## **COHABITATION: A SNAPSHOT**

## by Hilda Rodriguez May 1998

## **Demographics**

- *In the last two decades, there has been a dramatic increase in cohabitation.* Between 1970 and 1994, the number of unmarried couples living together rose from about 500,000 to almost 3.7 million.
- There has also been a substantial increase in the number of children living in a cohabiting household. In 1994, 35% of cohabiting households included children under the age of 15, compared with 27% in 1980.
- Many families with children that are officially defined as "single parent" actually contain two unmarried parents. In 1990, one in seven children reported as living in a single-parent household resided with a cohabiting couple.
- For many, cohabitation is a prelude to marriage. Whereas just 11% of marriages between 1965-1974 were preceded by cohabitation, between 1980-84, 44% of all marriages involved at least one spouse who had cohabited. It is estimated that half of all couples who married after 1985 began their relationship as cohabiters.
- There is surprisingly little variation by gender or ethnicity in the rate of living in a cohabiting family situation. As of March 1991, 3.9% of cohabiters were males and 3.5% were females. 3.4% were Non-Hispanic White, 5.3% were Non-Hispanic Black and 3.9% were Hispanic.
- While the differential is not large, cohabitation is not only more frequent but also lasts longer for blacks than for whites.
- Women who cohabit have a lower probability of marriage than women who do not. If a woman does not marry her first cohabiting partner, her chances of marriage decrease even further.

Cohabitation: A Snapshot May 1998

#### **Characteristics of Cohabiters**

#### General Characteristics

- The least educated are the most likely to be cohabiting. Cohabitation is more likely among those who did not complete high school.
- Cohabiters are also more likely to come from families which have experienced marital instability. Children of parents who experience a divorce are more likely to experience a nonmarital cohabitation than children raised in stable marriages. Likewise, children whose mothers married young and were pregnant at marriage enter into cohabiting unions at a substantially higher rate than other children: a maternal premarital pregnancy is associated with a 46% higher cohabitation rate.
- Cohabiters are increasingly likely to have been married at one time. Over two-thirds of all cohabiting couples in 1992 included at least one divorced partner, compared with half in 1981.
- One reason for the popularity of cohabitation is the perception that it is easier to end a cohabiting relationship than to end a marriage. Cohabiting couples expect fewer "exit costs" to ending the relationship.

## **Characteristics of the Cohabiting Relationships**

### Length of Relationship

- For a small but significant minority, cohabitation is a long term relationship which does not lead to marriage. For one tenth of cohabiters, cohabitation is a long-term relationship that does not end in marriage.
- A significant number of cohabitations end before marriage. About 40 percent of cohabiting relationships end before marriage.
- Two years marks a crucial point in the cohabiting relationship. For about half of cohabitaters, the relationship lasts approximately 2 years and then ends, either through marriage or dissolution.
- Whether the male cohabiter is employed full-time has a significant impact on the duration of the relationship. Full-time employment (of male partner) reduces the odds of separation in a cohabiting union by about 40%.

#### Quality of the Relationship

- Cohabiters report more frequent interaction with their partners than do married people.
- However, those in cohabiting unions report poorer relationship quality than their counterparts in marriages. Cohabiters experience disagreements with greater frequency than their married counterparts. Similarly, cohabiters report more fights or violence than do marrieds, and they also report lower levels of fairness in and happiness with their relationships relative to marrieds.
- One exception to this is in the division of household labor. Cohabiting couples report the same degree of satisfaction with the division of household labor and childcare as do married couples.
- Cohabiters do not necessarily contribute equally toward household necessities.

Cohabitation: A Snapshot May 1998

# <u>Differences Between the Households of Previously Married Cohabiters and Those Not Previously Married</u>

- The average duration of cohabiting relationships is longer for ever-married cohabiters.
- Ever-married cohabiters are also more likely to have children than are never-married cohabiters, and these children are likely to be older.
- Ever-married cohabiters are much less likely than never-married cohabiters to plan to marry either their current partner or someone else.

### Children in Cohabiting Households

- A small but significant number of cohabiters have children during the course of their relationship. More than 10% of cohabiters experience the birth of a child while cohabiting. In addition, about one quarter bring children from previous unions to their current cohabiting relationship.
- As a result, a growing number of children are spending part of their childhood in a cohabiting household. 13% of children in single-parent families lived with a person identified on the Census long form as an "unmarried partner."
- Children living in cohabiting households are more likely to be officially poor than those living in married couple households. The 1996 poverty rate for children living in married couple households is 5.6%. Children living in cohabiting households have a 43% poverty rate if their custodial parents income is used to determine their status and a 31% poverty rate if the custodial parent's partner's income is considered to be available to the family.

#### Differences Between Those Who Plan to Marry and Those Who Do Not

- Cohabiters with plans to marry are similar to married couples. The majority of cohabiters with plans to marry their partner are involved in unions that are not significantly different from marriages.
- Cohabiters with higher incomes are more likely to plan to marry. Likelihood of having plans to marry is higher among cohabiters with high incomes and previously married cohabiters are less likely to report plans to marry than their never-married counterparts.

## **Cohabitation and Marriage**

- Cohabitation prior to marriage does not necessarily lead to better marriages. People in marriages that were preceded by cohabitation have significantly lower levels of marital interaction and higher levels of disagreement and instability than their counterparts who never cohabited.
- The longer a couple lives together the less likely it is that they will marry. Relationship duration is negatively associated with plans to marry.
- Whether a cohabiting relationship will evolve into marriage is strongly affected by the male partner's education and economic status. Men with higher earnings, higher education, and full-time employment have higher odds of marrying their partners and lower odds of terminating the relationship [cohabitation]. In sharp contrast, the economic situation of women appears to have no impact on transitions out of cohabitation.
- The higher men's annual earnings the greater the likelihood of marrying rather than continuing to cohabit.

Cohabitation: A Snapshot May 1998

#### **Cohabitation and Divorce**

- Cohabiting unions are much less stable than unions that begin as marriages. Marriages that are preceded by living together have 50 to 100% higher disruption rates than marriages without premarital cohabitation.
- Cohabitation experience also affects the quality of marriage to one other than the cohabiter. Marriages in which at least one spouse is an ex-cohabiter are 50% more likely to end in divorce than are marriages in which neither spouse experienced premarital cohabitation.
- Cohabitation does not appear to make for better marriages. People in marriages that were preceded by cohabitation have significantly lower levels of marital interaction and higher levels of disagreement and instability than their counterparts who never cohabited.
- Spouses who cohabited before marriage report lower levels of commitment to marriage as an institution.
- However, these findings may be a function of the group who chooses to cohabit before marriage and not a function of cohabitation per se. Those who cohabit are those least committed to marriage and most accepting of divorce. As a result, the observed relationship between cohabitation and divorce is produced, at least in part, by a selection of those most likely to divorce into cohabiting relationships.