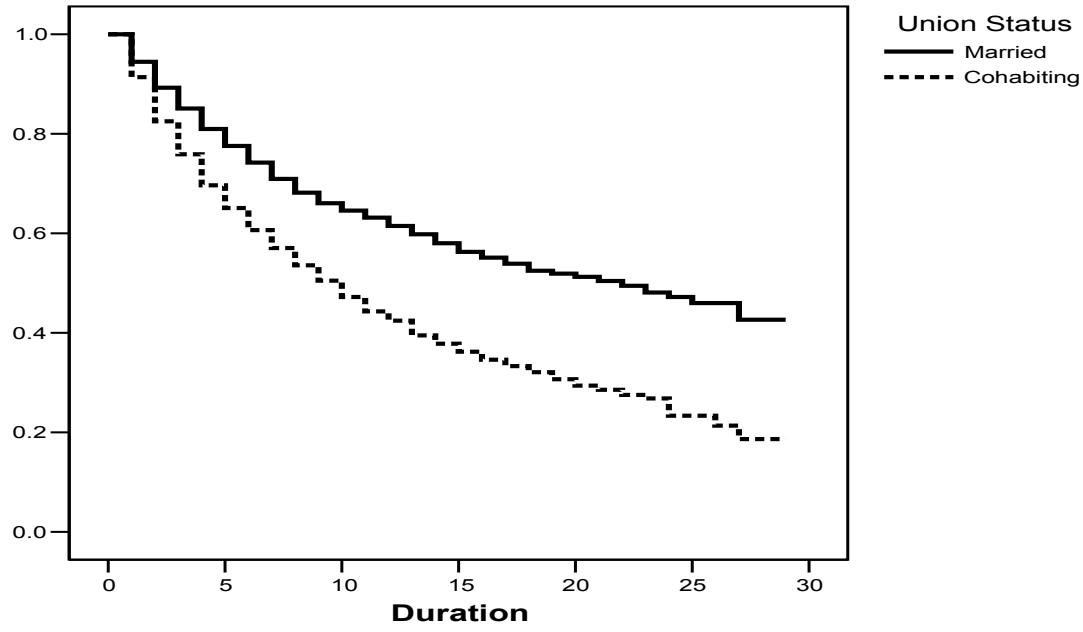

Figure 2c. Union Survival in the U.S.: Status at Survey

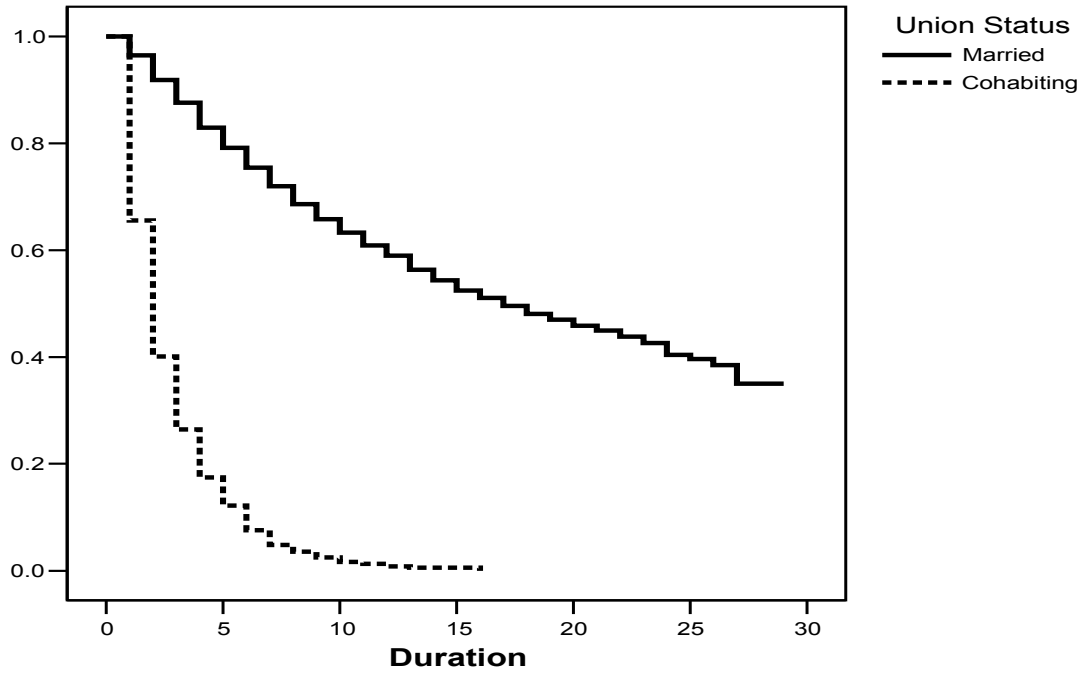

Table 1a. Multinomial Regression Model of Union Formation in Mexico

Parameter Estimates

Union Status(a)		B	Std. Error	Wald	df	Sig.	Exp(B)	95% Confidence Exp(B) Lower Bound	U
Formal	Intercept	59.673	4.677	162.800	1	.000			
	age	1.124	.034	1116.400	1	.000	3.078	2.881	
	age2	-.025	.001	916.609	1	.000	.976	.974	
	cohort	-.037	.002	248.725	1	.000	.963	.959	
	ed06	-.168	.010	263.198	1	.000	.845	.828	
	indig	-.028	.060	.212	1	.645	.973	.864	
	rural	.041	.038	1.179	1	.278	1.042	.968	
Informal	Intercept	-81.175	8.714	86.779	1	.000			
	age	.782	.052	222.373	1	.000	2.186	1.973	
	age2	-.016	.001	167.169	1	.000	.984	.981	
	cohort	.036	.004	65.169	1	.000	1.036	1.027	
	ed06	-.328	.023	195.913	1	.000	.720	.688	
	indig	.070	.102	.466	1	.495	1.072	.877	
	rural	-.013	.067	.036	1	.850	.987	.866	

Table 1b. Multinomial Regression Model of Union Formation in the U.S.: Status at Survey

Parameter Estimates

Union Status(a)		B	Std. Error	Wald	df	Sig.	Exp(B)	95% Confidence Exp(B) Lower Bound	U
Married	Intercept	-14.912	.376	1571.830	1	.000			
	age	1.087	.029	1424.879	1	.000	2.964	2.801	
	age2	-.021	.001	1091.110	1	.000	.979	.978	
	byear	.015	.002	39.575	1	.000	1.016	1.011	
	educat	-.127	.007	341.664	1	.000	.881	.869	
	black	-.441	.047	88.686	1	.000	.643	.587	
	hisp	.036	.045	.637	1	.425	1.037	.949	
	othr	-.049	.078	.404	1	.525	.952	.817	
	nonmet	.128	.050	6.615	1	.010	1.137	1.031	
Cohabiting	Intercept	-14.317	.583	602.521	1	.000			
	age	1.166	.046	648.569	1	.000	3.208	2.933	
	age2	-.023	.001	512.855	1	.000	.977	.975	
	byear	-.013	.004	11.600	1	.001	.988	.980	
	educat	-.140	.010	187.368	1	.000	.869	.852	
	black	-.728	.073	99.436	1	.000	.483	.419	
	hisp	-.264	.070	14.046	1	.000	.768	.669	
	othr	-.343	.127	7.254	1	.007	.710	.553	
	nonmet	.090	.074	1.462	1	.227	1.094	.946	

Table 2a. Union Stability in Mexico

Variables in the Equation

	B	SE	Wald	df	Sig.	Exp(B)
agemar	-.025	.011	4.720	1	.030	.975
Informal	1.726	.085	413.660	1	.000	5.616
indig	-.381	.162	5.519	1	.019	.683
yearmar	.021	.007	9.078	1	.003	1.021
ed06	.099	.025	15.968	1	.000	1.104
rural	-.341	.090	14.270	1	.000	.711

Table 2b. Union Stability in the U.S.: Status at Survey

Variables in the Equation

	B	SE	Wald	df	Sig.	Exp(B)
union2	2.090	.060	1216.799	1	.000	8.085
yearbn	.036	.021	3.069	1	.080	1.037
EDUCAT	-.007	.010	.522	1	.470	.993
HISP	-.375	.067	31.361	1	.000	.687
black	.095	.065	2.165	1	.141	1.100
othr	-.069	.119	.332	1	.565	.934
nonmet	-.180	.068	7.013	1	.008	.835
agemr	-.059	.008	59.097	1	.000	.942