Living Together Unmarried: What Do We Know About Cohabiting Families?

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Fiona Rose-Greenland and Pamela J. Smock

Introduction

Heterosexual cohabitation has become a normative feature of the life course. The prevalence and incidence of cohabitation have risen considerably in the past three decades. In fact, it is now so commonplace that researchers have moved beyond debates about its transience as a trend. Most marriages and remarriages begin as cohabiting relationships, and the majority of young adults has cohabited or will cohabit at some point in their lives (Smock, 2000). Moreover, most young adults in the United States now view nonmarital cohabitation as an acceptable relationship form (Axinn & Thornton, 2000; Scott, Shelar, Manlove, & Cui, 2009; Thornton & Young-DeMarco, 2001). The incidence of cohabiting partners with children is increasingly widespread, too: two-fifths of cohabiting couples are currently raising children and nearly half of these couples have a joint biological child (Kennedy & Fitch, 2009, p. 15).

While marriage continues to be viewed as desirable and important, with large numbers of adults expressing support for marriage and intentions to marry, recent research demonstrates that cohabitation has unmistakably altered the marriage and childbearing processes (Guzzo, 2009; Manning, Longmore, & Giordano, 2007; Musick, 2007).

Rising levels of cohabitation, alongside new data collection efforts to measure and understand it, have resulted in a steady increase in social scientific studies on the topic.[1] Recent work has helped to clarify our understanding of several aspects of cohabitation. For example, the documentation and analysis of differentials across population subgroups demonstrate that there is no single model of cohabitation. Variations have been made easier to identify and study through quantitative data from a number of representative samples that contain information about cohabitation. Researchers' methods have evolved, too. The collection and analysis of qualitative data from cohabiting partners is increasingly widespread, as is the application of diverse theoretical

F. Rose-Greenland, PhD (✉)
Department of Sociology, University of Michigan,
3001 LSA Building, 500 South State Street,
Ann Arbor, MI 48109, USA
e-mail: frose@umich.edu

P.J. Smock, PhD
Department of Sociology and Population Studies Center,
University of Michigan, 426 Thompson Street,
Ann Arbor, MI 48106, USA
e-mail: pjsmock@isr.umich.edu

[1] One measure of this is the number of scholarly articles on cohabitation appearing in peer-reviewed social science journals. Using the online search engine Proquest, we searched for articles containing the words "cohabitation," "cohabit," or "cohabitor" in their titles or abstracts. In all of the years prior to 1994, 114 articles on cohabitation were published; between January 1994 and August 2009, nearly 1,000 such articles were published.

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frameworks from other social scientific fields. Finally, a growing share of the scholarly literature focuses on unmarried partners with children, and on the impact of parental cohabitation on children's well-being. In short, the research record underscores the point that cohabitation is as complex as it is common.

Cohabitors come from many ethnic and socioeconomic backgrounds, and hold a wide variety of views on why they cohabit and what their cohabiting relationships mean to them (Edin, Kefalas, & Reed, 2004; Smock & Manning, 2004; Waller & McLanahan, 2005). Where early research focused on cohabitation as a phenomenon largely restricted to the socio-economically disadvantaged, more recent work examines cohabitation patterns of adults from a range of class and income profiles.

Along with the increased focus on diversity in cohabitors has come recognition that there is diversity in *forms* of cohabitation, or the cohabiting family itself (Brown & Manning, 2009; Sassler, 2004; Smock, Casper, & Wyse, 2008). Although researchers agree on a basic definition of cohabitation—two adults living together as a couple without being legally married—this definition leaves scope for great variety. What does it mean to live "as a couple"? How can this be measured accurately when cohabitors themselves express differing views on what it entails? As for the "without being legally married" clause, laws have changed tremendously in the last 30 years such that cohabitors are permitted to merge resources and property in such a way that they are linked as though through marriage (Garrison, 2008). Common law marriage is legally recognized in 11 states and the District of Columbia. Particularly where cohabitors state that they wish to stay with their partners but have no intention of undertaking a formal marriage vow, how does this change the long-standing assumption that cohabitation operates as a trial run for marriage or effectively serves as a premarital relationship phase? In fact, as will become clear later in this chapter, there is strong evidence to suggest that many cohabiting couples will not eventually marry. These and other questions have prompted social scientists' efforts to produce more nuanced portraits of cohabitors and cohabitation.

This chapter reviews recent research on cohabitation in the United States, focusing on studies published from 2000 through 2009. It is divided into four major sections. We begin by providing basic information about patterns, differentials, and trends in cohabitation. We then turn to several areas of inquiry that have become particularly prominent over recent years. These areas include variation in cohabiting along lines of race, ethnicity, age and social status; the linkages among nonmarital cohabitation, marriage, and divorce; the role of economic resources in cohabitation; measurement problems faced by cohabitation researchers; and childbearing and children in families headed by cohabitors. In the third section, we demonstrate how theoretical frameworks can provide greater insight into the existing research on cohabitation. A conclusion presents an overview of the strengths, weaknesses, and significance of the existing literature, and makes recommendations for future research directions and applications of what we have already discovered about cohabitation.

There are some topics we do not cover. We write from a demographic and sociological perspective, so we draw mainly from those areas of research. So, while we touch on issues of relationship quality at various points in this chapter, we do not provide a focused discussion of the experience of living in a cohabiting union, an area of inquiry situated in the broader framework of family psychology and gender studies (see, for example, Cunningham, 2005; de Ruijter, Treas, & Cohen, 2005; Gupta, 1999; Kenney, 2004, 2006; Maher & Singleton, 2003; Meadows, 2009; Rhoades, Stanley, & Markman, 2006, 2009; Sassler & Miller, 2006; Treas & de Ruijter, 2008). Discussion of same-sex cohabitors is also beyond the scope of this chapter (see Hull, 2006; Jepsen & Jepsen, 2002; Kurdek, 2004; Patterson, 2000).

Basic Facts About Cohabitation

In 2009, the U.S. Census Bureau reported that 6.6 million American households were headed by heterosexual cohabiting couples (Current Population Survey [CPS], March 2009). Data from 2002 demonstrate that over 60% of women

ages 25–39 have cohabited at least once, in contrast with approximately 48% just 7 years earlier (Bumpass & Lu, 2000; U.S. Department of Health and Human Services, 2006). Increases in the proportion of women who have ever cohabited are evident for all age ranges included in the National Survey of Family Growth (NSFG), a recurring nationally representative survey of those aged 15–44. For example, among women 40–44 years old, 45% reported having cohabited in the 1995 NSFG compared to 54% in the 2002 NSFG (Kennedy & Bumpass, 2008).

Another important observation is that fewer people are marrying without cohabiting first. During the 1960s and early 1970s, about 10% of marriages were preceded by cohabitation. By the early 1990s, 57% of first marriages were preceded by cohabitation. The most recent available data concern marriages occurring between 1997 and 2001; 62% of persons marrying during these years had previously cohabited (Bumpass & Lu, 2000; Bumpass & Sweet, 1989; Kennedy & Bumpass, 2008).

Three further trends are worth emphasizing. First, living together has become the modal path by which coresidential relationships are formed. Of the coresidential couple relationships initiated between 1997 and 2001, 68% were cohabiting relationships while just 32% were marriages. Conversely, between 1990 and 2001 the percentage of marriages begun *without* prior cohabitation experience dropped from 43 to 38% (Kennedy & Bumpass, 2008).

Second, while cohabitation has become common in most population sub-groups, there are some key differentials. This is an issue we discuss in some detail below. Data suggest that people who hold strong religious convictions are less likely to cohabit. Social class, which many researchers proxy with measures of educational attainment, also matters. People who are socioeconomically disadvantaged are more likely to cohabit: data from the 2002 NSFG suggest that 45% of 19- to 44-year-old women who are college graduates have cohabited compared to 64% of those who had not completed high school (Kennedy & Bumpass, 2008). As regards race and ethnicity, cohabitation rates are similar among Blacks, Whites, and Hispanics. However, there appears to be a small to moderate differential based on nativity among Hispanics. Among women aged 19–44, 56% of U.S.-born Hispanics report cohabiting compared to 49% of their foreign-born counterparts (Kennedy & Bumpass). Statistics on cohabitation rates among Asian-Americans are more difficult to obtain. There are few data sets with sufficient sample size to discuss Asian-Americans' family forms. Sub-group variations make generalizations difficult (Xie & Goyette, 2004). Census Bureau reports tend to place Asian-Americans in the category "all other races, non-Hispanic"—which means that they are categorized with Native Americans and Pacific Islanders. A 2002 report suggested that 8.3% of women who never married, aged 15–44, in this race/ethnicity category had ever cohabited, and that 23.4% of married women had. This is in contrast with 8.9% of never-married white women and 26.3% of white women who had ever married (CDC, 2002, Table B).

Finally, cohabitation often involves children. The 2009 CPS indicated that some 2.5 million unmarried cohabiting couples had at least one biological child in the household, comprising approximately 38% of all cohabiting couples. Roughly half of these are the biological children of the cohabiting couple and the other half are children of one of the partners. One study suggests that between two-fifths and one half of children born in the early 1990s will spend some part of childhood in a cohabiting-parent family (Bumpass & Lu, 2000; Kennedy & Bumpass, 2008). Indeed, 40–50% of all births considered to be nonmarital are to cohabiting couples.

Major Research Questions About Cohabitation

We organize our discussion of current research around five main questions. We focus on these because they are prominent in studies of cohabitation and/or were published during the period covered here (2000–2009). The five capture a wide range of cohabitation research, from cohabitation measurement to motivations to cohabit. As the phenomenon becomes more widespread, scholars and policymakers are attempting to

understand better the needs, motivations, and long-term prospects of cohabitors and their families. Recent research places cohabitation in a broader social context and tries to analyze how this relationship form impacts—positively and negatively—the people who are part of cohabiting couples and households.

1. What are the best approaches for defining and measuring cohabitation?
2. How are cohabitation, marriage, and divorce related at the individual level?
3. What does cohabitation mean to—that is, how is it understood and evaluated by—members of various population sub-groups?
4. How does cohabitation affect childbearing and the well-being of children?
5. Why do people cohabit?

What Are the Best Approaches for Defining and Measuring Cohabitation?

In the early phase of research on cohabitation (1970s), studies were typically based on samples that were not representative of the general population (e.g., college students) or that comprised undefined populations (Smock, 2000). Comprehensive data sources, including the CPSs and the Decennial Census, did not directly measure cohabitation until the 1990s, and it was necessary for researchers to infer cohabitation status based on information on household composition (Glick & Spanier, 1980). Casper and Cohen (2000) show that the older indirect measure leads to underestimates of particular sub-populations, especially cohabiting households with children, and develop an improved, adjusted indirect measure.

Richer information, going beyond prevalence and basic characteristics of cohabiting-couple households, was first provided by the 1987–1988 National Survey of Families and Household (NSFH) and the 1988 NSFG. As time went on, numerous other large surveys also began to do so.

Today's scholars thus have access to more accurate measurement of cohabitation rates and a broader array of cohabitors' characteristics. Some of these data are collected by large surveys, including panel surveys in which respondents are followed over many years and interviewed about their relationship experience at regular intervals. These survey data allow us to examine the impact of factors (or variables) of interest on a particular outcome, while controlling for other variables. If a researcher wants to understand the possible connection between, say, premarital cohabitation and later divorce, she or he is able to take into account other variables that may also affect divorce (e.g., income, education, age).

Importantly, these surveys typically ascertain cohabitation histories. Because cohabiting unions are generally brief, it is important to know whether people have *ever* cohabited and not merely whether they are currently cohabiting. Histories provide even more information than this (e.g., how many cohabitations, duration of cohabitation). Note that cohabitation histories are not without problems. Hayford and Morgan (2008) show that cohabitation rates are underestimated for times distant from the date of interview relative to those closer to the interview.

There remain several difficulties in defining and measuring cohabitation. One problem concerns family boundary ambiguity, or "who is in and who is out" of a family (Boss, 2007, pp. 108–109; Stewart, 2005). Brown and Manning (2009) found that cohabiting mothers' descriptions of their familial arrangements differed from their adolescent children's perceptions. Among mothers who reported they were living with a cohabiting partner (e.g., a cohabiting stepfamily), only one-third of their children described their families in the same way. This is in contrast with 99% congruity between mothers and adolescents who reported living in two-biological-parent families. These findings are consistent with other research documenting a correlation between greater family complexity and less consistency in members' descriptions of family structure (White, 1998).

Relevant to defining cohabitation is that entrance into cohabitation is often blurry and not tied to a specific date. In their qualitative study of 115 young adults with cohabitation experience, Manning and Smock (2005) found that cohabiting unions often form quite gradually and many interviewees were unable to provide a

precise date their cohabitations began. Moving into cohabitation is often a gradual process or "slide."

It also matters *who, when,* and *how* questions about cohabitation are asked (Knab & McLanahan, 2006). Just as mothers and adolescents offer conflicting reports of family composition, couples do not always agree on their relationship status (Waller & McLanahan, 2005). This means that one partner may reply "yes" while the other says "no" when asked, separately, whether they are in a cohabiting relationship. *When* the question is asked can also affect responses. Unmarried couples with a child or children are more likely to describe themselves as cohabiting if asked right after their baby is born (when feelings of closeness peak) than if asked retrospectively (5 years later) about their relationship status at the time of the birth (Knab & McLanahan, 2006).

How respondents are asked about their unions is also important. Prior to 2007, the CPS ascertained cohabitation status by whether the household head, or "reference person" on the household roster, lived with an "unmarried partner." Qualitative work suggested that this term was not ideal; Manning and Smock (2005) found that many cohabitors did not understand the term "unmarried partner," and more often referred to their co-residing partners as boyfriend or girlfriend. Further, the structure of the pre-2007 CPS household roster, as well as the 1990 and 2000 Census, only captured cohabiting unions in which one partner was the reference person. As a result, cohabiting couples who were living with others such as family members, friends, etc. were left out if neither partner was the reference person (a problem particularly relevant among socioeconomically disadvantaged cohabitors; see Manning & Smock). Another problem with the pre-2007 measure concerned cohabiting couples with children. Each child was connected to one of the adults in the household (the "parent pointer"), and if that adult was married the child was considered to reside with two parents. If the adult was unmarried, however, the child was coded as living with one parent, overlooking the possibility that the child's parents were unmarried and cohabiting.

The CPS made innovations to address these issues beginning in 2007: The addition of a direct question about cohabitation that did not use the term "unmarried partner," but boyfriend, girlfriend, or partner; a household roster that allows for connections between people that do not necessarily include household head, and the addition of a second parent pointer. The second parent pointer allows children to be connected to two adults as parents, and indicates the nature of the relationship (biological, step, or adoptive parent).

These innovations appear to have led to improvements. Kennedy and Fitch (2009), using 2008 CPS data found that 5% of all cohabiting unions were between two household members, neither of whom was the reference person. These "subfamily" cohabitations were previously left out of the count. Kreider (2008) estimated that the new question that eliminates term "unmarried partner" captures roughly 20% cohabitors that were missed using the old term.

How Are Cohabitation, Marriage, and Divorce Related?

Many earlier studies of cohabitation assumed that cohabitors would eventually tie the knot, or that they were contemplating doing so. Particularly because cohabitation and marriage share many qualities—shared residence and resources, intimate relations, and, in many cases, childrearing—this makes intuitive sense. Cohabiting theoretically provides couples with the opportunity to test their compatibility, solidify their bonds and learn how to be part of a partnership. But the findings from research into whether cohabitors consciously view their union as a trial marriage are decidedly mixed.

Data from the 2002 NSFG indicate that almost half of all first cohabitations begin with the intention to marry, and that many individuals regard cohabitation as part of the marriage process (Guzzo, 2009). In a 2004 review of qualitative studies of cohabiting and marriage, the authors found that a majority of cohabiting couples believed that living together would allow them to evaluate their potential to succeed in marriage

(Edin et al., 2004). But other studies have found that many couples, particularly those without children and with greater socio-economic advantages, cohabit without consideration of future marriage plans (Manning & Smock, 2005). What drives this contradiction is the differentiated function and meaning of cohabitation across population sub-groups, a topic we examine in closer detail below (*How does cohabitation differ across population sub-groups?*).

Recent research on the motivations of cohabitors urges a move away from the default view of cohabitation as a precursor to marriage (Bumpass & Lu, 2000; Lichter, Qian, & Mellott, 2006; Raley & Bumpass, 2003; Sassler, 2004). In their study of cohabiting adults drawn from mixed class backgrounds, Manning and Smock (2005) found that none of the 115 interviewees reported having considered marriage at the start of the cohabitation period. Other studies, however, have found that one half to three quarters of cohabitors intend to marry their partner at some point (Brown & Booth, 1996).

Despite the fact that cohabiting couples do not necessarily view their relationship as a premarital experiment, it is nevertheless the case that almost half of cohabiting unions lead to marriage (Bumpass & Lu, 2000). We might reasonably expect that these marriages would be of higher quality (judged in terms of the individuals' satisfaction with and sense of stability in marriage) than those marriages that were not preceded by cohabitation, since cohabitation could serve as a screening device to test for marital compatibility (Teachman, 2003, p. 445). The evidence does not offer straightforward support for this hypothesis. Numerous studies have found that nonmarital cohabitation is no guarantor of eventual marital success (Brown, 2000, 2004; Teachman, 2003; Teachman & Polonko, 1990). Part of the problem is lower levels of interpersonal commitment than are found between married partners (Stanley, Whitton, & Markman, 2004).

This brings us to the question of relationship quality. Many cohabiting couples report that they are very happy with their relationships (Brown & Booth, 1996). It seems that cohabitation per se does not decrease relationship quality or increase the risk of divorce. Other factors must be taken into account. For example, cohabitors may lack the skills needed to sustain an intimate relationship, particularly those who have been in numerous cohabiting relationships. Further, cohabitors, more so than married couples who did not cohabit, may take a less conventional approach to relationships generally and thus be more willing to see divorce as an acceptable option when spousal relations break down (Axinn & Thornton, 1992).

Whether and to what extent nonmarital cohabitation increases the odds of eventual divorce is a prominent theme in the literature (Axinn & Thornton, 1992; Dush, Cohan, & Amato, 2003; Hohmann-Marriott, 2006; Kline et al., 2004; Stanley, Rhoades, & Markman, 2006). As summarized by Smock (2000), many of the studies on this issue written during the 1990s suggested that premarital cohabitation *is* associated with a higher risk of divorce. But studies using more recent data present quite complicated findings (Smock & Manning, 2010). Phillips and Sweeney (2005) found that the prevalence of marital disruption to unions that started as cohabitation varies across race and ethnic lines: non-Hispanic White women who cohabited are more likely to experience divorce than are non-Hispanic Black and Mexican-American women. Whether the marriage partners cohabited serially (with other partners) before marrying is another important variable that predicted higher divorce rates (Lichter & Qian, 2008). There is also evidence to suggest that it is not premarital cohabitation alone that predicts increased risk of subsequent divorce, it is the joint effect of premarital cohabitation and premarital intercourse (Teachman, 2003). In sum, there is no clear causal arrow leading from cohabitation to divorce. It now appears that marriages preceded by cohabitation may be at slightly higher risk of divorce than those that did not begin as cohabiting unions, and that several relationship-specific factors, including prior relationships, partners' social status and level of intimacy, are at play.

One disagreement among scholars is whether the higher divorce rates of premarital cohabitors are better explained by characteristics that are typical of cohabitors (the selection explanation)

or by the process itself of cohabiting (the experience explanation) (Axinn & Thornton, 1992; Dush et al., 2003; Tach & Halpern-Meekin, 2009; Thomson & Colella, 1992). This debate has produced a robust literature, and it is beyond the scope of this chapter to explore it in depth. Several studies have found that disparities in marital outcomes can generally be accounted for by selection (Brown, Sanchez, Nock, & Wright, 2006; Lillard, Brien, & Waite, 1995). In other words, individuals with certain personal and social characteristics are inclined both to cohabit and to have unstable marriages. There is, nevertheless, evidence to suggest that the experience of cohabiting changes the partners' attitude toward their relationship, making them more likely to divorce (Axinn & Thornton, 1992).

A separate issue concerns a so-called slide into cohabitation and, later, marriage. Couples slide when they move the relationship to a next step (from dating to cohabiting; from cohabiting to marriage) because they reach a point of inertia in their relationship (Manning & Smock, 2005). Such relationship transitions are also associated with increased risk for unhappiness and instability in cohabitation, and, later, for marital distress (Stanley et al., 2006).

How Does Cohabitation Differ Across Population Sub-groups?

Nonmarital cohabitation is now practiced by a majority of the population, and cohabitors today comprise a heterogeneous group. Family scholars are careful to avoid totalizing definitions or characterizations of cohabitors and their relationship trajectories. Instead, the emphasis in the literature is on the differential nature of cohabitation across population subgroups (Edin, 2000; Edin et al., 2004; Lichter, Batson, & Brown, 2004; Raley & Bumpass, 2003; Xie, Raymo, Goyette, & Thornton, 2003). Documenting racial, ethnic, age and class differences in cohabitation patterns and relationship trajectories is fairly uncomplicated. Making sense of these differences is another matter.

Scholars have established three key findings that help us to understand how cohabiting unions differ across groups. First, the socio-economic disadvantages faced by low-income Hispanics and African-Americans are correlated with higher rates of relationship dissolution and lower rates of marriage. While high numbers of socio-economically advantaged men and women also cohabit, their relationships are more likely to lead to marriage than are those of low-income cohabitors (Smock & Greenland 2010). Low-income people of color tend to have very limited resources throughout the period of cohabitation—a situation that is associated with union distress and dissolution (Gibson-Davis, 2007). Social class is an important explanation of racial and ethnic variation in relationship forms and trajectories. This is due to the correlation between economic advantage and race in the United States; non-Hispanic Whites have historically enjoyed, on average, the highest incomes and lowest levels of poverty across family structures (Proctor & Dalaker, 2002).[2] In poor urban neighborhoods, cohabiting relationships are often under additional pressures due to expensive, overcrowded housing. While researchers do their best to include available measures to proxy social class in studies examining cohabiting, relationship trajectories, and family structure stability, racial and ethnic variation may be reduced but does not disappear.

Second, cohabitation patterns differ significantly among those with children versus those without. A recent study (Tach & Halpern-Meekin, 2009) found that cohabitors with shared children who went on to marry each other experienced lower quality marital relationships, on average, than did married cohabitors who had not had children before marriage. The birth of a child to unmarried parents is a key determinant of future marital quality. This is the case regardless of whether the children were born to both cohabitors or to one of the cohabitors with a previous partner.

Again, there are noteworthy differences across race, ethnic, and income lines. Nonmarital birth

[2] We note figures from the 2000 Census that showed Asian-Americans earning 14% more than Whites, on average, and a 9% advantage when educational levels are factored. There is great variation among the group of Asian-American labor force participants, depending on level of acculturation and education (Xie & Goyette, 2004).

is associated with family instability, defined as multiple transitions in family composition, parenting structure, and residence. Whites as a group are least likely to have a nonmarital birth. Partly as a result, the trajectories of African-American and Hispanic families with children involve more instability than those for White children and, among those born to unmarried mothers, a lower chance of experiencing their mothers' marriage by age 12 (Kennedy & Bumpass, 2008; Raley & Wildsmith, 2004).

The third key finding is that cohabitation patterns differ along generational lines. While cohabiting unions continue to be most prevalent among persons aged 18–40, rates of cohabitation are rapidly increasing among older adults as well. One study that used indirect measures of cohabitation from 1980 to 1990 census data suggested that the cohabitation rate among men and women 60 years of age and older tripled during that period (while it doubled among unwed men and women under 40) (Chevan, 1996). In light of this evidence, several scholars have focused on how cohabitation patterns among older adults differ to those of their younger counterparts (Brown, Bulanda, & Lee, 2005; Brown, Lee, & Bulanda, 2006; de Jong Gierveld, 2004; Hatch, 1995; King & Scott, 2005).

For a start, data from the NSFHs indicate that the self-reported relationship satisfaction and quality levels among older cohabitors are significantly higher than are those reported by younger cohabitors. In their assessment of these data, King and Scott (2005) argue that cohabitors of all ages have similar motives for cohabiting, though one potentially significant difference is that younger cohabitors care more about assessing partner compatibility. This may be because, more so than their older counterparts, they are likely to see their relationship as having serious marital potential. It is also possible that financial needs, which differ throughout the life-course, play a role. What little research exists suggests that young cohabitors, often lacking education and stable employment, are drawn to cohabitation as a way to save money (Sassler, 2004). In contrast, cohabitors with further education and work experience—say, aged 30 and older—are less likely to factor in money concerns as a reason to cohabit. In fact, widows and widowers with pensions may risk losing a portion of it if they remarry, thus encouraging them to cohabit with rather than marry an intimate partner.

Another study of older cohabitors (in this case, those aged 51 and older) provides a descriptive portrait of them (Brown, Lee, et al., 2006). Four percent, or a little more than one million, adults in this age group cohabit, and 90% of them were previously married. But cohabitation among older adults is just as heterogeneous as it is among younger adults, with older African-Americans more likely to cohabit than their coevals from other ethnic groups, and with varying levels of intensity, duration and relationship satisfaction (Chevan, 1996; Hatch, 1995). The same factors that predict low relationship quality and union dissolution among young cohabitors challenge older adults' cohabiting unions: constrained economic resources, socio-demographic disadvantage, weak social ties, and poor physical health (Brown, Lee, & Bulanda, 2006).

What Are the Impacts of Cohabitation on Childbearing and the Well-Being of Children?

Earlier we discussed the impact of having a child on nonmarital cohabitation, and pointed out that the birth of a child to unmarried parents is a key contributor to relationship stress and increased risk of divorce, if the parents eventually marry. We now shift the lens and examine the impact of nonmarital cohabitation on children themselves.

Of all births, almost 20% are to cohabiting couples (Kennedy & Bumpass, 2008; Mincieli, Manlove, McGarrett, Moore, & Ryan, 2007). This proportion appears to be growing. Between 1997 and 2001, a little more 50% of all nonmarital births were to cohabiting couples. Between 1990 and 1994, in contrast, roughly 29% of all nonmarital births were to cohabiting couples (Bumpass & Lu, 2000; Mincieli et al., 2007). Moreover, the share of births to cohabiting women increased substantially from the early 1990s onward while the share to single mothers

living without a partner remained steady (Kennedy & Bumpass, 2008).

What do we know about the experiences of children who grow up in, or at some point experience living in, a household headed by cohabitors? Relatively little work has been done to examine direct impacts of cohabiting on child well-being (Manning, 2002). What research does exist suggests that children of unmarried, cohabiting parents whose union is stable develop just about as well as their counterparts whose parents are married and stable. Individual characteristics of children and their parents/caregivers, however, make a difference in determining children's outcomes (Kalil, 2002). Family connectedness and children's embeddedness in close, caring relationships depends in large part on whether the cohabiting adults who raise them are committed to each other.

An area that has received more attention is the risk of instability to children born outside of marriage in comparison with those born to married couples. One strand of this investigation contrasts the stability of parental relationships for children born to cohabiting versus those born to married parents, typically finding that the former are more prone to witness their parents' break-up (Graefe & Lichter, 1999; Osborne, Manning, & Smock, 2007; Raley & Wildsmith, 2004; Wu & Musick, 2008). For example, about 15% of children born to cohabiting parents experience the end of their parents' union by age 1, half by age 5, and two thirds by age 10. For children born to married couples, instability is much less frequent, with only 4 and 15% experiencing their parents' separation by age 1 and 5, respectively, and roughly 28% by age 10 (Manning, Smock, & Majumdar, 2004, pp. 146–147).

A central motivation for research on union dissolution among parents is that there appear to be negative associations between parental separation and children's well-being. Indicators of well-being include children's health and development, self-esteem as adults, cognitive growth, and personal risk-taking (i.e., experimentation with sex, alcohol, and drugs). Numerous studies have established that family structure instability has negative effects on child well-being (Cherlin, 1999; Fomby & Cherlin, 2007). More generally, researchers have documented that family structure instability tends to decrease child well-being. The problematic outcomes are numerous: delayed verbal development, compromised academic achievement, behavioral problems, financial instability during adulthood, and delinquency, among others, depending on the availability of measures in the data being used.

There is also evidence for continuity between adolescent and adult relationship experiences, suggesting that whether an adult marries or cohabits is related to the form, intensity, and duration of the intimate relationships she or he had as a teenager (Raley, Crissey, & Muller, 2007; Schoen, Landale, & Daniels, 2007). This suggests a cyclical process of relationship success or distress. Children of parents who dissolved their cohabiting union are more likely to initiate sexual activity as young teens, and because early sexual activity is associated with behavioral problems and emotional difficulties, the teen is on a path towards lower relationship quality as a young adult. We wish to stress that cohabitation itself cannot be blamed for damaging children. The dissolution of any sort of parental union—nonmarital or marital—presents challenges to most children. Because cohabitors have *on average* less socioeconomic advantage than married persons, their problems are only exacerbated by breaking up and their children must then face the stress of additionally constrained resources.

Why Cohabit?

Earlier in this chapter, we stated that recent studies of cohabitation have problematized the longstanding assumption that cohabitation is a conscious precursor to marriage, and expanded our understanding of cohabiting unions to encompass a broad range of emotional and material motivators and investments. Qualitative studies have played a significant role in destabilizing status quo assumptions about cohabitors' motivations to cohabit (Smock, Huang, Manning, & Bergstrom, 2006). In this discussion, we draw evidence from qualitative work to demonstrate how such methods can help us to produce nuanced understanding of cohabitors' motives, desires, and expectations.

In a study that examines why people choose to cohabit, Sassler (2004) conducted in-depth interviews with cohabitors aged 20–33 in the New York City area and found that the majority of them cited finances, convenience (broadly defined), or changes in their housing situation as catalyzing their decision. The intriguing finding from this work was that the primary motive for cohabiting was not an intention on the part of the cohabitors to try out marriage. Many respondents explained that moving in together made sense from a logistical or financial point of view, and that these reasons, as much or more as love and romance, were factors in their decision to cohabit. For example, a 23-year-old woman recounted how she wound up living with her boyfriend:

> I was looking for my own apartment at this time. I was saving money and I was looking for an apartment. He was like, "Why don't you just move in with me?" I was like, "Let's give it some time," or whatever. So I dated him for like a month and then finally all my stuff ended up in his house (Sassler, 2004, p. 496).

Other respondents described a move towards cohabitation that was based on convenience and common sense. The responses led Sassler to identify three groups of cohabitors, organized around differences in how quickly the relationship progressed to cohabitation. Accelerated Cohabitors transitioned from initial romantic involvement to moving in together within 6 months; Tentative Cohabitors were involved with their partners for between 7 and 12 months before moving in together; Purposeful Delayers made the transition to cohabitation after at least 1 year of dating. Sassler found that members of this group were generally slower to progress through all stages of the relationship than were members of the first two groups.

Sassler's study demonstrates that cohabiting couples are not necessarily driven to live together in order to practice or prepare for marriage. The study also reminds us that there is no single, modal cohabitation context. The standard definition of cohabitation as two unrelated, unmarried, romantically involved adults living together does not shed light on what precipitated the decision to cohabit, how the partners view cohabitation and whether they intend to maintain that relationship stage for long. Qualitative work can provide us with fine-grained observations of cohabitors' decision-making process, something that is more difficult to glean from quantitative studies.

In another qualitative study of cohabitors' motives, Rhoades et al. (2009) asked 120 heterosexual couples why they decided to cohabit. The authors sent participants in-depth mail surveys, and used the responses to construct a Reasons for Cohabitaton Scale. Across all respondents, 61% stated that they wanted to move in with their partner in order to spend more time with him or her. A significantly smaller number of respondents, 18.5%, stated that their prime motive for moving in together was that it made sense financially. A bit more than 14% reported a desire to test marriage compatibility, and 6% gave as their number one reason for cohabiting, "I don't believe in the institution of marriage." The reasons given for cohabitation were associated with number of prior cohabiting relationships, depression levels, individual well-being, and relationship quality. What is important about this area of research is that it points to the interconnectedness of personal characteristics and relationship trajectories. If a cohabitor's prime motive for cohabiting is to test for marital compatibility, it may mean that he or she is strongly committed to a long-term relationship and views cohabitation as a step towards marriage. On the other hand, a choice of cohabitation that stems from the cohabitor's past experience in a bad relationship will in turn predict low relationship commitment. These are complicated connections. Large scale qualitative work has the potential to shed light on the motives and choices recognized and taken by cohabitors.

Theoretical Frameworks to Study Cohabitation

Studies of cohabitation emphasize the importance of economic resources and cultural factors in precipitating union formation and influencing union outcome (whether sustainment, marriage, or dissolution). Culture and resources matter: participants in studies of nonmarital cohabitation routinely cite

one or both as factoring in their relationship decisions. Evaluating the extant research through the culture and resources lens offers useful insights to how men and women make relationship decisions, and a powerful theoretical framework that offers another perspective on who cohabits, why, under what circumstances and to what end. Sound application of theories has potential to simplify otherwise complex social interactions, highlighting specific elements or processes (Morgan, Bachrach, Johnson-Hanks, & Kohler, 2008).

In this section we present two major sociological theories that have been applied to the study of nonmarital cohabitation. The first of these is the culture-resources paradigm, as expounded by the social historian William H. Sewell, Jr. and expanded in Morgan et al. (2008). The second is the theory of capital pluralism, conceptualized by sociologist Bourdieu (1986) and developed by a number of scholars interested in understanding what drives individuals' decision-making processes. Although we separate these theories under different headings, we recognize that they overlap in some significant ways.

Theorizing Cohabitation I: Culture and Resources

Although cultural factors and economic resources often work together, they also function independent of each other. Cultural schema and resources both reinforce and act upon one another, creating a duality of social structure that simultaneously empowers and constrains individuals (Sewell, 1992). Socially sanctioned patterns of family life, collective ritual, and union formation comprise schema, which operate through resources (including income, apartments, health insurance, savings accounts, and kin networks). Such resources are made valuable within cultural schema. A gold band worn on one's left ring finger is worth more than just the value of its material contents: it is, at least in many cultural subgroups throughout the United States, a highly prized signifier of marital relationship status. Cultural schemas are powerful precisely because they are taken for granted as commonsensical. They are susceptible to change, but doing so is typically a slow and difficult process if there is no significant sociohistoric event that bends the social fabric (Sewell, 1992, 1996, 1999).

A recent paper applies the culture-resources paradigm to family change and demonstrates how an individual's or couple's resources affect the cultural schema they choose to operationalize (Morgan et al., 2008). When men and women decide to marry they do so in congruence with an established pattern of beliefs (cultural schema) about the value of marriage. Marriage and its associated rituals can thus be better understood through an examination of the undergirding values and beliefs. At the same time, schema which value marriage would be difficult to sustain without couples' continuing to marry, thus reinforcing the value of marriage. When resources increase or decrease, or their distribution across groups shifts, individuals' social actions may change and thus engender social transformation. Because schema are reproduced through humans, and because humans have a certain measure of individual agency which allows them room for creativity (or mistakes), schema are mutable and social change does occur.

An important premise to this line of analysis is that individuals have differential access to resources and schematic systems depending on their location in social space, defined, as it were, by social class, region, generation, religion, ethnicity, or race. When a person makes a decision—say, to agree to cohabit with a partner or to propose that the relationship take a new direction—he or she is influenced by a number of schemas, some of which may be contradictory. She or he may, for example, come from a family that strictly disapproves of nonmarital cohabitation, but also live in a community that celebrates individuality and freedom from traditional constraints on organizing one's personal life. In choosing nonmarital cohabitation, she or he may risk hurting family members (or even being cut off from them); at the same time, she or he may benefit financially, emotionally, and socially by choosing to cohabit. It is of interest to researchers to understand how social actors navigate schema and resources, and which of these drive family change.

Let us consider qualitative evidence from studies of young adult cohabitors who cited financial concerns when asked by researchers to explain why they were holding off on getting married (Smock, Manning, & Porter, 2005). One young woman, Heidi, was living with her boyfriend and his parents at the time of the interview. Heidi worked as an assistant manager at a shoe store and was concerned that she and her boyfriend did not have sufficient funds to pay for a wedding or support themselves financially:

> Right now, we wouldn't be able to afford, you know, to be out on our own… To have to pay rent … to pay bills… I mean, I realize that you're going to have rent and I realize that you're going to have you know, utilities and groceries and furnishings and stuff like that. I don't think he realizes that half the time, and he's like, "Hmmm, so let's go!" I think that we need to have more income coming in so we can be able to do that (Smock et al., 2005, p. 688).

Using the schema-resources paradigm, two particularly interesting aspects of Heidi's statement emerge. First, Heidi believes that married life requires some measure of financial stability and the ability of a couple to support themselves without recourse to assistance from family, friends, or the government. Whatever resources she and her boyfriend might have now (as cohabitors with his parents) are sufficient for the current living arrangement but would be insufficient for marriage. Many couples whose resources are adequate to support them through cohabitation express the view that they ought to have even *more* resources before they marry (and not necessarily because they are factoring in the cost of children) (Edin et al., 2004; Gibson-Davis, 2007). There seems to be something special about marriage that distinguishes it from other partnership forms such that additional levels of resources are perceived to be required. In this view, marriage is a capstone achievement, a sign that a couple has achieved both emotional and financial maturity (Edin & Kefalas, 2005; Gibson-Davis, 2007).

Second, the preoccupation with financial stability is shouldered by female as well as male partners. A generation or two ago, the prevailing wisdom had it that men ought to be guarantors of income and provide financial stability for their spouses or partners. Heidi's words make clear that she sees herself equally responsible for shoring up her and her boyfriend's resources. What we might call Heidi's cultural script is distinctly recent: "*we* wouldn't be able to afford" … "*we* need to have more income coming in so that *we* can be able to do that." Traditional schema governing romance and love are still at play, but they have been integrated with the practicalities of modern-day partnerships. Another woman, Petra, reported that her boyfriend "wants to marry me and [wants] a big wedding and, you know, he wants the whole nine yards" (the sense here is that Petra's boyfriend occupies the traditional male role of wooer and relationship driver) "but right now *we* can't really afford it" (italics added for emphasis). This is not to say that cohabitors today hold a uniformly gender-egalitarian view of work and financial contributions—indeed, many do not. But Heidi, Petra, and their female coevals see themselves as active partners in the fiscal direction of their unions, rather than as passive supporters of their male partners' work decisions.

Theorizing Cohabitation II: Capital

In the previous section we considered resources as bound up mostly with money, but it is important to emphasize that resources includes more than cash. Money, education, and employment figure centrally in most studies of cohabitation, and we agree that these forms of resources play a crucial role in precipitating, sustaining, and directing relationships. Nevertheless, expanding the definition of resources to include various forms of capital—economic, cultural, social, and symbolic—offers a multi-dimensional perspective on why some relationships lead to cohabitation, some to marriage, and others to dissolution. Bourdieu defined social capital as "the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition" (Bourdieu & Wacquant, 1992). Further, Bourdieu (1986) argued that individuals use their various

forms of capital to protect and advance their social position, often by distinguishing themselves from the capital-deficient (in other words, from the socio-economically disadvantaged).

Implicit in Bourdieu's view is that capital is (a) accumulated and (b) always potentially useful. Some sociologists have challenged this view, pointing out that a given form of capital can be positive or negative depending on the context. In a 1999 study of young African-American men in a Chicago low-income neighborhood, Young found that acquiring capital was not necessarily a problem for his subjects (Young, 1999). The men he interviewed were in possession of the skills and strategies they needed to survive and even thrive in their immediate community. But the same social and human capital that were valued in their home environments—street savvy, working knowledge of current gang affiliations, ability to adopt self-defensive postures in the face of aggressive challengers—were not valued in the mainstream job market. In many cases, the men *had*, in fact, acquired the sort of traditional forms of capital envisaged by Bourdieu, but they lacked older mentors or role models who could teach them to use that capital strategically.

Young's intervention is especially germane to the study of cohabiting unions' relationship trajectories because cohabitors are disproportionately young and socio-demographically disadvantaged (Bumpass & Lu, 2000; Nock, 1995; Thornton, Axinn, & Teachman, 1995). Abundant evidence suggests that relationship forms, problem-solving strategies, and family life patterns are passed on from parents, stepparents, or other primary adult caregivers (Lichter et al., 2006; Sassler, Cunningham, & Lichter, 2009). That children of separated parents are more likely to grow up and have unstable relationships is not difficult to explain: what they know (and what they don't know) about relationships, they have learned from their parents. Social background differences play a key role. Higher education and income levels are associated with higher rates of marriage after cohabitation, later average age at first marriage, and fewer first births before age 24 (Schoen, Landale, Daniels, & Cheng, 2009). In short, the stability and quality of a relationship—whether marital or nonmarital—are closely linked with the participants' human, social, and economic capital.

Turning again to empirical evidence, Edin and Kefalas's (2005) study of poor unwed mothers reveals that they place a high value on children and regard childlessness as a tragedy. Indeed, one researcher has called children "the most important resource created" in marriage, and we add that they are additionally valuable outside of marriage (Seltzer, 2000). The young Philadelphia mothers interviewed by Edin and Kefalas decisively contradict the popular perception of them as sexually irresponsible, socially deviant, and derelict in their maternal duties. They acknowledge the economic hardships they face, and many of them express regret that the fathers of their children do not play an active role in their children's upbringing. But by and large they are proud to be mothers, and believe that bearing children before marriage is perfectly acceptable and, in many cases, commonsensical (Edin & Kefalas, 2005). Even those mothers who cohabit with a romantic partner whom they consider to be supportive and reliable do not wish to rush into marriage lest an unstable relationship lead to divorce.

How can theories of capital, as developed by Bourdieu and Young, help us to study nonmarital cohabitors with children? On the one hand, parenthood transforms teenagers and young adults from kids into fully fledged grown-ups: as custodians of the next generation, young men and women increase their social capital by having their own children. On the other hand, children become a liability when, for example, parents want to return to school or work but are unable to do so because they cannot afford child care. This is the dual nature of capital (Young, 1999). For impoverished cohabitors with constrained mainstream social or economic capital, the negative effects of capital are particularly pronounced. The relationship challenges faced by unmarried, cohabiting parents are well-established (Graefe & Lichter, 2002; Tach & Halpern-Meekin, 2009; Timmer & Orbuch, 2001; Twenge, Campbell, & Foster, 2003). Children are positive capital when it comes to raising the social stature of their parents, but negative capital when those same parents need

time and resources to allow them to work or study. Of course, parents from all socio-economic backgrounds, whether single, cohabiting or married, wrestle with conflicting demands and try to use their capital strategically. Cohabitors who are young and poor are typically less able to weather the emotional and financial storms because they have limited access to the mainstream forms of capital that they need to create a stable life. They are also less likely to marry, and more likely to cohabit serially, than are cohabitors from higher income brackets.

There is a good deal more work to be done in this area. Morgan et al. (2008) have introduced a promising avenue of research that illuminates the complex interconnections that influence fertility and family formation choices. Integrating theories of resources and capital into empirical studies of cohabitation offers a powerful method for analyzing how differential access to money, housing, kin networks, and social supports (among other resources) influences cohabitors and their relationship decisions.

Conclusion

Over the past 3 decades, social scientists have established that cohabiting unions have increased in frequency and produced both challenges and new opportunities for men and women who choose to cohabit. Before the rise and popular acceptance of cohabitation, marriage was the only way for heterosexual couples to live together in a socially approved manner. Couples today can choose to share living space, combine resources, and bond emotionally without committing to marriage. This shift in social mores has also reduced the stigma of bearing children out of wedlock, such that babies born to unmarried, cohabiting parents will be seen by many to come from an intact family.

Our chapter synthesized numerous areas of knowledge on cohabitation, organized around five research questions that figure prominently in the literature. These included: (1) measuring cohabitation; (2) understanding the association between cohabitation and marriage, and between premarital cohabitation and divorce; (3) differentials of cohabitation along generational lines; (4) experiences of children in cohabiting families; and (5) the growing literature on why individuals choose to cohabit.

We began the chapter by noting that the majority of marriages and remarriages are now preceded by a period of cohabitation (Smock, 2000). But the aggregate number obscures the multiple paths to, and contexts of, cohabitation and the implications of such variation. One of the most important implications revolves around the instability of cohabiting unions (relative to marital unions) and the impact on child well-being. It is clear that children who are most socio-demographically disadvantaged to begin with are, on average, more likely to be born into contexts in which they can expect to experience family instability (Raley & Wildsmith, 2004). It is likely that researchers will continue to engage these themes, though we suggest that studies also take on the question of how cohabiting unions can be better supported. Marriage is formally supported, through tax incentives and health insurance coverage. But many cohabitors set a high economic bar for marriage and hold off on tying the knot until they feel financially secure. As long as millions of young, lower-than-average-income men and women cohabit and have children, supporting their union through policy may help create more stable families.

A second implication of the research we synthesized is that moving beyond the core couple is vital to understanding variation in family forms and relationship trajectories. Many cohabiting couples live with parents, grandparents, members of the extended family, and roommates. Their families are dynamic and may include household members who are present at one point in time and then leave the household; families may also include part-time residents such as step-siblings or quasi step-siblings (e.g., biological children of a cohabiting partner). Given such fluidity, cohabitation should not be assumed to be concomitant with financial independence or sole household residency.

Third, researchers will continue to examine the links between cohabitation and marriage.

We know that approximately one half of all cohabiting unions lead to marriage. We know that many young adults feel strongly that they want marriage and family life. We also know that many young cohabitors do not (or say that they do not) view their cohabiting unions as trial-run marriages. The two statements are not necessarily incompatible. It is perfectly possible that women and men today view cohabitation with a romantic partner as permissible irrespective of whether they intend to marry, and expect to cohabit more than once before finding a marriage partner. We urge continued attention to long-term relationship trajectories that take in multiple cohabitations and eventual marriage, as well as to the factors that motivate cohabitation.

Fourth, a significant development in family studies is attention to the meaning of cohabitation and marriage. This research has helped us to understand the symbolic importance of the family in its many guises, incorporating an interpretive approach that is typically associated with cultural studies. Qualitative studies have helped us to understand that while marriage is an aspiration for most people, those on the economic edge are likely to see themselves as unready to marry, with marriage signifying the achievement of a middle-class lifestyle. Additional qualitative work can deepen our comprehension of the ways that men and women, as well as adolescents and children, perceive and experience family forms.

Throughout this chapter, we sought to emphasize that cohabitation is a social construct. This means that a wide range of relationships—varying in terms of the partners' expectations of marriage, perceptions of relationship stability, willingness to pool resources, and exclusion of other romantic partners—are classified as cohabitation (Casper & Sayer, 2000). Two coresiding 50-year-old romantic partners with previous marriages and no intention to remarry are called cohabitors; so are two 20-year-old parents of a small child who live with one partner's parents. The all-encompassing "cohabiting union" can be misleading in such a situation: the two sets of partners are likely to show very different relationship trajectories, role manifestations, and reported satisfaction levels. Bearing in mind the heterogeneous nature of cohabitors and the circumstances in which their relationships function is crucial when trying to draw conclusions about how cohabitation, marriage, and divorce are interrelated.

In closing, we remind our readers that cohabitation is not a new relationship type. Throughout human history and across cultures, adults have cohabited in various forms (Thornton, 2005). Why is this topic so important to researchers now? If cohabitation rates suggest a continual increase, what is there left to say after declaring it a normative relationship form? The very fact that so many adults cohabit, intend to cohabit or express support for the idea of cohabitation is noteworthy. Cohabitation may not be new, but its widespread cross-cultural prevalence is. Moreover, the upward trend is recent enough that we still do not know the full scope of the impacts of cohabitation on children, work, financial stability, intergenerational relationships, health, and other long-term aspects of the life-course. For example, we know that rates of cohabitation have risen concomitant with a decline in rates of marriage, but it is far from clear where (or whether) to draw a causal arrow between these trends (Cherlin, 2004; Ellwood & Jencks, 2004; Goldstein & Kenney, 2001). A diverse group of scholars—demographers, economists, family scientists, psychologists, legal scholars, sociologists, social workers, and scholars of health—is attempting to elucidate our understanding of these impacts on the millions of Americans for whom cohabitation is a more acceptable relationship form than ever before.

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