Continuity & Change in the American Family

Cohabitation

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Chapter 2: Cohabitation

Shacking up. Living in sin. Living together. Persons of the opposite sex sharing living quarters. Doubling up. Sleeping together. All of these expressions have been used to describe the living arrangement that demographers refer to as cohabitation. Some of these terms are more value laden than others, and the one an individual chooses to describe this living arrangement can say a great deal about how he or she views unmarried sexual partners. Although *cohabitation* can refer to same-sex couples, most of the demographic research conducted to date has been concerned with opposite-sex partners.

The increase in heterosexual cohabitation that has accompanied the delay in marriage and increase in divorce is one of the most significant changes in family life to take place in the latter half of the 20th century (Seltzer 2000; Smock 2000). Some observers believe that the increase in cohabitation has eroded commitment to marriage and "traditional" family life (e.g., Waite and Gallagher 2000). One of the best examples of this view is presented in a report titled *Should We Live Together? What Young Adults Need to Know About Cohabitation Before Marriage*, published by the National Marriage Project (Popenoe and Whitehead 1999). This controversial report paints an overwhelmingly negative picture of cohabitation, asserting that "cohabiting unions tend to weaken the institution of marriage and pose clear and present dangers to women and children."

Most adults in the United States eventually marry: 91 percent of women ages 45 to 54 in 1998 had been married at least once (Bianchi and Casper 2000:15), and an estimated 88 percent of women in younger cohorts are **[p. 40** \downarrow **]** likely to marry eventually (Raley 2000). But the meaning and permanence of marriage may be changing as cohabitation increases.

Marriage used to be the demographic event that almost exclusively marked the formation of a new household, the beginning of sexual relations, and the birth of a child.

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Marriage also typically implied that each partner had one sexual partner and identified the two individuals who would parent any child born of the union. The increasing social acceptance of cohabitation outside marriage has meant that these linkages can no longer be assumed. Also, what it means to be "married" or "single" is changing as the personal lives of unmarried couples come to resemble those of their married counterparts in some ways but not in others (Seltzer 2000; Smock 2000).

Cohabiting and marital relationships have much in common: coresidence; emotional, psychological, and sexual intimacy; and some degree of economic interdependence. But the two relationships differ in other important ways. Marriage is a relationship between two people of opposite sexes that adheres to legal, moral, and social rules, a social institution that rests upon common values and shared expectations for appropriate behavior within the partnership (Nock 1998b). Society upholds and enforces appropriate marital behavior both formally and informally. In contrast, there is no widely recognized social blueprint or script for the appropriate behavior of cohabitors, or for the behavior of the friends, families, and other individuals and institutions with whom they interact. There is no common term in use for referring to one's nonmarital live-in lover, whereas the terms *spouse, husband,* and *wife* are institutionalized. Most important, there is far greater societal acceptance of marriage—and far more ambivalence about cohabitation—as a desirable adult relationship for the rearing of children.

We begin this chapter with the intriguing story of the growth in cohabitation in the latter decades of the 20th century. Tracking trends in cohabitation has been difficult because until recently there was no direct measurement of the numbers of unmarried partners living together. Until the late 1980s, when national surveys began the routine collection of information on cohabitation, researchers relied on indirect estimates to document the increase in cohabitation. The 1987–88 National Survey of Families and Households (NSFH) collected the first cohabitation histories. The 1990 Census was the first census enumeration that included "unmarried partner" among a list of categories from which a respondent could choose in identifying his or her household relationship. Beginning in 1995, the Current Population Survey (CPS) also included the category "unmarried partner" as a possible response to the household relationship question, and the National **[p. 41** \downarrow **]** Survey of Family Growth began to obtain detailed data on cohabitation.

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In the discussion that follows, we use CPS data and indirect estimates to examine the growth in cohabitation since the late 1970s. In an effort to understand more about the meaning of cohabitation, we review relevant research on this topic, compare cohabitors with married and single people, and examine how cohabitors view themselves. We also investigate whether cohabitors are becoming more like married people over time as cohabitation becomes a more common experience and gains wider social acceptance. We describe the linkages between cohabitation and other demographic events and the potential positive and negative consequences they engender. We conclude the chapter with a discussion of what demographers know about cohabitation and what this implies for the future of marriage and family life in the United States.

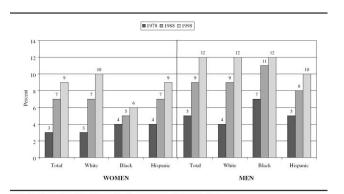
Who Cohabits and How Has This Changed over Time?

Unmarried heterosexual cohabitation began to capture national attention during and after the period of well-publicized student unrest on college campuses in the late 1960s and early 1970s. The image of the time was of sexually promiscuous college students experimenting with new family forms by living with their boyfriends or girlfriends rather than marrying, often trying to keep their arrangements secret from their disapproving parents. In the 1970s, Paul Glick and Arthur Norton (1977) of the U.S. Census Bureau were the first to use information on household composition from the decennial census and CPS to define cohabitors as "persons of the opposite sex sharing living quarters," or POSSLQs for short.

Figure 2.1 shows changes in cohabitation using a modified version of the indirect POSSLQ measure (Casper and Cohen 2000). The proportion of unmarried women who were cohabiting tripled, from 3 percent to 9 percent, between 1978 and 1998. Increases were similar among unmarried men—from 5 percent to nearly 12 percent—with men more likely than women to cohabit, both in 1978 and in 1998.

Figure 2.1. Percentages of Unmarried Men and Women Cohabiting, by Race and Gender:

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SOURCE: Current Population Survey, March supplements, 1978, 1988, 1998. NOTE: Race/ethnicity categories are white, non-Hispanic; black, non-Hispanic; and Hispanic.

These estimates of cohabitation may seem low, especially considering the heightened concern of some observers that cohabitation is eroding commitment to marriage and family life. The rates are low, in part, because they represent only those who are cohabiting at a given point in time. A **[p. 42]** much larger proportion of people have ever cohabited, and the likelihood of cohabiting appears to be increasing over time. Only 8 percent of first marriages in the late 1960s were preceded by cohabitation, compared with 49 percent in 1985–86 (Bumpass 1990) and 56 percent by the early to mid-1990s (Bumpass and Lu 2000). Thus, young couples today are more likely to begin their coresidential relationships in cohabitation than in marriage.

Why has cohabitation increased so much? A number of factors, including increased uncertainty about the stability of marriage, the erosion of norms against cohabitation and sexual relations outside of marriage, the availability of reliable birth control, and the weakening of religious and other normative constraints on individuals' family decisions, seem to be ending the taboo against living together without marrying. For example, by the mid-1990s, a majority of high school seniors thought that living together prior to marriage was a good idea (Axinn and Thornton 2000).

Some argue that cohabitation reduces the costs of partnering, especially if one is uncertain about a potential mate, and allows a couple to experience the benefits of an intimate relationship without committing to marriage **[p. 43** \downarrow **]** (Willis and Michael 1994). If a cohabiting relationship is not successful, one can simply move out; if a marriage is not successful, one suffers through a sometimes lengthy and messy divorce.

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Meanwhile, the development of effective contraceptives has given childbearing-age couples greater freedom to engage in sexual intercourse without the risk of unwanted pregnancy. The availability of reliable birth control has increased the prevalence of premarital sex. As premarital sex has become more common, it has become more widely accepted, and so has living with a partner before marriage (Bumpass and Sweet 1989a). Widespread availability of contraception also makes it easier to avoid unwanted pregnancy if one chooses to live with a partner after separation or divorce from a previous marriage.

Shifting norms mean that adults today are more likely to believe that cohabitation and divorce are acceptable and less likely to believe that marriage is a lifelong commitment than was true in the past (Thornton 1989; Thornton and Freedman 1983). Thus the normative barrier that once discouraged cohabitation has begun to wither away. Increasingly, American values have shifted from those favoring family commitment and self-sacrifice to those favoring self-fulfillment, individual growth, and personal freedom (Lasch 1979; Lesthaeghe 1995; McLanahan and Casper 1995).

Early estimates suggested that college students were in the vanguard of attitudinal and behavior changes that fostered the growth in cohabitation. Glick and Norton (1977:34), for example, highlighted the fact that a greater proportion of unmarried than married couples (8 percent versus 5 percent) included two partners who were college students and that, in 1970, one-fourth of unmarried couples had at least one partner who was enrolled in college. Subsequent research, however, has documented that cohabitation is a behavior that is prevalent among less educated individuals. Larry Bumpass and James Sweet (1989b), in discussing the first direct estimates of cohabitation, note: "Contrary to a common view of cohabitation as college student behavior, education is strongly and negatively related to rates of cohabitation before first marriage. The highest rates are found among the least educated" (p. 622).

CPS trends, based on indirect estimates, indicate that about 16 percent of men who cohabit are college graduates; this figure has remained quite stable over time (see Table 2.1). Among women, the estimate in 1998 was 17 percent, up from 13 percent in 1978 and 1988. Other estimates of the likelihood that an individual will ever cohabit suggest that increases in the rates of cohabitation continue to be greater for those with

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only a high school education than for those with a college education (Bumpass and Lu 2000).

TABLE 2.1 Presence of Children, Age, and Marital Status Among Unmarried Couples: 1978–1998 (in percentages)

	1978	1988	1998
Age			
Men			
Total	100.0	100.0	100.0
15-24	21.2	18.2	15.1
25-34	40.3	40.5	37.2
35+	38.5	41.3	47.7
Women			
Total	100.0	100.0	100.0
15-24	35.5	25.8	21.8
25-34	29.9	39.4	34.4
35+	34.6	34.8	43.8
Marital status			
Men			
Total	100.0	100.0	100.0
Separated/divorced	46.9	45.3	42.2
Widowed	6.5	3.3	3.2
Never married	46.7	51.4	54.6
Women			
Total	100.0	100.0	100.0
Separated/divorced	39.3	44.2	44.9
Widowed	15.1	8.0	5.7
Never married	45.7	47.9	49.4
Children in the household	27.6	33.8	37.1
College graduates			
Men	15.8	16.0	16.3
Women	13.4	13.3	17.1

SOURCE: Current Population Survey, March supplements, 1978, 1988, 1998. NOTE: Unmarried partners estimated with adjusted POSSLQ measure (see Casper and Cohen 2000).

[p. 44 \downarrow **]** Who cohabits defies stereotypes in other ways as well. For example, increasingly, cohabitation is not a phenomenon confined to early adulthood. Although more than 60 percent of cohabiting men and almost two-thirds of women in unmarried partnerships were under age 35 in 1978, these proportions have declined. In 1998, a relatively high percentage of cohabitors **[p. 45** \downarrow **]** were in their mid-30s or older (almost 50 percent of men and more than 40 percent of women in 1998). As age at first marriage increases, the average age of cohabitors also appears to be increasing. In addition, living together without marrying is common after first marriages end as well as before they begin. In 1998, 45 percent of the men and 51 percent of the women in heterosexual unmarried couples had been previously married, with the vast majority either separated or divorced.

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One of the biggest compositional shifts that is occurring among unmarried couples is the increase in the presence of children in these households, either children born to the couple or those that one of the partners has from a prior relationship. In 1978, about 28 percent of cohabitor households included children under age 18 (see Table 2.1). By 1998, the proportion had increased to 37 percent. About two-fifths of all children spend at least some years during their childhoods living with a parent and the parent's unmarried partner, according to recent estimates by Bumpass and Lu (2000:35). This percentage is high both because of the popularity of cohabitation after separation and divorce, where children from a prior marriage may be present, and because more births outside marriage are to mothers who are living with their partners.

The proportion of births to unmarried mothers who are actually living with their partners (often their children's fathers) increased from 29 percent in the mid-1980s to near 40 percent in the mid-1990s (Bumpass and Lu 2000:35). In some European countries, most notably Scandinavian countries, cohabitation increasingly seems to function as a substitute for marriage, with couples unlikely to marry before the birth of their children. In the United States, the likelihood of marriage with the birth of a child is declining but seems to be a far smaller component of the increase in children in cohabiting unions than in Europe.

As more women spend time in cohabiting relationships, the time "at risk" of a pregnancy while a women is living with an unmarried partner goes up. Most of the increase in births to cohabitors (as much as 70 percent) is due to this factor (Raley 2001). Cohabiting women who become pregnant have become a little less likely to marry before the birth, and single women who become pregnant have become more likely to move in with the father of the child rather than remain single or marry. Yet these two changes in behavior—staying in a cohabiting arrangement rather than marrying if one becomes pregnant or moving in with a partner rather than marrying if one becomes pregnant while single—account for only about 10 percent of the increase in births to cohabiting women (Raley 2001:66).

[p. 46 \downarrow **]** The increased recognition that many unmarried couples are raising children is leading to greater attention to the ways in which children's lives may be affected by the marital status of their parents. For example, children born to unmarried couples have a higher risk of experiencing their parents' separation than do children born to married bern to married couples have be a higher risk of experiencing their parents' separation than do children born to married bern to married be a higher risk of experience their parents' separation than do children born to married be a higher risk of experience their parents' separation than do children born to married be a higher risk of experience their parents' separation than do children born to married be a higher risk of experience their parents' separation than do children born to married be a higher risk of experience their parents' separation than do children born to married be a higher risk of experience their parents' separation than do children born to married be a higher risk of experience their parents' separation than do children born to married be a higher risk of experience their parents' separation than do children born to married be a higher risk of experience their parents' separation than do children born to married be a higher their parents' separation than the parents' separation than the parents' separation the parents' separation than the parents' separation the parents'

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couples (Bumpass, Raley, and Sweet 1995). The ties that bind fathers to their children may also be weaker in cohabiting than in marital relationships: After parents separate, children whose parents never married see their fathers less often and are less likely to be financially supported by their fathers than are children born to married parents (Cooksey and Craig 1998; Seltzer 2000).

A Note on Gay and Lesbian Cohabiting Households

Gay and lesbian family rights and responsibilities have emerged in recent years as among the most hotly contested social and political issues. Topics of discussion include the extension of family benefits, such as health insurance, life insurance, and family leave, to gay and lesbian couples; the parental rights of gays and lesbians and their suitability as adoptive parents; and the legalization of same-sex marriage. The importance of these issues and the need for accurate information to inform policy have prompted demographers and social scientists to develop national estimates for the gay and lesbian population.

Accurate measurement of cohabitation among the gay and lesbian population is even more difficult than accurate measurement of heterosexual cohabitation (Bianchi and Casper 2000). First, defining who is gay or lesbian is not straightforward, and estimates vary depending on the time frame and criterion used to identify sexual orientation. For example, among women, 3.5 percent have had a same-sex partner since turning age 18, but only 1.9 percent report that their sexual relationships have been exclusively with partners of the same sex during the past year. The comparable percentages for men are 4.7 percent with any same-sex partner since age 18 and 2.5 percent with *only* same-sex partners during the past year (Black et al. 2000: Table 1).

Although there appears to be increased societal acceptance of opposite-sex partners living together, people are much less accepting of homosexual relationships in general, let alone cohabiting same-sex relationships. Lack of social acceptance may lead more gay and lesbian than [**p. 47** \downarrow] heterosexual couples to misreport their relationship status in surveys. In addition, most nationally based surveys with questions regarding

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sexual orientation are not large enough to provide reliable estimates of the numbers of cohabiting same-sex couples. Only the decennial census has enough information to provide reliable national estimates of gay and lesbian couple households.

In a recent study based on the 1990 Census, Black et al. (2000:147) estimate that about 7 out of 1,000 adult males were in gay-partnered households and 6 out of a 1,000 adult females were members of lesbian-partnered households in 1990. They further estimate that about 2 out of every 1,000 couples (married plus unmarried) was a gay or lesbian couple (see Black et al. 2000: Fig. 1). Restricting the universe to cohabiting couples (opposite-sex plus same-sex cohabitors), a little more than 4 percent of unmarried couples were in same-sex partnerships in 1990.

Gay and lesbian cohabitors tend to be urban dwellers: About 60 percent of gay cohabiting couples and 45 percent of lesbian cohabiting couples were concentrated in only 20 cities in the United States in 1990, with the greatest proportions residing in San Francisco, Washington, D.C., Los Angeles, Atlanta, and New York (Black 2000 et al.: Table 4). In contrast, about 25 percent of the population as a whole resided in these same 20 cities.

Cohabiting gays and lesbians have higher educational attainment than either heterosexual unmarried partners or married couples (Black et al. 2000: Table 8). Gay cohabitors generally earn less than other men, whereas cohabiting lesbians earn more than other women. The rate of home ownership is lower for gay and lesbian cohabiting couples than for married-couple families, but among those who own homes, gay and lesbian couples' homes tend to be more expensive. The difference in housing values might reflect the higher education levels of cohabiting gays and lesbians compared with married couples (Black et al. 2000) or the fact that a much higher proportion of gays and lesbians live in large cities with high housing costs (Bianchi and Casper 2000).

As with heterosexual cohabiting couples, a number of same-sex cohabiting households, especially lesbian-partnered households, include children; 22 percent of lesbian and 5 percent of gay households included children (any age) of at least one of the partners in 1990. Comparable figures for opposite-sex couples were 36 percent of heterosexual cohabiting couples and 59 percent of married-couple families in 1990. Many children in same-sex couple households were probably born of previous marriages: 17 percent of

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gays and 29 percent of lesbians previously had been in heterosexual marriages (Black et al. 2000: Tables 6, 7).

[p. 48 \downarrow **]** How do people feel about homosexuality? Over time, U.S. society has become more accepting of gay and lesbian rights. According to a data review published by the Roper Center, in 1977, 33 percent of adults thought that homosexuals should not have equal rights in terms of job opportunities, compared with only 13 percent in 1999 ("Considering Alternative Lifestyles" 2000:29). In general, Americans tend to view homosexuality as a moral issue, yet they express a certain degree of tolerance toward homosexual behavior. Whereas the majority of adults (59 percent) in 1998 believed that homosexual behavior is morally wrong, less than a third (28 percent) believed it to be unacceptable behavior that should not be tolerated ("Considering Alternative Lifestyles" 2000:26). And people who said they personally knew gays or lesbians tended to be more accepting of gay rights.

The public's view of homosexuality seems to be at odds with the views gays and lesbians hold themselves. For example, the same data review shows that whereas a third of all Americans thought that homosexuality is something you are born with, three-quarters of lesbian and gay adults believed this to be true. Similarly, a majority of Americans (56 percent) thought that homosexuals can change their sexual orientation, whereas nearly 9 out of 10 gay and lesbian adults believed they cannot change ("Considering Alternative Lifestyles" 2000:27). Gays and lesbians consistently reported that they thought higher percentages of straight people were bothered by their behavior in public (e.g., kissing or holding hands with someone of the same sex in public; presenting a gay or lesbian appearance in public through clothing, hairstyle, and so forth) than the percentages of all adults who reported that they actually were bothered. For example, 64 percent of gays and lesbians thought straight people were very much bothered when gays kiss in public, compared with only 51 percent of all adults who reported that this behavior bothered them ("Considering Alternative Lifestyles" 2000:28). About twice as many (60 percent) gay and lesbian adults compared with all adults nationally (33 percent) reported that they thought there was a lot of discrimination against gays and lesbians ("Considering Alternative Lifestyles" 2000:29).

Research on family relationships in gay and lesbian households is relatively limited, but reviews of the literature point to more similarities than differences in the family

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functioning of same-sex and heterosexual relationships (see, e.g., Patterson 1992, 2000). For example, gay and lesbian relationships seem to be as supportive as heterosexual relationships (Patterson 2000), and the home environments of gay and lesbian couples **[p. 49** \downarrow **]** are as conducive to psychosocial growth among family members, including children, as are those of heterosexual couples (Patterson 1992).

Cohabitation and Marriage

Much of the demographic research on cohabitation has been oriented around one question: How similar is (heterosexual) cohabitation to marriage? Economic theorists often view marriage as an institution in which individual goals are replaced by altruism and the subordination of self-interest in favor of goals that benefit the family (e.g., Becker 1991). Married couples supposedly maximize benefits for their families by specializing in different activities—wives tend to specialize in homemaking and husbands tend to specialize in breadwinning. This gender role difference has meant that women tend to seek spouses with higher education and earnings than themselves—men who would be good breadwinners. Men, by contrast, tend to look for women who will be good mothers and homemakers.

Evidence suggests that cohabitation may attract individuals who value more egalitarian, less specialized, gender roles. Gender-differentiated roles are not absent from cohabiting unions; for example, cohabiting couples with higher-earning male (but not female) partners are the ones that proceed more quickly to marriage (Sanchez, Manning, and Smock 1998). Yet research has found that cohabiting relationships endure longer when partners' employment patterns and earnings are more similar than different (Brines and Joyner 1999). Cohabiting couples also tend to divide housework in a more egalitarian fashion than do married couples (South and Spitze 1994), and cohabitors are less likely to espouse traditional gender roles (Clarkberg, Stolzenberg, and Waite 1995; Lesthaeghe and Surkyn 1988).

Cohabitation may also be especially attractive to those with more individualistic, more materialistic, and less family-oriented outlooks on life. Cohabitors are more likely than others to believe that individual freedom is important in a marriage (Thomson and Colella 1992). Men and women are more likely to choose cohabitation as their first

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union if it is important to them to have "lots of money" in life (Clarkberg et al. 1995). Women who value their careers are more likely than other women to cohabit for their first union, whereas those who think that finding the right person to marry [p. 50] and having a happy family life is important are more likely than others to begin their first union with marriage (Clarkberg et al. 1995).

Cohabitors are also more accepting of divorce. They are less likely than married persons to disapprove of divorce (Lesthaeghe and Surkyn 1988), with those who disapprove of divorce more likely to begin their first union with marriage (Axinn and Thornton 1992). Children of divorced parents are more likely to cohabit than are children of married parents (Cherlin, Kiernan, and Chase-Lansdale 1995), in part because people whose mothers divorced tend to hold attitudes that are more approving of cohabitation (Axinn and Thornton 1996).

To the extent that cohabitation is an "incomplete institution" lacking clear normative standards (Nock 1995), it may provide a more comfortable setting than marriage for less conventional couples. Perhaps the strongest indicator of this is the higher percentage of cohabiting than married couples who cross the racial divide in their partnerships (see Table 2.2). Cohabiting couples are more than twice as likely to be of different races than married couples—13 percent compared with 5 percent. About half of interracial cohabiting couples are made up of a white woman and a man of another race (data not shown).

	Cobabiting	Marriea
Total number of couples (thousands)	3,142	54,317
% of couples in which		
Woman is of different race/ethnicity than man	13	5
Woman is at least 2 years older than man	24	12
Woman has more education than man	21	16
Both man and woman worked for pay	77	60
Woman worked more hours ^a	24	16
Woman's contribution to couple's 1997 income (% of total income) ^b	41	37

TABLE 2.2 Characteristics of Cohabiting and Married Couples: 1998

OURCE: Current Population Survey, March supplement, 1998

NOTE: A cohabiting couple is defined as an unmarried couple who maintains a household together. Race/ethnicity categories are white, non-Hispanic; black, non-Hispanic; and Hispanic. a. Woman worked more hours than her partner in the preceding year.

b. Calculated for couples in which both partners were employed

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Schoen and Weinick (1993) argue that because cohabiting relationships tend to be short-term relationships, cohabiting partners are less concerned with the ascribed characteristics of their partners than are the partners in married couples. Half of all cohabitations last a year or less; only about one-sixth of cohabitations last at least 3 years, and only one-tenth last 5 years or more (Bumpass and Lu 2000). Thus an individual's choosing a partner of the same age, race, and religion as him- or herself is not as important in cohabitation as it is in marriage, because cohabitation does not necessarily entail a long-term commitment or the accompanying normative standards such a relationship implies.

It is much more common in cohabiting than in marital relationships for the female partner to be older and better educated than her male partner (see Table 2.2). Women are more than 2 years older than their partners in 24 percent of unmarried couples but in only 12 percent of married couples, and women have a higher educational level in 21 percent of cohabiting couples compared with only 16 percent of married couples.

The data displayed in Table 2.2 support the notion that cohabiting couples are more egalitarian in terms of their labor force participation and earnings. Almost four out of five cohabiting couples have both partners employed, compared with only three in five married couples. Men tend to work more hours than their partners in cohabiting and marital relation- **[p. 51** \downarrow **]** ships, but women's hours of employment exceed their partners' hours in a greater percentage of cohabiting (24 percent) than married (16 percent) couples. When employed, women and men have earnings that are closer to equality in cohabiting than in married couples; women in cohabiting couples contribute 41 percent of the couple's annual earnings, compared with 37 percent, on average, for married women.

Some of the differences shown in Table 2.2 reflect the fact that unmarried couples tend to be younger, on average, than married couples, and younger generations have more egalitarian attitudes toward the labor force roles of men and women and are more likely to choose partners with different racial backgrounds. However, the evidence in Table 2.2, combined with the attitudinal and family background differences between unmarried and married couples noted in other research, suggests that cohabitation provides a living arrangement that suits couples who may be somewhat uncertain about whether their partnerships can be sustained over the long term. These may be couples who

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must work out issues that surround partnering across racial lines, couples who defy patterns that are considered "normal" in the larger society (such as when an "older" woman partners with a "younger" man or a more educated woman partners with a less educated mate), or couples for whom an equal economic partnership is a priority [**p. 52** \downarrow] and who may be concerned that marriage will propel them into a gendered division of labor that will make it difficult to sustain their egalitarianism.

Are Cohabiting and Married Individuals Becoming More Alike?

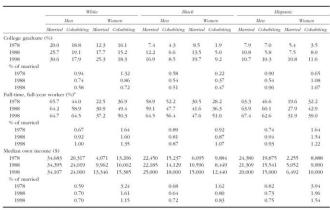
Cohabitors are more likely to value individualism, have higher career aspirations for women, and have more egalitarian views, but the gender-based division of labor within marriage is also breaking down. If cohabitation has become a more pervasive, socially acceptable behavior, and marriages are also becoming more egalitarian, at least with respect to market work, we might expect cohabitors to be more like married people today than they were 20 years ago.

With respect to personal income and labor force participation, cohabiting and married women have begun to resemble each other more closely. For example, in 1978 white cohabiting women's own income was more than three times that of white married women, on average (see Table 2.3). But by 1998, this difference was substantially reduced—a white cohabiting woman's income was only 15 percent greater than a white married woman's. A similar pattern occurred among Hispanic women. In contrast, black cohabiting women, who in 1978 had incomes 62 percent higher than their married counterparts, were actually earning less than married black women by 1998. Cohabiting white men also became more similar to white married men in terms of labor force participation and income, although they continued to have less income than married men. Patterns were less consistent for black and Hispanic men.

TABLE 2.3 Changing Economic Characteristics of Married and Cohabiting Men and Women by Race/Ethnicity: 1978–1998

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SOURCE: Current Population Survey: March supplements, 1978, 1988, 1998. NOTE: Rece: ethnicity categories are white, non-Hispanic; black, non-Hispanic; and Hispanic. Golubiting partners estimated with adjusted POSSLQ measure (see Categorian Golen 2000).

a. Worked full-time and for the full previous year. Full-time, full-year workers are those employed 35 or more hours per week and 48 or more weeks in the previous year.

Convergence is less clear when the indicator is educational attainment. Cohabiting black and Hispanic women were substantially less likely than black and Hispanic married women to be college graduates in 1978. This gap was closed completely for Hispanic women by 1998, whereas for black women it was reduced greatly. Among white women, however, those who were cohabiting were about 30 percent more likely than married women to be college graduates in 1978. By 1998, they were actually about 30 percent *less* likely to be college graduates.

The education levels of cohabiting and married men also did not converge over the period. White and black cohabiting men actually lost ground compared with white and black married men. The gap increased **[p. 53** \downarrow **] [p. 54** \downarrow **]** only slightly for blacks, but almost doubled for white men. For Hispanic men, estimates are rather unstable: The gap in educational attainment of married and cohabiting Hispanic men increased from 1978 to 1988 and then decreased to become almost nonexistent by 1998.

Many of the comparisons displayed in Table 2.3 indicate that the lines demarcating cohabiting and married women are indeed blurring as cohabitation becomes more common. A closer examination of the data indicates that it may be the behavior of married women more than that of cohabiting women that has changed, as women became less traditional and more career oriented over this period. Although the evidence is not quite as strong for men, we see several areas of convergence, particularly with regard to income and labor force attachment. As cohabitation becomes

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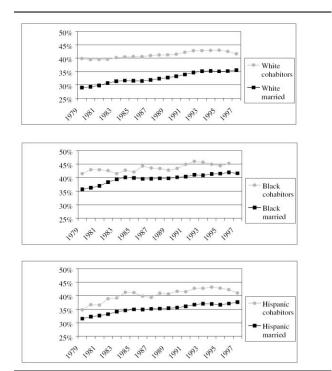
more prevalent and more of the currently married have at some point in their lives cohabited, we would expect married people and cohabitors to look more alike. Thus, as time goes on, the cohabiting and married are increasingly likely to be the same groups of people, perhaps just at different stages in their relationships.

If gender roles are changing and men and women are becoming more egalitarian, we should be able to track these changes within married and unmarried couples. One way to do this is to compare the relative earnings of men and women in married and cohabiting couples. Increasing egalitarianism should translate over time into higher earnings for women relative to their partners. For all couples this is indeed the case —women were earning a larger share of the couple's total earnings in 1997 than they were in 1977 (see Figure 2.2). The increases are particularly large among married couples. However, within each racial group, cohabiting women contribute more than married women to the couple's earnings. Have these differences between unmarried and married couples in the ratio of partners' earnings narrowed over time? For white and black couples the answer is yes—the space between the cohabiting and married lines on the graph gets smaller as one moves from 1979 to 1997. In contrast, the gap between married and cohabiting Hispanic couples has been relatively stable over time, although it appears to have been decreasing somewhat since 1994.

Figure 2.2. Women's Shares of Couple Earnings: 1978–1998 (dual-earner couples, 3-year moving averages)

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SOURCE: Current Population Survey, March supplements, 1978-1998. NOTE: Women's earnings are represented as a percentage of couple earnings. Race/ethnicity categories are white, non-Hispanic: black, non-Hispanic; and Hispanic. Cohabiting partners estimated with adjusted POSSLQ measure (see Casper and Cohen 2000).

Cohabitation and Single Life

Although the bulk of research on cohabitation has been motivated by attempts to compare and differentiate cohabitation and marriage, there have been those who have argued that cohabitation is more similar to remaining **[p. 55** \downarrow **]** single than to marrying. Basing their argument on data that are now somewhat dated, Rindfuss and VandenHeuvel (1990) have asserted that the **[p. 56** \downarrow **]** growth in cohabiting relationships that began in the 1960s was the result of historical changes in dating and sexual relationships among unmarried individuals. They endeavored to show that cohabitors are substantially more similar to the never married than to married couples. For instance, cohabitors' fertility expectations, nonfamilial activities, and home ownership rates resembled those of the never married. They also found that

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cohabitors were intermediate between the never married and the married with regard to other factors, such as the amount of support received from parents and the proportion attending school.

Rindfuss and VandenHeuvel's comparisons relied on one relatively young cohort, and the researchers compared cohabitors only with never-married singles. On the one hand, the data in Table 2.4 suggest that, as cohabitation becomes more normative, those who cohabit before they first marry (i.e., never-married cohabitors) look like both those who remain single *and* those who marry in terms of education and employment. And although never-married cohabitors have less household income than their married counterparts and more than their single age-mates, their per capita income is higher than for the married group and lower than for those who remain single. On the other hand, what tend not to happen until marriage are "big" commitments—children and home ownership.

	Never Married ^a		Married	Ever Married	
	Cobabiting	Single		Cohabiting	Single
Total (thousands)	1,648	12,022	21,267	731	3,687
Percentage ^b	100.0	100.0	100.0	100.0	100.0
Education					
Less than high school	15.5	11.9	10.9	15.1	17.2
High school graduate	29.9	29.3	32.0	45.9	38.5
Some college	27.4	28.1	28.4	31.4	30.6
College graduate	27.3	30.7	28.7	7.7	13.6
Employment last year					
Full-time, full year	62.2	60.4	61.8	60.0	59.8
Part-time or part year	29.4	27.0	24.8	28.9	26.4
Nonworker	8.4	12.6	13.4	11.1	13.8
Household income	42,100	40,056	49,010	40,912	30,000
Per capita income	16,071	17,794	14,000	12,279	11,931
% who receive food stamps	10.7	10.7	5.2	17.8	17.3
% who own home	39.6	43.4	63.7	41.5	42.7
% without children	61.1	80.4	27.2	33.2	55.2

TABLE 2.4 Characteristics of Adults Ages 25–34 by Combined Marital Status: 1998

SOURCE: Current Population Survey, March supplement, 1998. a. The five marital status categories are mutually exclusive.

a. The five marital status categories
b. Except for income (medians).

Cohabitors, even those who are relatively young, are not a homogeneous group; rather, they are a mix of people who are cohabiting before ever marrying and those who are cohabiting after a first marriage has already failed. On some dimensions, the distinctions between these two groups of cohabitors are greater than any differences

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between cohabitors and the married or the single. On the other hand, those who marry and experience divorce at young ages and then cohabit—almost one-third of those who are cohabiting in their late 20s and early 30s—are less educated and have less income and higher food stamp recipiency than do those who have never married (whether they cohabit or not) and those who are currently in marriages. On the other hand, previously married cohabitors are most similar to those who are married in terms of their likelihood of having children. Only one-third do not live in households with children, a far lower proportion than among those cohabiting before marriage or those who are currently not in relationships.

The comparisons in Table 2.4 highlight a conclusion that is becoming apparent in the cohabitation literature. What cohabitation is and what it means are far more complicated issues than simply whether cohabitation is like marriage or like being single. It is both and yet neither. A far more productive line of research is developing that delves into the variations among **[p. 57** \downarrow **]** cohabitors and attempts to elicit the meanings that cohabiting relationships have for those who engage in these living arrangements at various points during their lives.

Different Purposes, Different Cohabitors

Part of the reason researchers have been so caught up in the debate about whether cohabitation functions more like marriage or more like being single is that the likely future of family change varies under different scenarios. On the one hand, if cohabitation closely resembles marriage, family life **[p. 58 \downarrow]** as we know it is not likely to be altered much as a consequence of cohabitation, because cohabitors will either eventually marry or stay in relationships that function like marriages. On the other hand, if cohabitation is merely an enjoyable relationship of convenience that provides intimacy, its growth could signal a retreat from committed relationships like marriage in favor of relationships to which little responsibility is attached and that are easily terminated and temporary in nature.

Researchers have long argued that heterogeneity among cohabitors exists, despite the lack of solid evidence. Questions asked of cohabitors in the 1987–88 NSFH allow one to assess the heterogeneity among cohabitors and to distinguish those for whom

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the relationship likely entails more commitment from those for whom the relationship is likely one more of convenience (Bianchi and Casper 2000; Casper and Sayer 2000). Almost half of all cohabitors (46 percent) fall into the "precursor to marriage" category (Table 2.5): They say they have definite plans to marry their partners, they are certain about the quality of their relationship and their compatibility with their partner, and they believe in the institution of marriage. Brown and Booth (1996) suggest that plans to marry are an important factor in differentiating cohabiting relationships. On average, cohabitors report poorer-quality relationships than do those who are married, but cohabitors with plans to marry report similar-quality relationships to those of who are married. And cohabitors with plans to marry actually spend more time together than do married people.

TABLE 2.5 Unmarried Couples by Relationship Type in 1987–1988 and After 5–7 Years (in percentages)

Type of Relationship in 1987-88		Outcome of Relationship after 5-7 years			
	All Couples	Still Live Togetber ^a	Married ^b	Separated	
All unmarried couples	100	21	40	39	
Substitute for marriage	10	39	25	35	
Precursor to marriage	46	17	52	31	
Trial marriage	15	21	28	51	
Coresidential dating	29	21	33	46	

SOURCE: Casper and Sayer (2000)

a. Couple was still cohabiling at the time of the second survey.
b. Got married at some time between the two surveys (may or may not be currently married).
c. No longer cohabiling.

The second-largest group of cohabitors consists of those for whom cohabitation is likely to be a coresidential-dating type of relationship (29 percent). Such cohabitors are uncertain about everything: the quality of their relationship, their compatibility with their partner, and the value of marriage. Another substantial minority (15 percent) of couples who are living together say they are cohabiting to evaluate the compatibility of a prospective spouse. "Trial cohabitors" are uncertain about their relationship and their partner but believe in the institution of marriage and believe that they will get married someday, even if not to their current partner.

The remaining 10 percent of cohabitors are living together instead of marrying; they see their relationships as functioning as a substitute for marriage. They claim to be certain about their relationship and about their partner, but uncertain about the institution of

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marriage. They have no intention of getting married, but they do intend to stay with their current partner.

Not surprisingly, how cohabitors feel about their relationship, their current partner, and the institution of marriage affects the eventual outcomes of their relationship. More than half of those cohabitors who considered **[p. 59** \downarrow **]** their relationship to be a precursor to marriage in the mid-1980s were married within 5 to 7 years, compared with only 25 percent of those who saw living together as a substitute for marriage, 28 percent of trial cohabitors, and 33 percent of dating cohabitors. Nearly 4 in 10 cohabitors who regarded living together as a substitute for marriage and 21 percent of those who said living together was merely a precursor to marriage and 21 percent of both trial and dating cohabitors. Trial and dating cohabitors—those with the lowest level of commitment—were significantly more likely to split up than were precursor or substitute cohabitors. These relationships remain even after controls for age, race, education, income, employment status, relationship duration, and other factors (Casper and Sayer 2000).

Cohabitors' attitudes and behaviors also differ depending on their purpose for cohabiting. When cohabitation is a precursor to marriage, cohabitors indicate a higher level of commitment. Cohabitors in the dating group are more likely to have egalitarian gender role attitudes than are those in the substitute marriage or precursor to marriage group. Cohabitors in trial marriages have less traditional beliefs regarding home and family than do those in the substitute or precursor to marriage categories. And as one might expect, a relationship that is viewed as a substitute for marriage lasts the longest as a cohabitation.

[p. 60 \downarrow **]** Of course, how couples view their relationships may change over time as their life circumstances change, their attitudes and beliefs are transformed, and societal norms evolve. And both members of a couple do not necessarily always agree on the quality of the relationship. For example, in about one in five cohabiting relationships, one partner reports plans to marry but the other does not; in one in three cohabiting relationships, only one partner feels the couple spends a lot of time together; and in 40 percent of couples, one partner but not the other reports a high degree of happiness with the relationship (Brown 2000:838).

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Just as poor marital quality increases the likelihood of divorce, poor-quality cohabiting relationships face increased odds of dissolution. When both individuals are unhappy in a cohabiting relationship, it tends to dissolve. Interestingly, when the female partner is not happy in a cohabiting relationship but the male partner is, the relationship tends to dissolve. By contrast, when it is the male partner who is unhappy in the relationship and the female partner who is satisfied, the relationship tends to continue, but the couple is less likely to marry than if both partners are happy (Brown 2000).

Race and the Meaning of Cohabitation

Previous research has shown that black women are only half as likely as white women to marry the first man with whom they live (Raley 1996). Further, white cohabitors are more likely to marry than are black cohabitors: about 40 percent of cohabiting black women, compared with about two-thirds of cohabiting white women, go on to marry within a few years (Manning and Smock 1995). A pregnancy occurring during cohabitation is also a much stronger impetus to marriage for white couples than for black couples (Manning 1993). Economic determinants of marriage differ for black and white cohabiting couples as well. Among black couples, full employment of both partners is associated with an increased chance of marriage, whereas for white couples, women's employment level is not associated with a transition to marriage (Manning and Smock 1995).

These findings led Manning and Smock (1995) to conclude that cohabitation is more often viewed as a transition leading to marriage among whites, whereas among blacks cohabitation functions more as a substitute for marriage. Similarly, variation exists among Hispanic subgroups. Cohabitation appears to function as a substitute for marriage among mainland **[p. 61 \downarrow]** Puerto Rican women (Manning and Landale 1996), whereas Mexican American women are more pronuptial than whites and when they cohabit, they view the arrangement as a path to marriage (Oropesa 1996).

Given the behavioral differences between whites and blacks, it is somewhat surprising that blacks are more likely than whites to express the feeling that cohabitation is morally wrong and less likely than whites to want or expect to cohabit (Sweet and Bumpass 1990b). Apparently, although blacks favor marriage over cohabitation, black women are

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more likely to find themselves in situations that are not conducive to marriage. Blacks are more likely than whites to express the view that cohabitation is acceptable if there is no chance of marriage.

Because marriage rates differ so dramatically between blacks and whites, determining prevalence rates of cohabitation is highly sensitive to the way the cohabitation rate is calculated. Figure 2.3 shows three cohabitation estimates: the percentage of all adults who are cohabiting, the percentage of all unmarried persons who are cohabiting, and the percentage of all persons in unions who are unmarried. Compared with white and Hispanic women, black women have a similar likelihood of living with unmarried partners when all adults are the base for the percentage, the lowest likelihood of being in unmarried partners hips when only unmarried persons are the base of the rate, and the highest likelihood of being in unmarried unions when persons in unions (married plus unmarried) form the base of the percentage. Why is there so much variation? So many black women are unmarried, compared with white and Hispanic women, that any rate based on the unmarried population tends to be low for blacks. Conversely, so many unions are unmarried partnerships among blacks that a rate based on those in unions tends to be quite high relative to other groups.

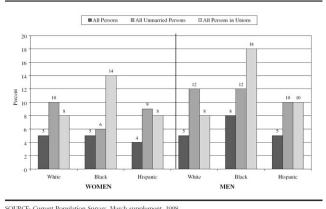


Figure 2.3. Percentages Cohabiting by Race and Universe Type: 1998

SOURCE: Current Population Survey, March supplement, 1998. NOTE: Race/ethnicity categories are white, non-Hispanic; black, non-Hispanic; and Hispanic

Black men's rates of cohabitation tend to be as high as or higher than those of other groups of men no matter which estimate is used. In addition, the gender gap in the

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percentage cohabiting is much more pronounced for blacks than for other racial groups: Twice as many black unmarried men (12 percent) as black unmarried women (6 percent) were estimated to be cohabiting in 1998, for example. The lack of employment opportunities for black men is frequently cited as a reason for the retreat from marriage among black women (McLanahan and Casper 1995; Wilson 1996; Wilson and Neckerman 1986), and a similar phenomenon may occur with regard to cohabitation. In addition, sex ratios are often more skewed among the black population than among whites, with a surplus of women to men. Kiecolt and Fossett (1995) show that skewed sex ratios depress the marriage rate of black women (but not that of black men), and this effect may [$p. 62 \downarrow$] extend to unmarried partnering as well. A recent report from the National Research Council highlights the very high incarceration rates among black males, especially in the wake of changes in drug policy in the 1980s and 1990s, and the high rates of homicide among young black males, both of which contribute to the highly skewed sex ratios in lower-income black communities (Smelser, Wilson, and Mitchell 2001).

Premarital Cohabitation and Risk of Divorce

One might argue that cohabitation provides a couple with the opportunity to assess their compatibility before getting married. In this period, incompatible mates can easily end the relationship without formally divorcing. Thus marriage and family life might actually be strengthened, because unhappy couples are weeded out before they ever marry. Contrary to such a scenario, the accumulated research shows that those who cohabit before marriage are more likely to divorce than are those who do not live together **[p. 63** \downarrow **]** before marrying. The debate is about whether there is actually something about cohabiting that increases the odds of divorce or whether the explanation is that more "divorce-prone" individuals—those who have lower levels of commitment, are less religious, and so on—choose to cohabit before they marry and, because of their characteristics, are more likely to divorce.

In the 1970s, cohabitation and divorce both increased rapidly, leading some to conclude that cohabitation was linked to the rise in divorce, even though the rise in divorce began much earlier (Sweet and Bumpass 1990a). Opponents of cohabitation have argued strenuously that the practice of living together outside of marriage threatens the

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institution of marriage in modern society (e.g., Popenoe and Whitehead 1999). Although these opponents often offer evidence that cohabitors and their children are less well-off in various ways than are married couples and their children, their principal concern is that the practice of living together may lower commitment and increase the risk of divorce.

On the one hand, couples who cohabit before marriage are more likely to end up in divorce, but because these individuals differ in many other ways from those who marry without first cohabiting, most researchers believe that the relationship is not causal (e.g., DeMaris and Rao 1992). People who cohabit have demographic characteristics that make them more prone to divorce in the first place; for example, they more often have grown up in families where their parents divorced (Lillard, Brien, and Waite 1995). Cohabiting before marriage does not automatically increase the risk of divorce, but it also does not protect couples from entering into marriages that eventually fail. Thus claims about negative and positive effects of cohabitation on marriage are refuted by recent evidence.

The answer to the question of how cohabitation and divorce are related is closely tied to the way the question is asked and the time period analyzed. Although people who cohabit before marriage continue to be more likely to get divorced, this is less apparent in more recent cohorts of couples. Differences between those who cohabit and those who do not also appear to have diminished over time (Schoen 1992).

On the other hand, there is evidence not only that cohabitors begin their relationships with attitudes that are more accepting of divorce but that the cohabitation experience itself appears to increase the acceptance of divorce (Axinn and Thornton 1992). Here again, the effect of cohabitation may depend on the type of cohabiting relationship involved. DeMaris and MacDonald (1993) found that serial cohabitation is more strongly associated with marital instability than is one-time cohabitation. Perhaps people **[p. 64** \downarrow **]** prone to fragile relationships are more likely to cohabit, and when they marry, they increase the divorce rate.

Ironically, it is possible that people who cohabit before marriage are more likely to divorce after a given period of marriage because their relationships have already lasted longer than most marriages by that point. That is, the odds of a marriage breaking

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up after 3 years may be higher for couples who started out cohabiting because their relationships are already 5 or more years old (Teachman and Polonko 1990).

Conclusion

Cohabitation has increased dramatically over a relatively short period of time, raising concerns about the effects of this new family form on the institutions of marriage and the family in the United States. Currently, the majority of individuals live with partners before they marry. Hence the lines that differentiate marriage from being single have faded over time. The effects of cohabitation on the institution of marriage are likely to vary according to how cohabitors view their relationships. Some cohabitors have definite plans to marry their partners and end up doing so, whereas others live together in relationships of convenience with low levels of commitment—these couples often separate.

Not only is cohabitation increasing among people who have not entered a first marriage, it is also slowing the rate of remarriage after divorce or separation. Almost one-half of those cohabiting at any given point in time are doing so after rather than before a first marriage. In part due to the role cohabitation is playing after marriages end, the characteristics of cohabitors are changing. Compared with 20 years ago, more of them are older than age 35 and more cohabiting households include children. And, although cohabitation was initially linked to experimentation among college students, its increase has been widespread and its popularity today is as great or greater among those with less education.

As cohabitation continues to increase and to become more normative, will it replace marriage as the preferred living arrangement for raising children in the United States, as it seems to have done in some countries, most notably Sweden? The answer still seems to be no. Although unmarried partners do not necessarily rush to marry if the woman becomes pregnant, and single women who become pregnant may move in with their partners rather than marry them, these behaviors are still not widespread in the **[p. 65**] United States, at least not among the majority white population. And only 1 in 10 cohabitors believes that the cohabiting relationship is a substitute for marriage. The largest factor explaining why more births occur in cohabiting relationships today

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than two decades ago is merely that so many more people cohabit before and after marriage. What this means, however, is that a significant percentage of the babies born to unmarried mothers—perhaps as large a proportion as 40 percent—actually begin life residing with both parents, who live together but are not married.

Demographers are only beginning to study the heterogeneity of cohabiting relationships. New estimates suggest that about 4 percent of cohabiting couples are in same-sex relationships. One-fifth of lesbian-couple and about 5 percent of gay-couple households include children, often from one partner's previous heterosexual union. Heterosexual cohabitation is on the rise among all racial groups, although estimates of the prevalence among different groups vary by whether the percentages are calculated for all adults, unmarried adults, or all unions. Blacks have a high portion of all unions that are unmarried partnerships, but black unmarried women have relatively low rates of living with partners. The gender gap in rates of cohabitation is greatest for blacks because black unmarried men have rates of partnering as great as or greater than other racial groups. Also, more unmarried than married heterosexual couples are mixed-race couples.

Cohabiting couples defy gender stereotypes more often than do married couples: Women's and men's labor force roles are more similar and the woman's age, education, and hours of market work more often exceed the man's in cohabiting than in marital unions. Partly this is because cohabitors are younger than married couples and younger cohorts have more gender-egalitarian attitudes. Yet cohabitation also seems to be chosen as a first relationship more often by women who value career goals than by other women and by couples who either value an equal economic partnership or defy gender stereotypes in other ways (such as having a female partner who is older than the male partner).

Although researchers have been preoccupied with comparisons of cohabitation to marriage (or, in some cases, to singlehood), the reality is that cohabitation is serving a diverse set of couples with an array of reasons for living together rather than marrying. About one-half of cohabitors indicate strong intentions to marry their partners, and 1 in 10 claims that the unmarried partnership is a substitute for marrying. The remainder seem uncertain about their compatibility with their current partners, their future plans, and/or marriage as an institution. Not surprisingly, whether cohabitors marry, break up,

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or continue living together as unmarried couples varies by **[p. 66** \downarrow **]** how they see their relationships. And partners often disagree on the quality of the relationship, with the partnership more likely to dissolve if the woman is unhappy and more likely to continue as a cohabitation but not proceed to marriage if the man is unhappy.

Finally, although one might think that couples' living together before or instead of marrying should make marriages more stable, because partners can discover irreconcilable differences before they tie the knot, one of the strongest findings is that those who cohabit prior to marriage divorce more often than those who do not. The debate is over whether living together makes such couples more "irreverent" toward the institution of marriage or whether they have characteristics and attitudes that are more accepting of divorce in the first place. The evidence to date suggests it is more the latter than the former, and the question is whether cohabitation will become less selective of certain types of individuals. If living together is increasingly "what one does" before marrying or remarrying, and as marital partnerships change as well, those who cohabit may become less distinct from those who marry. On economic dimensions such as labor force participation and earnings, married and unmarried partners seem less differentiated today than they were 20 years ago. Still, among whites, educational attainment may be diverging between the two groups. How cohabitation alters the future of marriage will ultimately rest on whether unmarried cohabiting couples are increasingly a distinct group of persons who doubt the possibility of long-term commitment or are merely couples captured at different points in their relationships than those who have married, but who nonetheless continue to aspire to the goal of committed family life.

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