

What's the Deal with Cohabitation? A Survey of This Decade's Leading Research By Glenn T. Stanton

Below is a one-of-a-kind summary of the leading professional literature on the nature and consequences of unmarried cohabitation upon relationships as well as for adult and child well-being. Having reviewed each of the studies presented here personally, I am not aware of a more concise, comprehensive and up-to-date explanation of this decade's (and earlier) findings on the subject.

In terms of the growth of family formation trends over the last four decades, the dramatic increase in unmarried cohabitation has no close rival. It has exploded in growth.

Since 1960, the number of cohabiting couples has increased 14-fold in the U.S.

Unmarried child-bearing is the closest competitor, growth wise, but this has been greatly increased by cohabitation, as 56% of women age 20-24, 52% age 25-29 and 59% age 30-34 have births in non-marital cohabiting relations, as opposed to being truly single-parent births.¹

With the dramatic and consistent increases in unmarried cohabitation in most Western nations comes a wealth of strong scholarly research which greatly illuminates our understanding of the nature and outcomes of these relationships. Following is a survey of this more recent research, presented by key outcome categories.

There is no real debate in the research community that premarital cohabitation is generally very harmful to a future marriage. The consistency of this finding has resulted in a phrase used by family researchers: *the cohabitation effect*.

The real discussion in academic circles is 1) to what *degree* does cohabitation harm marital success and 2) why is this the case? Let's look at some specific findings.

1) Cohabitation Greatly Increases the Likelihood of Marital Failure

Findings vary on how significantly cohabitation increases a marriage's chance of failure, but the agreed-upon numbers are very high. Research consistently finds marriages preceded by cohabitation can face a 65% increase in likelihood of divorce.² Other studies report that marriages where only one spouse ever cohabited face a 50% increase in likelihood of divorce, compared with marriages preceded by no cohabitation.³ Another study explains, "Over 50% of cohabiting unions in the US, whether or not they are eventually legalized by marriage, end by

¹ W. Bradford Wilcox, "The Evolution of Divorce," *National Affairs*, Autumn 2009, p. 7; Lisa Mincieli, et.al., "The Relationship Context of Births Outside of Marriage: The Rise of Cohabitation," *Child Trends Research Brief*, May 2007, figure 4, p. 3.

² Georgina Binstock and Arland Thornton, "Separations, Reconciliations, and Living Apart in Cohabiting and Marital Unions," *Journal of Marriage and Family*, 65 (2003): 432-443, p. 441.

³ Susan Brown and Alan Booth, "Cohabitation Versus Marriage: A Comparison of Relationship Quality," *Journal of Marriage and the Family*, 58 (1996): 668-678, p. 669.

separation within five years compared to roughly 20% for marriages” with no history of cohabitation.⁴

Serial cohabitators who finally marry face *double the odds of divorce* compared with those who cohabited only with their spouse, even after controlling for step-children brought from prior relationships and socio-economic characteristics.⁵

In fact, one scholar referred to premarital cohabitation as “one of the most robust predictors of marital dissolution that has appeared in the literature.”⁶ Additionally, a substantial increase in marital failure is associated with pre-marital sexual experience with someone other than your spouse.⁷

The two leading reasons for this greater relational instability follow:

Reason #1 – Lack of Commitment

Research over the past 10 years has come to good conclusions about why cohabitation is associated with greater risk of divorce. A key answer is centering on commitment. One very sophisticated study on relationship dynamics concludes “that it appears to be *commitment* rather than mere *togetherness* that lays the foundation for long-term cooperation and happiness in family relationships.”⁸ Cohabitators are shown to be consistently less committed to both their relationship and their partner. In fact, it is primarily the men in cohabiting relationships who are less committed. Scott Stanley and Howard Markman, leaders in the field, explain that “men who cohabit with their wives are, on average, a good deal less dedicated to their wives *even once they are married!* It is quite notable that this difference was not observed at all in females” (emphasis in original). They warn, “Practically, the data hint at the importance of women giving particular consideration to the interpersonal commitment levels of the men they are dating, living with, or marrying.”⁹

Cohabiting relationships are 5 times more likely to dissolve than married relationships, (even when children are involved, a typical relationship solidifier) and when separated, cohabitators are only 33% as likely as marrieds to reconcile.¹⁰ A large British study found that *one in two* cohabiting unions with children dissolved before their child’s fifth birthday compared to *one in twelve* married couples who did so. They explained that 75% of family breakdown in England involving young children took place in cohabiting families.¹¹

Commitment -- having the couple as well as their own friends and families understand the nature of the clear and public promise of marriage -- makes a significant difference in

⁴ Wendy Manning, Pamela Smock and Debarun Majumdar, “The Relative Stability of Cohabiting and Marital Unions for Children,” *Population Research and Policy Review*, 23 (2004): 135-159, p. 137.

⁵ Daniel Lichter and Zhenchao Qian, “Serial Cohabitation and the Marital Life Course,” *Journal of Marriage and Family*, 70 (2008): 861-878, p. 874.

⁶ Jay Teachman, “Premarital Sex, Premarital Cohabitation, and the Risk of Subsequent Marital Dissolution Among Women,” *Journal of Marriage and Family*, 65 (2003): 444-455, p. 445.

⁷ Joan R. Kahn and Kathryn A. London, “Premarital Sex and the Risk of Divorce,” *Journal of Marriage the Family* 53 (1991): 845-855; Teachman, 2003 p. 446.

⁸ Bruce Wydick, “Grandma was Right: Why Cohabitation Undermines Relational Satisfaction, But Is Increasing Anyway,” *Kyklos*, 60 (2007): 617-645, p. 642.

⁹ Scott M. Stanley, Sarah W. Whitton and Howard J. Markman, “Maybe I Do: Interpersonal Commitment and Premarital or Nonmarital Cohabitation,” *Journal of Family Issues*, 25 (2004): 496-519, p. 513, 515.

¹⁰ Binstock and Thornton, 2003, p. 440.

¹¹ *Fractured Families: The State of the Nation Report*, (UK: The Social Justice Policy Group, 2006), p. 13.

relational health and longevity. These data support the idea that cohabitation is a relationship on the man's terms, while marriage is a relationship on the woman's terms. The compromise of cohabitation has been harmful to women.

Reason #2 – Cohabitation Teaches Unhealthy Relationship Skills

Couples who cohabit before marriage tend to exhibit more negative and less successful problem-solving skills and partner-support behaviors than married couples who did not cohabit. Scholars explain, "Both husbands and wives who cohabited were more negative and hostile than their counterparts who did not cohabit."¹² It is hypothesized that the lack of relational clarity and commitment between cohabitators is more likely to foster more controlling and manipulative interactions as a means of keeping the relationship together. Research indicates that these problem behaviors and attitudes that couples develop in cohabiting relationships are brought into a future marriage, putting them at risk for poorer marital communication.

Cohabitators are about 25% more likely to report a sense of relational instability compared to their married peers.¹³

Shifting now to the quality of cohabiting relationships, there is also no real debate in the academic community that cohabiting relationships are generally much more troubled and fragile than married relationships. They also have an increased negative impact on the participants: adults and children.

2) Cohabiting Relationships Are Less Healthy for Adults

Cohabiting relationships are consistently overall more unhealthy relationships than marriage. The increased problems are greater relational dissatisfaction, higher levels of conflict, lower levels of healthy communication, lower sense of fairness and overall happiness and lower incomes relative to married peers.¹⁴ This appears to hold true across nations, time periods and diverse cultures.¹⁵

3) Cohabitators Experience Increased Domestic Violence

Regarding the relational natures between violent couples, the *Journal of Family Violence* explains, "The most frequently cited relationship was cohabitation with close to one half (48 percent) of the couples living together." The lowest rate was found among married couples (19 percent). The divorced and separated held the middle ranking (27.3 percent).¹⁶ Jan Stets, a leading scholar on family form and domestic violence, found that "aggression is at least twice as common among cohabitators as it is among married partners." Nearly 14 percent of cohabitators admit to hitting, shoving or throwing things at their partner in the past year, compared to only 5

¹² Catherine L. Cohan and Stacey Kleinbaum, "Toward a Greater Understanding of the Cohabitation Effect: Premarital Cohabitation and Marital Communication," *Journal of Marriage and Family*, 64 (2002): 180-192, p. 190.

¹³ Susan Brown, "The Effect of Union Type on Psychological Well-being: Depression Among Cohabitators Versus Marrieds," *Journal of Health and Social Behavior*, 41 (2000): 241-255.

¹⁴ Stanley, Whitton and Markman, 2004, p. 496; Brown and Booth, 1996, p. 669, 674, 676; Jan E. Stets, "Cohabiting and Marital Aggression: The Role of Social Isolation," *Journal of Marriage and the Family* 53 (1991): 669-680; Laura Stafford, Susan Kline and Caroline Rankin, "Married Individuals, Cohabitators, and Cohabitators Who Marry: A Longitudinal Study of Relational and Individual Well-Being," *Journal of Social and Personal Relationships*, 21 (2004): 231-247; Kevin Skinner, et al., "Cohabitation, Marriage and Remarriage," *Journal of Family Issues*, 35 (2002): 74-90.

¹⁵ Bruno Frey and Alois Stutzer, *Happiness and Economics: How the Economy and Institutions Affect Well-Being*, (Princeton, NJ; Princeton University Press, 2002).

¹⁶ Albert R. Roberts, "Psychological Characteristics of Batterers: A Study of 234 Men Charged with Domestic Violence Offenses," *Journal of Family Violence* 2 (1987): 81-93.

percent of married people. This held true, even when controlling for factors such as education, age, occupation and income.¹⁷

4) Cohabitors More Likely to Be Depressed

Levels of depression for cohabitators are about 2.8 points higher, on average, than for married peers, even after controlling for important socio-economic factors. Women, non-whites and the young report the highest levels of depression among cohabitators.

One of the nation's leading scholars on cohabitation explains, "The higher levels of relationship instability among cohabitators explain their greater depression." And those in longer cohabitation unions are worse off in terms of relational quality and commitment than those who cohabit for shorter periods of time, suggesting that the experience of cohabiting tends to get worse over time, rather than better.¹⁸

5) Cohabitors are Less Faithful- Cohabitors are more than twice as likely to have been sexually unfaithful to their partner in recent months compared to married individuals. This remained constant even when the more permissive attitudes of cohabitators were controlled for. The researchers explain that lower relational satisfaction, found more often among cohabitators, is associated with greater infidelity. Also, marrieds have more invested in their relationships, both by public commitment and facing higher exit costs should their infidelity end that marriage.¹⁹

6) Cohabiting Families Poorly Serve Children's Needs - Just over 5 percent of U.S. children currently reside with cohabiting parents/adults. Recent estimates indicate that two-fifths of children are expected to live some part of their childhood in a cohabiting home and 41 percent of currently cohabiting homes have children present.²⁰ What impact do cohabiting homes have on these children?

- a) **Family Instability** - Cohabiting families are less ideal for meeting the development and needs of children than married families, primarily because they are remarkably more unstable; nearly guaranteeing these children will face at least one, if not more, family upheavals over a relatively short period of time.²¹ Children born to cohabiting parents will see the break-up of their homes at dramatically higher levels than those from married homes.

**Likelihood of Home Dissolution
by Child Age / Parent Relationship**

Age of Child	Cohab Prnts	Marrd Prnts
1 year old	15%	4%
5 years old	50%	15%
10 years old	66%	29%

¹⁷ Jan E. Stets, "Cohabiting and Marital Aggression: The Role of Social Isolation," *Journal of Marriage and the Family* 53 (1991): 669-680.

¹⁸ Brown, 2000, p. 253.

¹⁹ Judith Treas and Deirdre Giesen, "Sexual Infidelity Among Married and Cohabiting Americans," *Journal of Marriage and the Family*, 62 (2000): 48-60.

²⁰ Susan L. Brown, "Family Structure and Child Well-Being: The Significance of Parental Cohabitation," *Journal of Marriage and Family*, 66 (2004): 351-367; Wendy D. Manning and Kathleen A. Lamb, "Adolescent Well-Being in Cohabiting, Married, and Single-Parent Families," *Journal of Marriage and Family*, 65 (2003): 876-893.

²¹ Cynthia Osborne and Sara McLanahan, "Partner Instability and Child Well-Being," *Journal of Marriage and Family*, 69 (2007): 1065-1083.

Leading cohabitation scholars find that children with cohabiting parents are overall 292% more likely see their parents break-up, compared to their peers with married parents. If these cohabiting parents do eventually marry, that risk of disruption is 151% greater than children born to married-only parents.²² And such upheaval is well documented to be harmful for many important measures of child well-being and thriving.²³

- b) **Increased Poverty and Lower Parental/Child Education** - Children living with cohabiting parents are significantly more likely to be living in poverty, and this is true for children with both biological or biological/"step" cohabiting parents.²⁴ In fact, research conducted at Purdue University finds that wealth accumulation in cohabiting homes is far below what it typically is in married homes, with the cohabiting union more closely resembling the earnings and savings of singles.²⁵ Cohabiting parents are also much less likely to have a high school diploma or GED, even 10% less likely than single mothers.²⁶ Both poverty and decreased education levels of parents serve as key limiters of children's life opportunities and motivations. Thus, the cognitive and educational success of children with cohabiting parents is significantly less than their peers with married parents. And educational success decreases as these children grow into their teen years.²⁷

Teens living with an unmarried biological mom and non-bio father face 122% higher odds of being expelled from school compared to peers from married homes. They also have 90% greater odds of low grade-point average and vocabulary skills. Future college attendance is also less likely for these children.²⁸

- c) **Increased Behavioral/Emotional Problems** – Children living with either 2 bio- and bio-"step" cohabiting parents exhibit significantly greater levels of behavioral and emotional problems than children with two-biological married parents. Boys in these homes report higher problem levels than girls.²⁹
- d) **Cohabiting Parents and Delinquency** – Adolescents have significantly higher incidences of delinquent behavior when living with mother and her cohabiting partner. This speaks to the importance and influence of a married biological father for protecting both boys and girls from falling into such anti-social behavior.³⁰
- e) **Cohabiting Parents Spend Money Differently** – Compared with married parents, cohabiting parents spend significantly less of their income on health care and education, but more on outside child-care, and substantially more on alcohol and tobacco for themselves.³¹
- f) **Cohabiting Families Resemble Single-Parent Families** – Curiously, in terms of well-being outcomes for children and their parents, cohabiting families more closely resemble

²² Manning, *et al.*, 2004, p. 146,151.

²³ Osborne and McLanahan, 2007.

²⁴ Wendy Manning and Daniel Lichter, "Parental Cohabitation and Children's Economic Well-Being," *Journal of Marriage and the Family*, 58 (1996): 998-1010; Brown, 2004.

²⁵ Janet Wilmoth and Gregor Koso, "Does Marital History Matter? Marital Status and Wealth Outcomes Among Preretirement Adults," *Journal of Marriage and the Family* 64 (2002): 254-268.

²⁶ Brown, 2004, p. 357.

²⁷ Brown, 2004, p. 362.

²⁸ Manning and Lamb, 2003, p. 885.

²⁹ Brown, 2004, p. 364.

³⁰ Manning and Lamb, 2003, p. 888.

³¹ Thomas DeLeire and Ariel Kalil, "How do Cohabiting Couples with Children Spend Their Money?," *Journal of Marriage and Family*, 67 (2005): 286-295.

single-parent homes. And single-parents who move in with a cohabiting partner are more likely to actually decrease adolescent well-being, rather than improve it.³²

This strongly indicates that it is not the number of parents in a home, the love they share and provide, but the nature of the relationship between them. In fact, the ambiguity of cohabiting relationships makes them less helpful and beneficial than a single-parent home. Marriage, with its stronger commitment and cohesion, makes a dramatic and measurable difference in every important measure of well-being when contrasted with these weaker and less defined cohabiting-parent households.³³ And this finding is consistent among many studies.

7) Which Types of Cohabiting Situations are Most Harmful? – As noted above, serial cohabitation increases one's likelihood of relational difficulty and later divorce, even higher than the very high levels of those who cohabit only once.

But as this body of research on cohabitation matures and grows, recent research is finding one form of cohabitation that does not produce the full array of negative results and a greater future of divorce. It is important to understand what sets this form apart from others.

As we have seen, couples who cohabit before their engagement “show the highest risk for relationship distress before marriage and that this risk is not likely to diminish after marriage.”³⁴ But what about couples who cohabit between formal engagement and the wedding? Studies are finding that while this type of cohabitation is associated with poorer relationship interactions than refraining from cohabitation altogether, it is not near as harmful - both in terms of personal and relational well-being - as pre-engagement and serial cohabitation.³⁵

There is a reasonable explanation.

In most forms of cohabitation, there is no specific or stated commitment or promise. Engagement however, is a promise or at least an agreed upon intention that is not only well-known to the couple, but to the larger circle of family and friends. The ring is merely a symbol, but like the marriage license, it represents something that sets this couple apart from others. The couple is “living in sin” as the saying goes, but relationally the dynamics of their relationship are different than cohabitators with no intention or only a possibility of marrying. A man and woman with a wedding date set, invitations and a dress ordered and the wedding hall reserved – not to mention two mothers-in-law expecting the big day -- are going to behave more like a married people, in terms of commitment and selflessness, when compared with other cohabitators. But at the same time, they don't completely resemble the dynamics of married folks because the big promise and commitment has still not been made. This aligns with the earlier finding that it is *commitment* and the lack of it that makes most cohabiting relationships problematic.

Conclusions

Examined together, the growing and impressive body of research on unmarried cohabitation in various nations indicates that what sets cohabitation drastically apart from marriage in terms of relational health and individual well-being and thriving is what has been obvious to our grandmothers. When a serious commitment of one's self is given before God and others, the relationships built upon this public and intentional commitment are qualitatively different, and superior outcome-wise, than the domestic and sexual relationships without this foundation.

³² Susan L. Brown, “Family Structure Transitions and Adolescent Well-Being,” *Demography* 43 (2006): 447-461.

³³ Brown, 2004, p. 364.

³⁴ Galena Kline, Scott Stanley, Howard Markman, *et al.*, “Timing is Everything: Pre-Engagement Cohabitation and Increased Risk for Poor Marital Outcomes,” *Journal of Family Psychology*, 18 (2004): 311-318.

³⁵ Kline, Stanley and Markman, *et al.*, 2004, p. 316.

Commitment matters, and the more public and cemented that promise is between men and women, their families and friends; the better for the relationship, the husband and wife and their children.

Why Young People Cohabit

But we must understand why young couples are increasingly entering cohabiting relationships. It is not so much out of an “anti-marriage” sentiment. It is rather from a deep desire for a happy, successful marriage that they feel cannot be realized because young people increasingly:

- 1) are petrified they will fail at marriage as their parents did and face the pain of divorce all over again
- 2) have a difficult time finding a spouse they believe to be “marriage material”

Some of the world’s leading researchers on the attitudes and intentions of cohabitators explains that many young people are cohabiting, not because they *intentionally* decided to do so out some strongly held conviction, but because they merely slide into something that just seems to happen, a phenomenon they call “sliding vs. deciding.”³⁶

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³⁶ Scott M. Stanley, Galena Kline Rhoades and Howard Markman, “Sliding Versus Deciding: Inertia and the Premarital Cohabitation Effect,” *Family Relations*, 55 (2006): 499-509.