Till Death Do Us Part or the Lease Runs Out: A Reassessment of Cohabitation and Marriage in the United States

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Abstract
Cohabitation and marriage in the United States are converging relationships for those cohabiters who eventually marry. Using the “National Survey of Families and Households” and the “National Survey of Family Growth” as data sources, this dissertation examines trends over time in cohabitation and the types of people who cohabit before marriage, differences in behavior across relationship stages, and the impact of age at entrance into cohabitation on later divorce probability. Between 1965 and 2002 premarital cohabitation has become a more common and longer lasting relationship stage, and those who do not cohabit with their partner before marriage are an increasingly select group. Prior research has compared all cohabiters to all married couples and theorized that entrance into marriage is accompanied by a significant shift in behavior. Distinguishing between cohabiters with uncertain and definite marriage plans, recently married couples and those in longer term marriages, and excluding those who did not cohabit before marriage from comparisons is a more accurate way of determining if entrance into marriage affects the behavior of premarital cohabiters. Utilizing these comparison groups yields findings that entrance into marriage among premarital cohabiters is not accompanied by as significant a change in behavior as has been found by prior research, and marital longevity in some cases affects behavior more so than entrance into marriage. The specific areas examined include work, wealth, debt, health and healthy behavior, and the gendered division of labor, including an examination of both paid and unpaid work. Finally ‘counting’ the start of the marriage at cohabitation for premarital cohabiters and taking into account the young age at which premarital cohabiters select and form unions with their partners explains a large portion of the effect of premarital cohabitation on divorce. Premarital cohabitation is then best described as a ‘probationary marriage’ and premarital cohabitation and marriage should not be conceptualized as distinct types of relationships, but as distinct stages of the same relationship.

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TILL DEATH DO US PART OR THE LEASE RUNS OUT: A REASSESSMENT OF
COHABITATION AND MARRIAGE IN THE UNITED STATES

Arielle T. Kuperberg

A DISSERTATION

in

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ARIELLE T. KUPERBERG
This dissertation is dedicated to my husband
and premarital cohabiting partner, Brett James Allen.
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ABSTRACT

TILL DEATH DO US PART OR THE LEASE RUNS OUT: A REASSESSMENT OF COHABITATION AND MARRIAGE IN THE UNITED STATES

Arielle T. Kuperberg
Jerry A. Jacobs (Dissertation Adviser)

Cohabitation and marriage in the United States are converging relationships for those cohabiters who eventually marry. Using the “National Survey of Families and Households” and the “National Survey of Family Growth” as data sources, this dissertation examines trends over time in cohabitation and the types of people who cohabit before marriage, differences in behavior across relationship stages, and the impact of age at entrance into cohabitation on later divorce probability. Between 1965 and 2002 premarital cohabitation has become a more common and longer lasting relationship stage, and those who do not cohabit with their partner before marriage are an increasingly select group. Prior research has compared all cohabiters to all married couples and theorized that entrance into marriage is accompanied by a significant shift in behavior. Distinguishing between cohabiters with uncertain and definite marriage plans, recently married couples and those in longer term marriages, and excluding those who did not cohabit before marriage from comparisons is a more accurate way of determining if entrance into marriage affects the behavior of premarital cohabiters. Utilizing these comparison groups yields findings that entrance into marriage among premarital cohabiters is not accompanied by as significant of a change in behavior as has been found
by prior research, and marital longevity in some cases affects behavior more so than entrance into marriage. The specific areas examined include work, wealth, debt, health and healthy behavior, and the gendered division of labor, including an examination of both paid and unpaid work. Finally ‘counting’ the start of the marriage at cohabitation for premarital cohabiters and taking into account the young age at which premarital cohabiters select and form unions with their partners explains a large portion of the effect of premarital cohabitation on divorce. Premarital cohabitation is then best described as a ‘probationary marriage’ and premarital cohabitation and marriage should not be conceptualized as distinct types of relationships, but as distinct stages of the same relationship.
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Chapter 1: Introduction and Historical Trends in Cohabitation and Marriage

Rates of cohabitation have risen dramatically in the U.S. over the past several decades (Bumpass and Lu 2000). Only seven percent of women born in the late 1940s cohabited before age 25, but 37 percent of those born in the early 1960s cohabited before this age (Raley 2000: 20). In 1987 around one-third (33 percent) of women aged 19-44 had cohabited at some point in their life (Bumpass and Sweet 1989). In 1995, nearly half (45 percent) of women in this age range had ever been in a cohabiting relationship (Bumpass and Lu 2000), representing a 36 percent increase in ever-cohabiting rates among women of these ages in just an eight year period.

As rates of cohabitation have increased, research regarding cohabitation has become a popular area of inquiry. In her review of sociological and demographic research on cohabitation, Smock (2000) finds that such research that has gone beyond basic documentation of trends has focused on three main research questions. First, studies have explored how marital stability is affected by cohabitation, specifically examining whether and why premarital cohabitation tends to be associated with lower quality marriages and an increased risk of divorce. Second, researchers have considered where cohabitation fits into the U.S. family system, and have asked whether cohabitation is an alternative to marriage, a trial marriage, or an alternative to dating. Several of these studies have undertaken comparisons of cohabiters to married and/or single people in areas such as relationship quality and childbearing patterns. The third research question addresses whether and how cohabitation affects children.
In this dissertation I engage with the question of where cohabitation fits into the U.S. family system. I argue that premarital cohabitation is best described as a ‘probationary marriage’ and that cohabitation is not a fundamentally different type of relationship compared with marriage. Premarital cohabiters and couples who do not cohabit before marriage are becoming increasingly distinct over time, and for those who cohabit before marriage, marriage is not accompanied by as large a change in behavior as has been suggested by previous research. Using the National Survey of Families and Households and the National Survey of Family Growth as my data sources and focusing on relationships in the United States, I examine trends over time in cohabitation and the type of people who cohabit before marriage, shifts in behavior between premarital cohabitation and post-cohabitation marriage, and the impact of cohabitation on divorce.

First, I describe demographic changes between 1965 and 2002 in premarital cohabitation, the types of couples that do or do not cohabit before marriage, and explanations for these trends. I find that in this time period premarital cohabitation has become more common and lasts longer, and that those who do not cohabit are increasingly distinct from those who do in important ways, including their level of religiosity. Furthermore, as those who do not cohabit before marriage become a more select group, the association of premarital cohabitation and divorce has become stronger.

Second, I examine socioeconomic and health characteristics of cohabiters and married couples, and focus on differences between cohabiters with definite marriage plans and recently married premarital cohabiters in order to assess if marriage does indeed make a difference in the behavior and characteristics of individuals who cohabit
before marriage. I also compare these groups to premarital cohabiting couples who have been married for long periods of time, and cohabiting couples with uncertain marriage plans. Specifically I examine differences in working hours, income, employment, wealth, debt, health and healthy behaviors. I find that cohabiters with firm marriage plans have similar behavioral patterns to already-married couples that premarital cohabited, and that behavior continues to change after marriage as the marriage ‘ages.’ Differences in behavior previously attributed to marriage are due to a conflation of different types of comparison groups, rather than a change in behavior due to entrance into marriage among premarital cohabiters. Some changes in behavior following marriage do occur, including an increase in men’s income, a decrease in women’s labor force participation and an increase in home ownership rates following marriage. For many of these measures, the difference between those married five or fewer years versus more than five years is larger than the difference between cohabiters and married couples, indicating that the effect of marriage on behavior accrues with time.

Next, I extend this analysis to the gendered division of labor, and examine the extent to which cohabiters differ from married couples in their gendered division of pay, employment, hours worked and housework. I examine these behaviors in both 1988 and 2002. Cohabiters’ behavior does not significantly change following entrance into marriage. Some small differences in employment rates exist in 1988, but these differences are gone by 2002, suggesting that marriage is becoming more similar to cohabitation over time.
Finally, I examine the effect of premarital cohabitation on divorce, taking into account the literature on age at marriage and divorce risk. If cohabitation is conceptualized as a ‘probationary marriage’ and therefore researchers begin to ‘count’ premarital cohabiters from their age at coresidence rather than their age at marriage, the increased divorce risk associated with cohabitation is reduced to non-significance. The age at which cohabiters meet their partner explains much of their increased divorce risk, and I conclude that age at coresidence is a more accurate predictor of cohabiters’ divorce risk than age at marriage.

Previous research has found that cohabiters fall between those who are married and those who are single on a variety of indicators, including behaviors, attitudes, and demographic characteristics (Rindfuss and VendenHeuvel 1990, Waite 1995). This research concludes that cohabiters behave significantly different than married couples, with the implication that entrance into marriage results in a shift in behavior (Nock 1995, Rindfuss and VandenHeuvel 1990, Waite 1995). However, this conclusion is based on analyses that compare all cohabiters to all married couples. When a more refined examination cohabitation and marriage is undertaken, I find that entrance into marriage among premarital cohabiters does not result in a drastic shift in behavior.

Furthermore, conceptualizing cohabitation as a ‘probationary period’ of marriage rather than a relationship distinct from marriage is especially useful when examining issues of divorce among premarital cohabiters - that is, the specific group of cohabiters who eventually marry their partner. Previous research in this area has conceptualized cohabitation as a distinct type of relationship, and therefore standardizes comparisons of
divorce rates using a measure of age at marriage for both premarital cohabiters and couples that marry without prior cohabitation. However, if cohabitation is conceptualized as a probationary period of marriage rather than a distinct relationship, the age at which the couple begins their co-residence is a more appropriate measure for age at the start of the relationship among premarital cohabiters. When I examine divorce by standardizing by age at co-residence for premarital cohabiters, I find that premarital cohabitation has a much smaller effect on later divorce rates than has been found by previous research that standardizes age by age at marriage.

Previous research has found several empirical and theoretical differences between cohabitation and marriage. This research has been widely cited, demonstrating the pervasiveness of these ideas within academic circles. For instance, Waite’s (1995) article “Does Marriage Matter?” in which she argues that marriage makes a difference for several behaviors has been cited 503 times by April 2010 according to a Google Scholar search. Waite and Gallagher’s (2000) book The Case for Marriage which argues that marriage is a more beneficial relationship than cohabitation (and other family forms) has been cited 765 times in the 10 years since its publication. Nock’s (1995) article “A Comparison of Marriage and Cohabitation” which finds that cohabiters have lower relationship quality than married couples has been cited 298 times by April 2010.

These three works represent canonical comparisons of cohabitation and marriage. This research for the most part compares all cohabiters to all married couples, or in the case of Nock, all cohabiters to all married couples who married within the past 10 years. This research finds several differences in behavior between cohabiting and married
couples, and puts forth theoretical explanations for why behavior changes following entrance into marriage. The implication for several of these theoretical explanations is that differences between cohabiters and married couples are due to entrance into marriage.

These theoretical explanations may be misplaced however, because these comparisons do not accurately measure how behavior changes after premarital cohabiters enter marriage. This research combines several groups of cohabiters and several groups of married couples in these comparisons, and in this dissertation I argue that a more refined examination of select groups of cohabiters and married couples is required in order to determine if and how behavior may change when premarital cohabiters enter marriage. I will demonstrate that several previously suggested differences between cohabiters and married couples are in fact overstated, and are attributable to methodological flaws in prior research rather than attributable to entrance into the relationship status of ‘marriage.’

Cohabiters can be conceptualized as comprising three groups, and a useful way of determining membership in these groups is through asking cohabiters about the degree to which they are certain they will marry their cohabiting partner. The first group is the group of cohabiters who say that they probably or definitely will not marry their partner. This group of cohabiters, which makes up only around 15 percent of cohabiters, is significantly less likely to transition into marriage than cohabiters with marriage plans (Bumpass Sweet and Cherlin 1991, Brown 2000). This group cannot be said to be using cohabitation as a probationary marriage, because they do not intend to marry their
partner. Including this group in comparisons of cohabitation and marriage may result in
found differences that are in fact due to differences between cohabiters with and without
marriage plans rather than differences attributable to entrance into marriage itself.

The other two groups, comprising 85 percent of cohabiters, fall under the
probationary-marriage model of cohabitation, and are distinguished from each other by
the certainty of their marriage plans. The second group is comprised of those cohabiting
couples who are uncertain if they will marry their cohabitating partner. These cohabiters
can be conceptualized as using cohabitation as a probationary period in which to
determine if they are willing to commit to marriage with this partner. This group also
includes many couples who will ‘fail’ this probationary period and will not advance to
marriage. Including this group in comparisons may then result in found differences
between cohabiters and married couples that are due to the characteristics of those
couples that will ‘fail’ the probationary period, rather than differences that are
attributable to entrance into marriage itself. Found differences may also be due to
characteristics associated with uncertainty about the future itself; cohabiters may be less
willing to marry their partner if they behave in certain ways, and uncertainty can also
change behavior by preventing cohabiters from making long term investments related to
their relationship.

Finally, the third group is those cohabiters who indicate that they will definitely
marry their partners. These are cohabiters who may be past the ‘probationary period’ and
are confident that they will definitely marry their partner, but have not yet married. This
group includes those who are delaying marriage, perhaps until they are able to obtain
certain financial goals, as well as those who are formally engaged, some of whom may be in the planning stages of a wedding. Comparing this group to married couples is a more accurate comparison of how behavior changes following marriage, because differences in behaviors among married and cohabiting couples cannot be attributable to uncertainty about the future or to behavioral differences among cohabiters that do not intend to marry. Differences found in ‘overall’ comparisons between all cohabiters and all married couples may be attributable to selection into marriage plans among cohabiters, rather than differences based on a causal effect of entrance into marriage itself. Comparing cohabiters with definite marriage plans to married couples corrects for this selection problem to some degree, as cohabiters who plan to marry are more likely to marry than those without marriage plans (Brown 2000) although some attrition may still occur between these two states.

On the other side of these comparisons, these comparisons include married couples that both did and did not cohabit before marriage. Including those who did not cohabit before marriage in these comparisons means that differences found between cohabiters and married couples cannot be attributable to entrance into marriage, and may instead be due to differences between married couples that cohabit before marriage and married couples that do not cohabit before marriage. As I will establish later in this introduction, these two types of married couples are increasingly different in important ways which may affect behavior. As such, comparisons that attempt to determine if behavior changes when cohabiters enter marriage should not include married couples that did cohabit before marriage.
In this dissertation I will argue that behavior does not change greatly after marriage for premarital cohabiters, and that for cohabiting couples that eventually marry, cohabitation and marriage are not fundamentally different types of relationships. I will establish this by comparing cohabiters with definite marriage plans to married couples that cohabited before marriage. Once I establish that behavior does not change drastically after marriage, I will argue that for those who cohabit before marriage the salient start of their 'married' relationship in terms of later outcomes is when they start their ‘probationary marriage’ (e.g. premarital cohabitation), and not when they pass their ‘probationary period’ and enter legal marriage. I will argue that this miscounting of the start of the relationship in part explains why premarital cohabiters have been found to have a higher divorce rate than couples that marry without cohabiting before marriage.

In Chapters Two and Three I will examine the extent to which marital status, certainty regarding marital plans among cohabiters, and marital longevity make a difference in a variety of behaviors and outcomes, including work, wealth, health and the gendered division of labor. In these chapters I will demonstrate that many differences in these areas found by prior research has been overstated. These chapters will examine differences in various measures between cohabiters with definite and uncertain marriage plans and compare them to both recently married premarital cohabiters and premarital cohabiters who have been married for a longer period of time. Chapter Three will also include a comparison to couples that married without cohabiting prior to marriage. Similar research by Brown and Booth (1996) that examines marital intentions and relationship quality has found that cohabiters who intend to marry are not significantly
different than those who are already married in terms of relationship quality, but that cohabiters who do not intend to marry have significantly worse relationship quality. I expect that cohabiters who plan to marry, and especially those cohabiters with definite marriage plans will look similar to those who are currently married in a variety of other behavioral measures such as those measured by Rindfuss and VandenHeuvel (1990), Nock (1995) and Waite (1995). I will also demonstrate that behavior does not change once after marriage and remain stagnant throughout the relationship life course, but rather that behavior continues to change as marriages ‘age.’

These chapters will address the question of where cohabitation fits into the U.S. family system, will improve upon prior comparisons of cohabitation and marriage by examining behavior in different stages across the ‘relationship life course’ and will address the question of whether cohabitation and marriage are inherently different types of relationships, or can be approached as a ‘relationship continuum’ in which behavior changes as cohabiting couples approach marriage and continues to change after marriage.

Using a dataset collected in 2002, Chapter Two will specifically examine measures of work, including hours worked, income and employment; wealth, including accumulated wealth and debt; and measures of health and healthy behavior. A key question will be to what extent researchers are conflating perhaps very different groups (cohabiters with definite marriage plans, those without, and those who are unsure) when examining cohabitation. A second question in comparing these groups will be the extent to which cohabiters with definite marriage plans may change their behavior following entrance into marriage. In making these assessments, it will be important to compare
those with similar relationship durations, similar ages and other demographic characteristics, so that findings cannot be attributable to heterogeneity between cohabiters and married couples instead of entrance into marriage. A third important question will be the timing of behavioral change, and the extent to which behavior shifts after entrance into marriage and further shifts as marriages ‘age.’

Chapter Three will extend the examination of differences in behavior by relationship stage begun in Chapter Two, through an examination of the gendered division of labor among cohabiting and married couples across the relationship life course. Specifically this chapter will examine changes across the relationship life cycle in couples’ gendered division of pay, hours worked, employment, and gender differences in hours spent on housework and specific housework tasks. Previous research has found that cohabiting couples tend to have more egalitarian gender roles, and defy gender stereotypes more than married couples (Casper and Bianchi 2007, Brines and Joyner 1999). However, these researchers have not differentiated between cohabiting couples with and without marital intentions, married people in recent and longer term marriages, and married people who both cohabited and did not cohabit prior to marriage. A key question of this chapter will be to what extent couples take on more gender-typical tasks as they progress through various relationship stages. A second key question will be how the association between relationship stage and the gendered division of labor have changed over time, and this chapter will examine the gendered division of labor in both 1988 and 2002 in order to address this question.
Chapter Four will further examine whether cohabitation is best conceptualized as a separate relationship than marriage or a ‘probationary’ period of marriage. Specifically this chapter will examine whether ‘counting’ the age at which relationships begin from age at coresidence rather than age at marriage can explain why premarital cohabiters have a seemingly higher divorce rate than couples following entrance into marriage than couples than marry without premarital cohabitation. Prior research has found that premarital cohabitation is linked to higher rates of subsequent divorce after marriage (Amato et al.2003, Bumpass and Sweet 1989, Lillard et al.1995, Nock 1995, Teachman 2002). Research regarding divorce has found that couples that marry at an earlier age tend to divorce at a higher rate, in part due to worse role performance and partner selection among those that marry early (Booth and Edwards 1985, Raley and Bumpass 2003, South, 1995, Teachman 2002). To date, no one has connected these separate literatures and examined the extent to which the early age at union formation for cohabiters may explain some of the increased divorce rate for those who cohabitate before marriage. A key question of this chapter will be the age at which researchers should start ‘counting’ when examining issues of cohabitation and union stability; the age at which the couple moved in together, or the age at which the couple formalized their relationship through marriage? This chapter addresses the first of Smock’s (2000) question of how cohabitation is related to marital stability, by examining the connection between early age at union formation and later divorce, and also addresses the second question of where cohabitation fits in to the family system by examining if cohabitation
should be conceptualized as a separate type of relationship, or a probationary period for marriage.

**Premarital Cohabitation and Marriage in the United States, 1965-2002.**

To contextualize the research found in this dissertation, a review of changes in cohabitation and marriage over the past several decades is warranted. As noted, rates of cohabitation have risen dramatically in the U.S. over the past few decades, both within and between cohorts (Bumpass and Lu 2000). In this review I will examine changes over time in premarital cohabitation, selection into premarital cohabitation and into marriage without cohabitation, the effect of cohabitation on divorce, and explanations for these trends. This review will also provide justification for differentiating between premarital cohabiters and couples that entered marriage without premarital cohabitation in comparisons aimed at determining an ‘effect’ of marriage on the behavior of couples that cohabit before entering marriage.

Using data from the National Survey of Family Growth 1995 and 2002 waves as well as supplementary data from government agencies on wider societal trends over time, I will present several graphs describing changes in premarital cohabitation and accompanying changes that may have influenced premarital cohabitation rates. The National Survey of Family Growth is further described in Chapter Four, and is nationally representative of women age 15-44 in 1995 and 2002. Longitudinal data is calculated based on retrospective life-history reports, and in some early years may not accurately
represent national rates of cohabitation due to the young age of the sample during that time period\textsuperscript{1}.

\textit{Source: National Survey of Family Growth, 1995 and 2002 Waves}

Figure 1.1 presents the percent of first marriages that were preceded by premarital cohabitation over this time period. Only six percent of marriages were preceded by cohabitation in the late 1960s, and as noted, this number if likely an overestimation of premarital cohabitation rates in that time period due to the young age of the sample during that time period. Premarital cohabitation has risen steadily since the late 1960s,

\textsuperscript{1} For instance, in the 1965-1970 period, women in this dataset were at the oldest aged 26. Research on cohabitation in the 1980s found that rates of current cohabitation were highest among those under age 30 (Bumpass and Sweet 1989). Rates of premarital cohabitation for the young group of women that cohabited in the late 1960s then likely represent an overestimate of national rates of cohabitation compared with later years.
and by the late 1990s and early 2000s over half of first marriages (55 percent) began in cohabitation. Premarital cohabitation is now the modal path of entry into first marriages.

As rates of premarital cohabitation have risen, the duration that couples spend in a cohabiting relationship prior to marriage has increased as well, as demonstrated in Figure 1.2. The average duration of premarital cohabitation was less than six months for premarital cohabiters who married in the late 1960s, and grew to almost two and a half years by the late 1990s and early 2000s. Premarital cohabitation is then more common and lasts longer in more recent years, reflecting the growing normative acceptance of this relationship stage.

![Figure 1.2: Average Duration of Premarital Cohabitation With First Spouse, By Year of Marriage](image)

*Source: National Survey of Family Growth, 1995 and 2002 Waves*

Why did cohabitation rates rise so drastically over this time period? A number of concurrent trends have likely contributed to this rise. These trends include the decoupling
of sex and childbirth; the rising rates of higher education among women; and the concurrent rise in women’s labor force participation rates, age at marriage and overall divorce rates. In addition, during this period the meaning of marriage changed, as marriage became less of an economic necessity for women. At the same time, in a seeming paradox, the financial barriers to marriage increased.

Goldin and Katz (2002) argue that the legalization and dissemination of the hormonal birth control pill was a major catalyst for social change in gender and families in the late 20th century. The birth control pill was first approved by the FDA in 1960, but was not widely available to single women until the late 1960s and early 1970s (Goldin and Katz 2002). In 1972 the legal age of majority was reduced from 21 to 18, which further expanded the number of women able to gain access to the birth control pill (Ibid). Goldin and Katz (2002) argue that the birth control pill was a significant catalyst for change because it is more effective than previously available methods of birth control in preventing pregnancy; the hormonal birth control pill has a five percent failure rate with typical use compared to an 11-16 percent failure rate with typical use for the male condom (FDA 2007). The greater reliability of birth control methods available to women allowed for a decoupling of sex and pregnancy, which allowed women to invest in their careers without the worry of career derailment due to pregnancy (Goldin and Katz 2002).

Additionally, several legislative and cultural changes during this period had an impact on women’s ability to invest in their own careers without fear of pregnancy derailment. The 1973 Supreme Court decision in Roe Vs. Wade which legalized abortions in the United States decoupled sex and childbirth. The passage of the Civil
Rights Act of 1964 that barred discrimination on the basis of gender and the Pregnancy Discrimination act of 1978 (EEOC 1978) which barred the firing of women due to pregnancy reinforced the new level of career investment among women described by Goldin and Katz (2002). The second wave feminist movement in the 1960s and 1970s that emphasized women’s economic success and reproductive rights resulted in a shift in public attitudes that reduced the acceptability of discrimination (Reskin and Roos 1990: 304). Furthermore the collective action of women who were part of the feminist movement put pressure on the government and unions to enforce new anti-discrimination laws, which resulted in the entrance of women into many traditionally male occupations (Reskin and Roos 1990: 316) thus further increasing women’s attachment to the workforce by opening up a new range of possible occupations.

**Figure 1.3: Percent of Recent High School Graduates Age 16-24 Enrolled in College**

Source: National Center for Education Statistics 2007
Concurrent with their rising ability to invest in their careers, women’s rates of college and graduate school attendance and labor force participation rose during the 1960s and post 1960s era. Rosenfeld (2007: 58) found that just over 10 percent of young adults age 20-29 had attended college in 1940, 20 percent had attended in the 1960s and over 50 percent attended in 2000. In Figure 1.3 I present trends in the percent of high school graduates who attended college within a year of graduation. While men’s rates of college attendance do not show a consistent pattern over time, women’s rates of college attendance following high school graduation steadily grew from less than 40 percent of high school graduates in 1960 to over 70 percent in 2005. Women’s labor force participation rates increased as well, and Figure 1.4 demonstrates labor force participation rates of the U.S. adult population age 16 and over by gender². In this group, women’s labor force participation rates rose from under 34 percent in 1950 to 60 percent in 2000, nearly doubling over this time period.

The increasing rates of women’s higher education and women’s labor force participation as well as their increasing ability to invest in their own careers contributed to the rise in cohabitation rates through multiple mechanisms. First, attending college and living apart from parents itself may contribute to a general rise in rates of young adults entering non-traditional relationships such as cohabitation. Rosenfeld (2007) argues that due to the expansion of higher education, and the increasing likelihood of

² This group includes adults older than 65 who are less likely to be in the work force, and so underestimates the total labor force participation rates of the working-age population.
students living apart from parents while attending college, parents had reduced social control over the types of partners selected and families formed by their children. He argues that parents act as a socially conservative force, constraining the relationship formation patterns of their children (2007: 45). Rosenfeld presents several analyses demonstrating that when young adults live apart from their parents during their prime relationship-formation years, relationships formed by this group radically shift from their earlier forms, shifts which included an increase in cohabitation, interracial marriage, and same-sex relationships (Rosenfeld 2007). Lending confirmation to this theory, Sassler et al. (2008) find that young adults who do not leave their parents house until after age 20 are significantly less likely to cohabit before marriage than those who leave home at earlier ages. As more young adults left home before age 20 due to the rising rates of college attendance (although not necessarily college completion), general cohabitation rates may have risen as a result, if Rosenfeld’s theory is correct. However, cohabitation is higher among groups that have lower levels of education (Bumpass and Lu 2000), throwing some doubt on Rosenfeld’s (2007) theory.

A second mechanism through which the rising rates of women’s higher education and labor force participation rates may affect cohabitation rates is through the rising age at marriage. As women delayed entrance into the work force due to increasing investment in higher education, they delayed the transition to a stable work career, which introduced a level of uncertainty about the future that is associated with a delay in marriage (Oppenheimer 1988). As more women delayed marriage to invest in their education, the marriage market for women of older ages included more unmarried men, which reduced
the cost of delaying marriage by increasing the probability of marriage at older ages, thus leading to even more women delaying marriage (Goldin and Katz 2002). As the median age at marriage rose, cohabitation rates may have risen among women who were delaying marriage due to the uncertainty described by Oppenheimer (1988), but who were otherwise unwilling to delay entrance into a coresidential relationship.

**Figure 1.4: Labor Force Participation Rates Among those age 16+ in the United States, 1950-2000**

![Graph showing labor force participation rates from 1950 to 2000 for men and women.](image)

*Source: Bureau of Labor Statistics 2007*

This argument seemingly also contradicts the finding that higher levels of education are associated with lower levels of cohabitation (Bumpass and Lu 2000). However, women with lower levels of education are also likely to face uncertainty in their occupations and in their partner’s occupations as described by Oppenheimer (1988) which may delay their entrance into marriage. Harknett and Kuperberg (2009) in an examination of unmarried parents find that the uncertainty in the local labor market can
explain educational differences in marriage rates, and that as a result of their higher unemployment rates and lower labor force participation rates, men and women with lower levels of education are less likely to marry than those with higher levels of education. Thus, those couples with lower levels of education and higher levels of uncertainty and instability are those most likely to cohabit.

Third, in part due to shifts in women’s labor force participation, marriage as an institution has shifted in its meaning and function for married couples. Women’s rising economic independence has led to a reduction in the economic necessity of marriage for women. Marriage now offers fewer economic benefits relative to cohabitation than it did in earlier years, thus resulting in increasing cohabitation rates (Seltzer 2000). As marriage has lost many of its economic functions compared with cohabitation, there has been a seemingly paradoxical increase in couples’ emphasis on reaching certain financial goals before entering marriage (Smock et al.2005, Edin and Kefalas 2005). This paradox is explained by the increasing emphasis on marriage as a symbol of individual achievement rather than an economically necessary arrangement (Cherlin 2004, 2009). As the economic necessity of entering marriage has been eroded, marriage is increasingly a marker of prestige, and a status symbol that one must build up to by living with a partner beforehand, starting a career, obtaining savings, and possibly by having children (Cherlin 2004, Edin and Kefalas 2005).

This shift in the meaning of marriage repositions marriage as a symbol of status to be achieved once certain financial goals that signal entrance into the middle class have been met, rather than an economic necessity to be entered into more quickly in order to
ensure economic support and stability (Cherlin 2004, Edin and Kefalas 2005, Smock et al. 2005). Furthermore, the rising standards of consumption for the middle class in the late 20th century (Frank 1999, Schor 1998) ‘raised the bar’ in terms of the financial goals that couples feel they must achieve before entering marriage. Perhaps as a result, women’s income has become more important to the entrance to marriage over time, due to the income it contributes to the total family income (Sweeney 2002). As couples feel they must now reach a higher standard of living before they are willing to enter marriage compared with earlier years, this has further increased the rates of premarital and non-marital cohabitation among couples unable to achieve these financial goals. This may also explain educational differences in premarital cohabitation rates; couples with higher levels of education are less likely to cohabit before marriage (Raley 2000: 29), perhaps because they are better able to achieve these financial goals.

Finally, women’s rising labor force participation and the eroding economic necessity of marriage, along with shifts in United States divorce laws during the 1970s that established ‘no-fault’ divorce (Lundberg and Pollack 2007) have contributed to a rise in divorce rates in the United States since the 1960s (Nakonezny, Shull and Rodgers 1995). The rising divorce rate may contribute to rising cohabitation rates by increasing the reluctance of couples to enter into marriage without first undergoing a ‘probationary period’ to ensure that they will be a compatible match.

Cohabitation may then function as a ‘probationary marriage’ for many cohabiters. Cohabitation tends to be a temporary state. Research on cohabitation in the 1980s and early 1990s found that only 10 percent of cohabiting relationships are intact after 5 years,
and of those which end before five years, 60 percent end in marriage, indicating that for a majority of cohabiting adults, cohabitation is not a permanent alternative to marriage, but rather a stage of relationships that precedes marriage (Bumpass and Sweet 1989, Cherlin 1992; 14). More recent analysis of data from the late 1990s and early 2000s has found that around half of cohabitations end in marriage within three years and only 13 percent of cohabiting relationships are still intact within 5 years, indicating that these patterns have not undergone major shifts since the 1980s (Goodwin et al. 2010). Cohabiting couples are more than twice as likely as those not cohabiting to anticipate marriage within the next year (Rindfuss and VandenHeuvel 1990) and when asked why people would want to live together, cohabiters most frequently select “Couples can be sure they are compatible before marriage” (Bumpass Sweet and Cherlin 1991). Moreover 47 percent of cohabiters indicate that they have definite plans to marry their partner and an additional 27 percent said that they think they would marry their partner, indicating that cohabitation is not a long-term substitute for marriage and that most cohabiters intend to marry (Ibid). The fact that 40 to 50 percent of cohabiting relationships that end within five years are ending in separation might be a reflection of the incompatibility of these couples; these couples might previously have married and ended their relationship in divorce, but are now separating before marriage as a result of an unsuccessful “trial marriage” (Cherlin 1992; 14) or an unsuccessful ‘probationary marriage’ as I conceptualize cohabitation.

As cohabitation rates have increased, attitudes regarding cohabitation have indicated that cohabitation is becoming increasingly acceptable over time, and as
attitudes regarding cohabitation have become more accepting, more couples are willing to cohabit before marriage. Axinn and Thornton (2000; 156) find that surveys measuring a nationally representative sample of Americans age 18 and over have shown small increases in the acceptance of cohabitation between the mid 1980s and the mid 1990s. The percent agreeing that “living together is alright” has increased from 16 to 19.8 percent among women in this time period and 23 to 23.6 percent among men, a modest change. However, they also find that between the mid 1970s and the mid 1990s attitudes have changed more drastically among younger cohorts; the percent of high school seniors agreeing that “living together is a good idea” has risen from 33 to 51 percent among women and 47 to 62 percent among men, indicating a rising acceptance of cohabitation among this cohort. The higher acceptability of cohabitation among younger cohorts is reflected in their rates of cohabitation; the highest proportion of cohabiting relationships are among those age 25-35, and more recent cohorts of this age group exhibit higher rates of cohabitation (Bumpass and Sweet 1989, Bumpass and Lu 2000).

As cohabitation has become increasingly common, and has gained acceptance (Cherlin 2004), marriage has become less important as a normative prerequisite to the behaviors previously associated with marriage (e.g. living together and having children). Indeed, the legal importance of marriage may be waning as well, as in the United States, states and municipalities are moving towards granting cohabiting couples some of the legal rights and benefits of marriage (Cherlin 2004), and many privately owned business have begun to do so as well. Why then would anyone marry? Cherlin (2004) argues that the reason that the vast majority of Americans still marry is twofold. The first is
‘enforceable trust’; that is, marriage by virtue of being a public commitment and an institution that engages with other institutions outside the relationship, lowers the risk that one’s partner will renege on their commitment, which allows partners to make more long-term investments in the relationship. This concept is further discussed in Chapter Two. This function, Cherlin (2004) argues, is eroding as well, due to the legal rights beginning to be granted to cohabiters. The second reason is the increasing symbolic nature of marriage as a marker of personal achievement. This view also explains the increasing pageantry and rituals associated with weddings in modern times; as couples now marry less for the benefits of marriage and more for the personal achievement that it represents, the wedding itself becomes more symbolic than a necessity (Cherlin 2004). Another possibility is that while norms associated with transitioning directly into marriage without prior cohabitation have weakened, norms associated with transitioning to marriage after living in a marriage-like situation for a given period of time have remained strong. Sassler (2004) found that among cohabiters she interviewed, few discussed marriage before moving in together, but within the first year of cohabitation the topic of marriage was frequently raised. This finding again lends support to the conceptualization of cohabitation as a ‘probationary marriage’ for many couples.

Variations in the Meaning of Cohabitation

As cohabitation rates have rise and become more socially acceptable the function and meaning of cohabitation may shift as well. Kiernan (2002: 5) describes four stages of cohabitation based on an examination of Sweden, a country in which cohabitation has gone furthest in its development. In the first stage cohabitation is very rare and seen as
deviant. In the second, cohabitation is seen as a ‘trial marriage’ (or in my conceptualization, ‘probationary marriage’) and is usually a childless relationship until marriage. In the third stage, cohabitation becomes socially acceptable as an alternative to marriage, and childbearing occurs within cohabitation. In the fourth, cohabitation and marriage are socially and legally indistinguishable, as is currently the case in Sweden.

The United States is likely transitioning between the second and third stage described by Kiernan (2002), as marriage rates have dropped and childbearing within cohabitation has increased, at least for certain groups. There is now considerable variation in the meaning of cohabitation as some types of cohabiters are Stage Two cohabiters while others can be characterized as Stage Three cohabiters.

Cohabiters with marital intentions and those who do not intend to marry likely experience different meanings to their own cohabitation. Those with plans to marry fall under the “probationary marriage” or Stage Two type of cohabitation, and are likely to be living together to evaluate their compatibility with each other. These kinds of couples see cohabitation as a precursor to marriage, and previous conceptualization of cohabitation have characterized this group as in the last stage in the courtship process; a type of alternative engagement (Phillips and Sweeney 2005; Rindfuss and VandenHeuvel 1990). I argue that rather than conceptualizing this group as in a courtship stage, they should be conceptualized as in the early stages of marriage itself. Couples that do not intend to marry are instead cohabiting as an alternative to dating, or may intend to cohabit for a long period of time, in which case they see cohabitation as an alternative to marriage
Those who are cohabiting as an alternative to marriage are Stage Three cohabiters according to Kiernan’s (2002) conceptualization.

Few studies have tried to differentiate among cohabiters in terms of their marital intentions. Those that have, including Brown (2000) and Brown and Booth (1996), have found significant differences between couples with marital intentions and those without, with couples with marital intentions being more likely to transition to marriage (Brown 2000) and more similar to already married couples in terms of relationship quality (Brown and Booth 1996). However, the vast majority of studies in the area of cohabitation remain largely silent on this question of marital intentions, and treat cohabiters as a uniform group. The premise of Chapters Two and Three of my dissertation is that differentiating among cohabiters in terms of marital intentions will be a fruitful line of inquiry. Are cohabiters who intend to marry more like married couples than those with uncertain marriage plans? Does eliminating couples that do not intend to marry from comparisons of cohabitation and marriage result in significantly different findings in areas other than relationship quality? The many informative studies in this area have not directly tackled these questions.

The meaning of cohabitation also varies by race and class. Manning and Smock (2005) find considerable racial variation in discussions of marriage prior to entry into cohabitation. They find that while 45 percent of white cohabiters had discussed marriage, only 33 percent of Latinos and 16 percent of Blacks had. Black women may experience cohabitation as an alternative to marriage rather than as trial marriage. Racial differences in cohabitation indicate that white women cohabit at a lower rate than Black
women. Since the 1950s, Black women’s marriage rates have declined more steeply than white women’s, and white women’s cohabiting unions were more likely than those of black women’s to end quickly in marriage (Raley 2000: 23). Black women are more likely than white women to begin their first union in cohabitation rather than marriage; although more than half of all women are likely to begin their first union in cohabitation, for Black women the likelihood of first union being cohabitation rather than marriage was more than 2/3rds (Raley 2000: 24). Both Black women and white women are more likely to have cohabited before marriage than Mexican American women (Phillips and Sweeney 2005).

Black couples do not tend to be more approving of cohabitation than whites, which may indicate a difference in the ability to marry (Phillips and Sweeney 2005). Supporting this idea, Brown (2000) also finds that Blacks are just as likely as whites to report marriage plans- about 70 percent for both- but that blacks are less likely to formalize these plans into actual marriage (Brown 2000). Only 20 percent of black couples who reported marriage plans married within the time period she studied, compared to 60 percent of white couples, leaving Black couples 85 percent less likely to remarry by re-interview than white couples. However, a relatively large number of Black couples reporting marriage expectations were still cohabiting rather than marrying or separated by re-interview (50 percent versus 15 percent of whites), suggesting that black couples were in relatively stable cohabiting unions that may be an alternative to marriage (Brown 2000). This finding is supported by Bumpass and Lu (2000), who find that in 1995 although Black women were more likely to be cohabiting at the time of survey,
there were no significant racial differences in the percent of women who had ever
cohabited by race. The higher rates of present-cohabitation among Black women are then
likely due to the greater longevity of these cohabiting relationships compared to those of
white women.

Cohabiting couples are also more likely than married couples to be interracial, in
part because interracial couples are more likely to cohabit for long periods of time, and
less likely to transition to marriage than same race couples (Joyner and Kao 2005). This
may indicate that for interracial couples, cohabitation also functions as an alternative to
marriage.

Class differences indicate that cohabitation may serve more as an alternative to
marriage among working class and poor women than it does among middle class women.
The more educated a women is, the more likely she is to marry and the less likely she is
to cohabit (Bumpass and Lu 2000). Couples who have higher levels of income are also
more likely to have plans to marry in the future (Brown and Booth 1996). However, less
educated women are no more likely to approve of cohabitation than highly educated
women (Raley 2000; 32), indicating that cohabitation is probably higher among the less
educated because of the negative effects of unemployment and underemployment on
marriage prospects that are discussed by Harknett and McLanahan (2004) and Harknett
and Kuperberg (2009). Raley (2000; 29) finds the proportion of first unions that began as
cohabiting unions increased more steeply among the less educated over time, and higher
levels of education are associated with lower levels of cohabitation. She concludes that
cohabitation has increased to offset declines in marriage among the less educated more so than among the well educated (Raley 2000; 32).

While there has been much speculation among these studies as to the meaning of cohabitation as a trial marriage, an alternative to marriage, or an alternative to dating, curiously few researchers studying cohabitation have used a simple indicator of these different meanings; that of marital intentions. As indicated by the above literature cohabitors should be examined as comprised of distinct groups, rather than conflated as one monolithic family type, as has been done by the vast majority of researchers. Chapters Two and Three will examine these groups of cohabitors separately, and contribute to research examining cohabitation by arguing that cohabitors are made up of three distinct groups: those with definite marital intentions, those with uncertain marriage plans, and those who do not intend to marry their partner. As will be demonstrated in the next section of this introduction, married couples in these comparisons should also be distinguished based on whether or not the couple cohabited prior to marriage.

**Divorce and Selection into Cohabitation**

As cohabitation rates have risen, groups selecting into premarital cohabitation have changed as well. As shown in Figure 1.1, rates of cohabitation were low in the late 1960s. This early group of cohabitors represent the “Stage One” cohabitors who are an avant-garde group and seen as deviant (Kiernan 2002). This select group was likely different from couples that married without cohabitation during that time period in a variety of ways. As cohabitation became more frequent, the differences between premarital cohabitors and couples that married without premarital cohabitation was
reduced. However, as shown in Figure 1.1, there has now been a further shift in cohabitation, as couples that do not cohabit before marriage has begun to be the unusual group.

Cohabitation is now the modal pathway to marriage, demonstrating the loss in social stigma for this relationship stage. How do premarital cohabiters and couples that marry without premarital cohabitation differ, how have these differences changed over time, and how might these changes have affected the association between premarital cohabitation and divorce? The following review addresses these questions. Chapter Four of this dissertation will address more general explanations for the increased risk of divorce among those who cohabit prior to marriage.

Prior research has found that premarital cohabitation is associated with an increased risk of divorce following marriage (Amato et al. 2003, Bumpass and Sweet 1989, Lillard et al. 1995, Nock 1995, Phillips and Sweeney 2005, Teachman 2002, Woods and Emory 2002). Cohabitation is also becoming more strongly associated with higher divorce rates over time. Raley and Bumpass (2003) find when comparing a cohort who married in the early 1980s to one that married in the late 1980s and early 1990s, non-cohabiters in the later cohort were less likely to divorce within five years of marriage compared with the earlier cohort (20 percent in the first cohort versus 16 percent for the second cohort) while those who cohabited before marriage became more likely to divorce within five years (24 percent for the first cohort versus 28 percent in the second cohort). This suggests that those who marry without cohabitation are an increasingly select group, characterized by greater overall marital stability, while, as cohabitation has increased in
general, marriages that follow cohabitation are characterized by decreasing levels of stability.

![Figure 1.5: The Effect of Premarital Cohabitation on Divorce by Year of Marriage (Log Odds)](image)

\[ \text{Log Odds of Effect of Cohabitation on Divorce} \]

\[ \text{Year of Marriage} \]

Source: National Survey of Family Growth, 1995 and 2002 Waves

Figures 1.5 and 1.6 demonstrate the log odds of the hazard ratio for the effect of premarital cohabitation on divorce. Hazard ratios are calculated using Cox regression analysis, an event history analysis method further described in Chapter Four. As Figure 1.5 demonstrates, in recent years as couples that marry without cohabitation have become an increasingly unusual group, the association of premarital cohabitation and divorce has seemingly increased. Figure 1.6 calculates the same effect of cohabitation on divorce, but with additional demographic controls that account for overall compositional changes in cohabiters and non-cohabiters, including controls for wife’s race, education, level of
religiosity, previous cohabitation with other partners, husband’s relative age, if husband is the same race, and wave of data collection.

**Figure 1.6: Effect of Cohabitation on Divorce by Year of Marriage with Demographic Controls (Log Odds)**

![Graph showing the effect of cohabitation on divorce by year of marriage.](image)

*Source: National Survey of Family Growth, 1995 and 2002 Waves*

Once controlling for these demographic differences, an interesting u-shaped pattern emerges. Among those avant-garde cohabiters marrying in the late 1960s, premarital cohabitation is associated with an increase in the risk of divorce. As more and more couples cohabited in the 1970s and 1980s, and the unusualness of cohabiters was reduced, the divorce rates of premarital cohabiters and couples that marry without premarital cohabitation become more similar. This suggests that the apparently higher risk of divorce for premarital cohabiters marrying in the 1960s may be due to the selection of a small and unique group into this state. However in the 1990s and early 2000s, as the group that did not cohabit before marriage became the unusual group, the
effect of cohabitation on divorce again rose, although it has not yet reached the level of
the initial cohort.

Selection into premarital cohabitation, and in recent years, selection into non-
cohabitation, is a plausible explanation of the association between cohabitation and
increased divorce risk over time. In their examination of a cohort that graduated high
school in 1972, Lillard et al. (1995) find that the correlation between the propensity to
cohabit and the propensity to divorce is positive and significant, suggesting that there are
unobserved differences across individuals that cause those who are likely to cohabit
before marriage to be more likely to end any marriage they enter; those who cohabit have
the least commitment to the marital institution, and are the most divorce-prone.

These unobserved characteristics associated with both cohabitation and divorce
may take several forms. Adults who cohabit before marriage may start out with less
traditional views on the sanctity of marriage, which may in turn affect their later
likelihood of divorce (Cherlin 1992; 16, Nock 1995). Cohabiters may also have more
negative sentiments towards the marriage institution than couples that proceed to
marriage without cohabitation, and Bumpass Sweet and Cherlin (1991) find about a
quarter of cohabiters think that getting married would restrict their freedom to do what
they want. If Rosenfeld’s (2007) theory about the ‘age of independence’ during college
and alternative family forms holds true, then cohabiters may be less close with their
parents, and as a result have less parental social supports and wealth transfers, which can
in turn increase their later divorce risk.
Additionally, cohabiters who are less certain about or committed to their partner may choose to cohabit first rather than marry outright in order to have a probationary marriage before entering legal marriage, but eventually marry due to ‘relationship inertia’ rather than an increased dedication to their partners (Stanley et al. 2006). Stanley et al. (2004), find that married men (but not women) who cohabit before marriage have less dedication to their partners and satisfaction with their marriages when compared with men who did not cohabit before marriage. They argue that cohabiters then face relationship inertia that prevents them from separating due to increased constraints on separation following cohabitation such as a shared lease, shared financial obligations, a loss of perspective on possible alternatives, and in some cases shared children or shared pets (Ibid). These couples then may face normative pressure to enter marriage once they have been cohabiting for a certain period of time and have had a long enough ‘probationary period’ in the eyes of their peers and relatives. Evidence of this overall relationship trajectory can be found in Sassler’s (2004) qualitative study of cohabiters, in which she finds that few cohabiters discuss marriage before moving in together, but that within the first year of cohabitation the topic of marriage is frequently raised. As many of these couples first enter cohabitation without deliberation or specific commitment to future marriage (Manning and Smock 2005, Sassler 2004), this may then explain the higher divorce rates of cohabiters, as some couples that would not have married if they had not cohabited then marry due to this relationship inertia (Stanley et al. 2006).

Observed selection effects have an influence on the higher divorce rate as well. Sassler et al. (2008) find that couples that do not cohabit before marriage are more likely
to have attended or completed college than couples that cohabit before marriage, a factor that is correlated with later divorce risk. Couples that cohabit before marriage may also demonstrate lower levels of homogamy in demographic characteristics such as age and race, which both recent and older research has found to be associated with higher divorce risks (Bumpass and Sweet 1972, Kalmijn 1998). A recent increase in ‘serial cohabitation;’ that is, cohabitation with several partners before or in place of marriage, may explain the growing effect of cohabitation on divorce; serial cohabitation is more common among married couples that began their relationship with cohabitation, and is associated with an increased risk of divorce (Lichter and Qian 2008). Finally, cohabiters and married couples that cohabited before marriage are less likely to report that religion is important to them (Stanley et al. 2004) a factor that Lee (1977) finds is related to lower marital satisfaction. Both Black women and white women are more likely to have cohabited before marriage than Mexican American women (Phillips and Sweeney 2005) who are more likely to be religious.

The relationship between religiosity and premarital cohabitation has also changed over time. Figure 1.7 demonstrates the number of women who, when asked how important is religion to their daily lives, responded “very important” or “not important” (“somewhat important” not shown). As shown, in the late 1960s, the avant-garde group of cohabiters were unusual, in that nearly a quarter of premarital cohabiters responded that religion was not at all important to their daily lives, versus around 8 percent of women who married without cohabitation. The chart also demonstrates a middle period, in which premarital cohabiters and couples that did not cohabit before marriage did not
differ markedly in their level of religiosity. However in recent decades, these two groups show widening disparities in religiosity, and by the late 1990s and early 2000s over three-quarters of women who do not cohabit before marriage reported religion being very important to their daily lives, versus less than half of premarital cohabiters.

Figure 1.7: How important is religion to your daily life? By Year of Marriage and Premarital Cohabitation Status

Source: National Survey of Family Growth, 1995 and 2002 Waves

As fewer couples enter marriage without cohabitation, it stands to reason that those who do not cohabit before marriage will be increasingly select in terms of these observed and unobserved characteristics, all of which are correlated with a decreased risk of divorce. As such, as these couples become a more select group, the effect of cohabitation on divorce can be expected to rise further. This is not due to an increasing
causal effect of cohabitation on divorce, but rather the increasing selection into marriage without cohabitation by couples that are more certain about their partner, more traditional, more religious, closer with their parents, more homogamous and who have higher levels of education.

**Discussion**

Previous conceptions of cohabitation as a ‘trial marriage’ assume that cohabitation is somehow lesser than marriage. Cohabitation has been described as a stage of the courtship system that falls somewhere between dating and marriage (Nock 1995, Rindfuss and VandenHeuvel 1990, Waite 1995). The sum total of my findings in this dissertation will argue otherwise; that perhaps a better description than 'trial' marriage would be to describe premarital cohabitation as a 'probationary marriage' similar to the probationary period for some occupations, but with perhaps a higher attrition rate. Like a probationary period for a job, in which a worker’s duties do not fundamentally differ from those that they must perform after the probationary period, I will argue that premarital cohabitation cannot be said to be a fundamentally different relationship type than marriage. After the probationary period of an occupation, the worker’s duties do not fundamentally change, but perhaps workers are gradually given longer term projects than a probationary worker would be given, and they are given more responsibilities as their seniority in the position increases. After cohabitation, those that successfully complete the probationary period and enter marriage do not fundamentally change their day-to-day behavior, but perhaps begin to engage in longer term investments, such as childbearing
and home purchasing. Further shifts in behavior may occur as couples achieve ‘seniority’ in their marriage.

Studies that focus on differences between these two groups are missing the point; as I will demonstrate in this dissertation, for the vast majority of behaviors, behavior does not change after premarital cohabiters enter marriage. Furthermore, previous studies that conceptualize cohabitation as a ‘trial marriage’ and focus on comparisons of cohabitation and marriage implicitly assume a one-time shift in behavior for cohabiters upon entrance into marriage. I will further demonstrate in this dissertation that behavior that does change after entrance into marriage in many cases changes further after couples have been married for a long period of time. Premarital cohabitation and marriage are then not fundamentally different types of relationships in which behavior is fixed, but rather represent a continuum of the same relationship, in which behavior shifts as couples become more assured of the stability of the relationship. This assurance may increase after entrance into marriage, and it may further increase with longevity in the marriage.

Having established in this introduction that premarital cohabiters and couples that marry without premarital cohabitation are increasingly distinct groups, this calls into questions previous comparisons of cohabiting and married couples. Articles such as Linda Waite's "Does marriage matter?" attempt to describe and explain a shift in behavior following marriage, by comparing behavior among all cohabiting and all married couples. By doing so, they implicitly conceptualize cohabiters and married couples as representing a 'before' and 'after' group: the same group before they marry and after they marry.
As discussed, different types of cohabiters experience different meanings to their cohabitation, and those that do not intend to marry are significantly less likely to marry (Booth 2000). Therefore, including these couples in comparisons aimed at determining if entering marriage results in a shift in behavior is effectively including a group in the ‘before’ group that will likely never be an ‘after’ group. This group should be excluded when comparing cohabiters and married couples. Furthermore, the group of cohabiters with uncertain marriage plans represents a group comprised of both ‘before’ couples that will pass the probationary period of cohabitation, and those couples that will not successfully navigate the probationary period and will therefore never be an ‘after’ group.

On the other side of these comparisons, these comparisons include both premarital cohabiting couples and married couples that did not cohabit prior to marriage. As established in this chapter, these groups are increasingly distinct, and therefore including them in comparisons of cohabiters and married couples can result in found differences between these groups that are due to selection into marriage without cohabitation rather than a shift in behavior due to entrance into marriage. For instance, in Figure 1.7 I demonstrate that couples that do not cohabit before marriage are increasingly more religious than those who do; therefore if all cohabiters were compared to all married couples, married couples would on average appear to be more religious than cohabiters. This would not be due to an effect of marriage on religiosity, but rather due to inclusion of this ‘after’ group of married couples that did not cohabit prior to marriage and which was therefore never a ‘before’ group. This finding, if interpreted as previous
comparisons of cohabitation and marriage have been interpreted, could then be taken to indicate that entrance into marriage somehow causes couples to become more religious.

Once methodological flaws in these comparisons are corrected, it is likely that many previously found differences will disappear. Chapters Two and Three will examine the degree to which such differences may be overstated, by reproducing previously found differences and examining whether these differences persist when examining groups not affected by selection as described in this introduction. Chapter Two will examine several measures of work, wealth and health. Chapter Three will examine differences between these same groups examined in Chapter Two, and will specifically focus on the gendered division of paid work and housework.

In Chapter Two I will also discuss common explanations for the previously found differences between cohabitation and marriage, which I argue are based on faulty comparisons. A large body of theoretical literature has been developed to explain these differences, and in Chapter Two I will review this literature. I will also establish theoretical reasons for believing that cohabiters and married couples' behavior does not differ to a great degree, and furthermore, why their behavior is likely converging over time. Chapter Three will also set forth a framework to examine why specifically the gendered division of labor might differ between cohabiting and married couples, and why these differences can also be expected to diminish over time. Finally in Chapter Four I will examine if conceptualizing cohabitation as a probationary period of marriage rather than a distinct type of relationship is useful in the examination of age and its effect on divorce. In Chapter Four I will also discuss theories related to the connections between
age and divorce, and set forth a framework for justifying a standardization of age in examinations of divorce by age at coresidence rather than age at marriage. Chapter Five will describe several themes and contributions to the literature found in this dissertation.
Chapter 2: Comparing Cohabiting and Married Couples

Does marriage really matter? How does the behavior of cohabiters change when they marry? Previous research has suggested that marriage makes a significant and beneficial difference in the work behavior and wealth and health outcomes of individuals (Nock 1995, Rindfuss and VandenHeuvel 1990, Waite 1995, Waite and Gallagher 2000). However this research compares all married couples to all cohabiters (or to single individuals) in order to examine whether marriage makes a difference in behavior and outcomes. By doing so, this research does not answer the question of whether the act of marriage itself made a difference in behavior, or whether found differences are due to the conflation of different types of cohabiting couples and different types of married couples in these comparisons. Previous comparisons of cohabiters and married couples included cohabiters who have no intention to marry their partner, a group that has been found to have lower relationship quality, and who are significantly less likely to marry, than cohabiters who do intend to marry (Brown and Booth 1996, Brown 2000). This group is unlikely to move into marriage and therefore including them in comparisons that attempt to examine how behavior changes when cohabiters enter marriage is not justified. This research also does not distinguish between cohabiters who are uncertain if they will marry their partner, a group which includes many cohabiters who will never marry, and cohabiters that are sure they will marry their partner, a group more likely to enter marriage. This research then compares cohabiters to married couples who both did and did not cohabit before marriage. As I establish in the previous chapter, these types of married couples are increasingly distinct from each other, and therefore differences
previously found between cohabiters and married couples could be due to a priori differences between these two types of married couples, rather than due to entrance into marriage among cohabiters. Furthermore, this research has compared cohabitation, a relatively short term relationship, to both recent and longer-term marriages which could result in differences being found due to the longevity of married relationships, rather than entrance into marriage.

To answer the question of whether the act of marriage carries significant benefits beyond cohabitation, a more refined examination of cohabitation and marriage must be undertaken, in which cohabiting couples who are most likely to marry are compared to recently married couples who cohabited before marriage. Although some attrition may occur between these two states, these two groups are the closest approximation to studying the same group at two different points in their relationship, given that panel data with a significant population of cohabiters has not been recently collected. In this chapter I will examine differences in behavior among cohabiters with both definite and uncertain marital intentions, and compare them with married couples that cohabited before marriage who have been married for a short time and those who have been married for a longer time. I will specifically examine a wide variety of behaviors related to income, employment, hours spent on work, wealth, debt, health and healthy behavior, and examine the extent to which marriage does make a difference in these behaviors, and the extent to which benefits attributed to marriage in prior research may be overstated.

This chapter will also serve to update the literature on comparisons of marriage and cohabitation using a dataset collected in 2002, as previous research has tended to rely
on data collected in the 1980s and 1990s (C.f. Rindfuss and VandenHeuvel 1990, Nock 1995, Waite 1995). As shown in the previous chapter, selection into cohabitation has significantly shifted during this time period, and as will be discussed further below, the meaning of marriage has shifted during this time period as well. In a period of such rapid social change, findings collected in the 1980s may no longer be accurate.

**Theoretical Background**

Why might behavior change when couples move from cohabitation to marriage? Explanations include the added trust among married couples due to the legal barriers to separation, the uncertainty of future plans among cohabiters and the ability of married couples to specialize due to this added trust; the symbolic importance of marriage and an accompanying change in status following marriage; social support by spouses; and the non-institutionalized status of cohabitation. Marriage also carries over 1,000 legal federal rights and benefits as well as many state rights that may affect the behavior and characteristics of couples following marriage. For instance, tax breaks provided to married couples may allow them to accumulate more wealth over time.

The added trust among married couples due to legal barriers to separation, which Cherlin (2000, 2004) calls “enforceable trust,” Lundberg and Pollack (2007) call “enforceable agreements” and Waite and Gallagher (2000) call “the promise of permanence” are a source of many of the theoretical gains to marriage compared with cohabitation. Enforceable trust is the added trust married couples have that their relationship will endure, due to factors external to the relationship that restrict a couple’s willingness or ability to separate after marriage, such as laws, norms and institutions
(Lundberg and Pollak 2007), as well as the public nature of a couple’s commitment to each other that is present in marriage but not cohabitation (Cherlin 2000). These factors create legal and normative barriers to ending a marriage, which increases the chances that a marriage will endure when compared with cohabitation, in which these external barriers to separation either do not exist (in the case of legal barriers), or are not as strong (in the case of normative barriers). Enforceable trust can then result in a change in behavior following marriage, because it enables married couples to make decisions in which they assume they will have a long term commitment with their spouse. This may cause married individuals to act differently than they would if they did not have that trust— for instance, married couples may be more likely than cohabiters to make long term joint investments, such as purchasing a home, and may be more willing to combine finances (Cherlin 2000, Waite and Gallagher 2000: 25, 30, 42).

Cohabiters do not have this enforceable trust in part because they have not made a public and legal commitment to each other, and in part because the future of their relationship is uncertain; this uncertainty about the future limits the changes that individuals are willing to make to their behavior if those changes can result in negative consequences in the event of relationship dissolution (Waite 1995, Waite and Gallagher 2000: 45). The logical extension of this argument is that cohabiters who are more certain about the permanence of their relationship will behave more similarly to married couples than cohabiters who are less certain about their future; in this chapter I will distinguish between cohabiters who say they will definitely marry their partner and cohabiters who are uncertain if they will marry their partner to examine the extent to which it is
uncertainty about the future, rather than relationship status itself, that affects the behavior of cohabiters.

Enforceable trust can allow individuals to specialize in certain skills while neglecting others. Married individuals can trust their partner to offer them the benefits of the skills they do not specialize in, and have the added protection of the legal status of their relationship (and subsequent court intervention in the division of assets in case of divorce) to restrict the long term consequences of this specialization (Waite and Gallagher 2000: 26-27). For instance, one member of a married couple may reduce or drop their labor force participation and specialize in household based labor, with the expectation that their partner, who is specializing in market-based work, will support them financially in the long term (Becker 1991). The addition of ‘enforceable trust’ when cohabiters marry may then lead to changes in work behavior due to specialization, especially in employment, hours spent on paid work, and income.

Specializing, and therefore taking advantage of idiosyncratic differences in skills related to different activities, can raise the productivity of a couple and therefore increase their overall net worth compared with couples who specialize to a lesser degree (Waite and Gallagher 2000: 114). Becker (1991) argues that when women specialize in household work and childrearing they raise the ‘household efficiency’ for these activities, and concurrently enable men to specialize in market-based work. Without the added burden of hours spent on housework and child care, men are then able to exclusively focus their energies on market-based work, and raise their market productivity and therefore their overall wages (Becker 1991, 39). Korenman and Neumark (1991) find
that married men receive higher performance ratings than single men, and that
differences in performance ratings explain differences in wages between single and
married men. Although this finding may be due to a shift in perceptions of married men
by managers, Gray (1997) finds that the increase in men’s wages following marriage is
reduced for men whose wives spent more hours on market-based work compared with
men whose wives spend less time on market based work, suggesting that specialization in
marriage and a corresponding increase in men’s market-based productivity due to a
decrease in household responsibilities is an important mechanism by which marriage
increases men’s wages.

Although Becker (1991) then goes on to argue that the most ‘efficient’ household
would be one in which women specialize exclusively in child rearing and housework and
men specialize exclusively in market-based work, this point has been disputed by later
research which finds that the additional income gained from women’s employment
outweighs benefits lost when a couple does not specialize in this manner, at least in terms
of later divorce probabilities (Sayer and Bianchi 2000). As women have entered the
work force in the United States *en masse* since the 1970s, extreme specialization of the
sort Becker (1991) describes has become less common. Regardless, it remains the case
that women tend to spend more time on housework and childcare than men, even among
couples in which both partners are employed (Hochschild 1989, Sayer 2005).

Due to the increase in divorce rates in the United States over the past 40 years the
overall level of ‘enforceable trust’ in marriages that allow partners to specialize has
eroded over this time period. Shifts in United States divorce laws during the 1970s that
established ‘no-fault’ divorce have reduced the amount of enforceable trust in marriages by reducing the legal barriers to ending a relationship (Lundberg and Pollack 2007) and have resulted in the skyrocketing of divorce rates in the United States (Nakonezny, Shull and Rodgers 1995). Prior to the 1970s, divorce was only legal when one member of the married couple was found ‘guilty’ of an offense such as abandonment, abuse, or adultery, but during the 1970s the majority of states legalized ‘no fault’ divorce which allowed marriages to end without an offense having been committed (Ibid). The shift in laws and divorce rates has been accompanied by a shift in norms surrounding divorce, with the acceptability of divorce greatly increasing between the early 1960s and late 1970s and remaining high, a factor that has further eroded the enforceable trust in marriage, which previously was influenced by high levels of disapproval towards divorce (Cherlin 2004, Thornton and Young-DeMarco 2001). This logically should result in a convergence of cohabitation and marriage as relationship types in recent decades, and therefore differences in behavior between cohabiting and married individuals may be reduced compared with earlier research.

Women facing a high risk of divorce may be less willing to specialize in housework, when specialization means they must forgo investing in employment skills that are transferable to other relationships, in favor of investing in relationship-specific housework and childrearing skills that are non-transferable (England and Farkas 1986). Becker (1991: 77) notes that women who think they are likely to divorce will invest more in their own employment skills and credentials. Women may also forgo specialization until they are more certain about their prospects for staying in a successful marriage. Due
to the high divorce rate, this certainty may not come immediately after marriage; it is reasonable to assume that certainty about the future of a marriage will accrue with time spent in marriage. To account for the degree to which this certainty and therefore ‘enforceable trust’ in marriage may accrue over time spent in a marriage rather than change immediately after moving from cohabitation to marriage, this chapter will compare those in cohabiting relationships to those in both recent and longer term marriages.

As a result of the increasing divorce rate, marriage no longer implies the long-term contract that it did prior to no-fault divorce becoming legalized. England and Farkas (1986, 47) describes both contemporary marriages and cohabitations as a type of “implicit contract”; a contract that is based on informal mutual understandings of a situation. Although marriage also carries an explicit contract that provides legal benefits, the ease of divorce following the passage of no-fault divorce laws in the early 1970s means that this contract is not an explicit contract that the couple will stay together until ‘death do they part.’ Rather, the permanence of the relationship is based on an informal understanding of marriage as an enduring relationship.

This informal contract is then enforced by the potential damage to the reputation of the parties involved if they end their relationship, and the monetary and emotional costs involved in establishing separate households and searching for a new partner. Given the high rate of divorce, the potential damage to a reputation following divorce is not as significant compared with earlier time periods (Cherlin 2004, Thornton and Young-DeMarco 2001). Furthermore, with the rise of women’s employment rates, men who
divorce are less likely than those in earlier decades to feel the shame of leaving their family destitute following a divorce (England and Farkas 1986, 65). Many potential costs involved with ending a relationship, including monetary and non-monetary costs involved in establishing separate households and searching for a new partner, are similar between cohabiters and married couples. However, married couples incur additional costs to ending a relationship due to court intervention in the separation, including the costs of lawyers and court fees. Married couples may also have a more equitable division of assets following a marriage due to court intervention; this is a ‘cost’ to the higher-earning partner, but is a benefit to the lower-earning partner. Therefore, the higher costs of separation to married couples that can lead to higher levels of enforceable trust compared with cohabiters, and therefore changes in behavior, is based on two factors: 1. the additional costs involved in obtaining a divorce versus ending a cohabiting relationship and 2. the extent to which damage to a reputation after divorce exceeds the damage to a reputation after ending a cohabiting relationship.

The above analysis by England and Farkas (1986) assumes that members of a cohabiting or married couples are rational actors, who assess the costs and likelihood of ending a relationship, and adjust their behavior accordingly. However, the extent to which marriage has higher levels of enforceable trust than cohabitation due to ‘real’ additional costs to exiting the relationship may be supplemented by the symbolic value of marriage as an enduring relationship, even if, in reality, many marriages do not reach this ideal. Cherlin (2004) argues that as the practical benefits to marriage have been reduced due to women’s rising rates of employment, the symbolic significance of marriage has
persisted, and may have even increased. Over the past few decades he notes, weddings have become more elaborate and expensive, and are more likely to occur in a church than in a civil ceremony (and therefore involve more ritual), compared with earlier decades. Similarly, Smock, Manning and Porter (2005) find that working and lower middle class cohabiters often emphasize the importance of being able to afford an elaborate wedding before getting married. Cherlin (2004) argues that the rise in elaborate weddings and the increased ritualism in these weddings reflects a shift in the perceived value of marriage among couples who are marrying: marriage now represents an important milestone in personal achievement, rather than a practical arrangement with important social and economic benefits. The symbolic nature of marriage is also reflected in findings by Furstenberg et al. (2004) who note that 55 percent of U.S. adults view marriage as a prerequisite to being considered an adult. The increasing emphasis on the symbolism of marriage, and the common (but not universal) opinion that marriage is a prerequisite to adulthood may result in shifts of behavior after marriage, not due to the practical changes in enforceable trust due to a marriage contract, but because marriage is a symbolic change in status, and is associated with adulthood.

The symbolic value of marriage may also have an impact on the way in which people outside of the relationship treat married versus cohabiting individuals, which can then affect their behavior. Cherlin (2000) argues that marriage conveys the message that the individuals marrying have achieved their full adult social status. This change in status may reflect selection into marriage among those who have already achieved this status; Smock, Manning and Porter (2005) find that among working and lower middle class
cohabiters, obtaining certain financial goals before marriage is an important signal of respectability, and achieving those goals indicates a change in status that would prepare couples for marriage.

This change in status- whether caused by marriage or associated with marriage due to selection factors- may cause other people to treat married individuals differently than cohabiting individuals (Cherlin 2000, Nock 1998, Waite and Gallagher 2000: 14, 18). Individuals who marry may then begin to view themselves differently once they have taken on the role of a spouse, and therefore change their behavior following marriage to meet outsider’s expectations. For instance, Waite and Gallagher (2000:55) discuss a large body of research which demonstrates that when single men approach marriage and eventually marry, they ‘settle down’ and become less likely to engage in risky behavior that can lead to negative health consequences. Changes in how other people perceive the couple can also have more direct benefits; for instance, married couples are more likely to receive financial transfers from extended family members than cohabiting couples, which can increase their ability to accumulate wealth (Waite and Gallagher 2000: 117-118).

A change in relationship status can also affect the way that partners feel about each other, and their role in intervening in their spouse’s behavior, which can further affect behavior. Waite and Gallagher (2000: 45, 116) claim that cohabiting partners do not feel responsible for each other’s welfare to the extent that married couples do, a factor that they argue can affect monitoring of a partner’s health and healthy behaviors and the extent to which cohabiters restrict spending and save money for their partnership rather
than spend it on individualistic purchases. Individuals (and especially men) who are married then benefit from increased social support or ‘nagging’ from their spouse, which can discourage unhealthy behavior and encourage regular sleep patterns and healthier diets (Waite and Gallagher 2000: 55, Umberson 1992). However, cohabiters with definite plans to marry their partner likely feel as responsible for their partner’s welfare as married couples, given that they expect to stay in a long term relationship with that partner. This argument again highlights the importance of distinguishing between cohabiters with definite versus uncertain marriage plans.

The above theories regarding why behavior may shift following marriage have much to do with the institutionalization of marriage. Marriage is a type of relationship with clear norms and legal status, while cohabitation does not have clear norms regarding behavior, is not legally recognized and is therefore not ‘institutionalized’ (Nock 1995). Institutionalization of a relationship type can affect behavior within the relationship because of the clear norms regarding behavior, and conformity of people in that type of relationship to those norms. However, marriage as a institution has undergone deinstitutionalization in recent decades, due to the breakdown of traditional gendered norms regarding the division of labor in the household following women’s entry *en masse* into the workforce in the 1970s (Cherlin 2004). Cherlin (2004) identifies two shifts in the meaning of marriage. The first, previously described by Burgess and Locke (1945) was a shift in the late 19th and early 20th century from marriage as an institution and economic unit, to a ‘companionate’ marriage, in which marriage still served as an economic unit, but love and emotional satisfaction were newly emphasized as crucial to
marital success. This represented a shift from earlier generations in which sentimental concerns were not emphasized to the same degree. Since the 1960s Cherlin argues, marriage has undergone a second transition from a ‘companionate’ to an ‘individualized’ marriage, in which the roles regarding the gendered division of labor became more flexible, and married individuals began to think of their marriages in terms of how it contributed to their own individualistic self development (Cherlin 2004, Cherlin 2009).

Due to the shift in the meaning of marriage, as well as the roles associated with marriage, the norms associated with marriage have become less normative, and marriage has therefore become more like cohabitation. Cherlin (2004) also argues that cohabitation has become more institutionalized during this time period, as some states, municipalities and employers have begun to grant cohabiting couples some of the rights previously granted only to married couples. Therefore, differences in the behavior between cohabiters and married individuals due to the institutionalized status of marriage may not be as evident as in previous decades.

Finally, selection into marriage may affect differences in behavior between cohabiting and married individuals. First, if only certain cohabiters are considered ‘marriageable’ by their partners, then married couples will have a greater prevalence of those characteristics that increase the ‘marriageability’ of cohabiters. For instance, Gray (1997) finds that even as specialization in the household has declined, men who are married still have consistently higher wages than non-married men, in part because men who earn more are considered more ‘marriageable’ and are therefore more likely to get married. Financial prerequisites to marriage are also emphasized in Smock, Manning and
Porter’s (2005) qualitative study of working and lower middle class cohabiters. Second, selection into cohabitation has changed over time as rates of cohabitation have skyrocketed. In the previous chapter I noted that the percent of first marriages beginning in cohabitation have risen from less than 10 percent in the late 1960s to over 50 percent in the late 1990s and early 2000s.

As rates of cohabitation have risen, selection into cohabitation has changed as well. Earlier cohabiters were an unusual group who defied conventional norms to live with their partner without a marriage contract; as more couples cohabit, and as cohabitation has become a modal pathway by which young adults enter marriage, those who cohabit before marriage are not as unusual. This changing selection into cohabitation means that previously found differences between cohabiters and married individuals may no longer be present, or as large. The issue of selectivity into cohabitation prior to marriage also underlines the importance of distinguishing between married couples who cohabited before marriage and those who did not cohabit before marriage in comparisons of cohabiting and married individuals that attempt to determine if marriage ‘makes a difference’ in the behavior of premarital cohabiters. If both groups of married individuals are included in comparisons to cohabiters, differences found may be due to selection into cohabitation prior to marriage and the conflation of these two groups of married couples, rather than shifts in behavior that occur due to entrance into marriage itself. As such, in this chapter I will focus on comparing cohabiters to married couples that previously cohabited, in order to better isolate differences that occur due to
changes in relationship status, rather than differences that occur because of the select

nature of the comparison groups.

In sum, several causal and selection mechanisms have been proposed by theorists
to explain the differences in behavior between cohabiting and married individuals.
Behavioral differences between these two groups may have declined in recent decades,
due to shifts in the meaning of and selection into marriage and cohabitation. This chapter
will update the literature on comparisons of cohabitation and marriage using a recent
dataset that examines young cohabiting and married couples. This chapter will also
examine the extent to which previous differences found between cohabiting and married
couples, and therefore the benefits attributed to a change in marital status, were
influenced by the conflation of married couples who both did and did not cohabit before
marriage, and cohabiters who both were likely and unlikely to marry. To reproduce
previous findings, I will include comparisons of all cohabiters to all married couples to
distinguish between new findings due to the shifting meaning of marriage and
cohabitation, and new findings due to more nuanced comparison groups.

**Previous Literature Comparing Cohabitation and Marriage**

Several studies have attempted to compare cohabiters to married people; however
these studies have examined cohabiters as one monolithic group without regard to marital
intentions. Rindfuss and VandenHeuvel (1990) examine the differences between
cohabiters, married people, and single people in a variety of different attitudes and
behaviors and find cohabiters tend to fall between married people and single people, but
tend to be closer to single people than to married people. These findings seem to indicate
that cohabitation is a stepping stone or a precursor to marriage, but not a substitute for marriage; couples who cohabit are significantly different from those who are “single” (i.e., not cohabiting), but are also significantly different from those who are married, and they tend to both fall in between these two groups on all measures. However, this study does not take into account the marital intentions of the cohabiters, so it is no surprise then that Rindfuss and VandenHeuvel (1990) find that cohabiters fall between single people and married people in the behaviors and attitudes they study, as those cohabiters without marital intentions are likely skewing their results.

Like Rindfuss and VandenHeuvel (1990), Waite’s 1995 study of the differences between singles, cohabiters and married people finds significant differences between these groups. Married couples have more wealth, and men as well as black women (but not white women) have higher hourly wages when they are married rather than cohabiting. Married couples are also found to be more likely to pool financial resources, more likely to spend free time together, and more likely to agree on the future of the relationship than cohabiting couples.

Unlike the two other studies discussed, Nock (1995) restricts his sample to those whose relationships have lasted no more than 10 years, in order to exclude those who have been married a long time, as cohabitation relationships tend to last for less time, and the longer relationship duration of married couples may affect outcomes. He finds that commitment is lower in cohabitation than in marriage, that cohabiting individuals have a poorer relationship with both parents than married people and that cohabiters are less
happy than married individuals, but that there is no difference in perceptions of fairness about the division of housework and childcare.

While all three of these studies attempt to compare cohabiters to married people, and while Nock’s (1995) study limits comparisons to couples that have been married for less than 10 years, these studies, which represent the canon of studies comparing cohabiters and married people on several different measures, all fail to distinguish between cohabiters with marital intentions and those without. These studies can be characterized as comparing marriage relationships with ‘marriage-like’ relationships, and argue that the act of formally legalizing a relationship through marriage will have significant impacts on that relationship. These studies implicitly assume that all cohabiters are in a ‘marriage-like’ relationship, and so should be studied as a homogenous group. Cohabiters, however, have differing levels of commitment to their partners that may or may not result in a relationship that is ‘marriage-like.’

Marital Intentions and Cohabitation

One way of empirically measuring cohabiters’ level of commitment to their partners is by asking cohabiters whether they think they will marry their partner (and therefore have ‘marital intentions’). Cohabiters have been previously characterized as being composed of two different groups; those with marital intentions and those without (Rindfuss and VandenHeuvel 1990). Bumpass Sweet and Cherlin (1991) find that the vast majority of cohabiters fall into the first category: 50 percent of never married cohabiters say they have definite plans to marry their partner, and an additional 31 percent think they will marry the person they are cohabiting but have no definite plans as
of yet. Partners within a couple tend to have high levels of agreement as to whether or not they will marry each other; four-fifths of cohabiting couples agree with each other as to future marital intentions, with 69 percent agreeing they will marry each other and 13 percent agreeing they will not marry at all (Bumpass Sweet and Cherlin 1991). The remaining one fifth is in disagreement as to their future marital intentions, with one partner thinking they will marry and the other saying they will not (Ibid).

Couples have varying degrees of certainty about their marital intentions, and may or may not have discussed marriage with their partners. In a qualitative study of 25 cohabiting individuals, Sassler (2004) finds that only one third of her sample had discussed future relationship goals prior to moving in with their partner, and of those, half had expressly stated they did not want to marry. In a larger qualitative study of 115 cohabiters, Manning and Smock (2005) find that only six percent of cohabiters were formally engaged at the start of cohabitation, and an additional 31 percent had discussed marriage before starting cohabitation. Within the first year of cohabitation, the topic of marriage is often raised, and Sassler (2004) finds that those who had talked about future marriage plans had on average been living with their partner for about two years. What these findings suggest is that for majority of cohabiters, explicit discussion of marriage, if it ever does occur, does not occur until after the start of cohabitation. However, this should not have an impact on the measure of marital intentions used in this chapter, as it is current marital intentions that should affect the current behaviors of cohabiting individuals, and not any change that may occur in marital intentions in the future.
Cohabiters with marital intentions and those without show significant differences in relationship quality, and therefore conflating both in comparisons to married couples may result in findings skewed by cohabiters who do not intend to marry their partner. In the only study found by this author that compares cohabiters with and without marital intentions to couples that are already married, Brown and Booth (1996) find that couples that intend to marry are no different from already married couples in terms of disagreement (measured by frequency of disagreement over household tasks, money, spending time together, sex and having a child), fairness (including how fair respondents deem the division of household chores, working for pay and spending money), happiness, conflict measurement (including shouting and throwing things at each other and low frequencies of calmly discussing disagreements) and in fact have higher levels of interaction that already married couples, as measured by the reported frequency of time spent alone with partner or spouse in the last month. On the other hand, couples that do not intend to marry are found to have significantly lower relationship quality by these measures than already married couples, which significantly skews comparisons of all cohabiters to all married couples (Brown and Booth 1996).

Brown and Booth (1996) discuss several reasons for differences between cohabiters with marital intentions and those without. First partners that do not intend to marry may be less “marriageable” in that they may have lower income, higher welfare rates, and more children from previous relationships. They test this hypothesis, and find no significant differences in intent to marry by income, welfare, or number of children, indicating that marriageability does not affect intent to marry (although it might affect
actual transitions into marriage). Second, couples without marital intentions may not have the skills to sustain relationships, and they find some evidence for this theory, in that couples that do not intend to marry are more likely to have been previously divorced. An alternative explanation is that these individuals were “burned” by their divorce experience, and as a result are more cautious about entering another marriage (Brown and Booth 1996). Third, this may be the result of selection into the sample, in that couples that have no marital intentions and have been in a cohabiting relationship for a longer period of time (and are therefore overrepresented in the sample) have lower relationship quality and have not married, while those that have better quality relationships have changed their marital intentions and/or self-selected into marriage at an earlier point.

Brown and Booth’s 1996 study remains the only study on record that compares couples with and without marital intentions to couples that are already married. However, this study has three drawbacks that I will address in my research. First, this study only examines measures of relationship quality. While this is indeed an important topic, in this chapter I will examine other measures that may differentiate these groups, such as those studied in Nock’s (1995) and Waite’s (1995) studies, and how marital intentions make a difference in those measures.

Second, while Brown and Booth’s (1996) study only compares cohabiters to people who had been married for less than 5 years, an important distinction, it also conflates married couples who cohabited prior to marriage with those who did not. While this makes sense in the context of their study, in which they are arguing that cohabiters with marital intentions are no different than any married couples, they
compare cohabiters with marital intentions to a group consisting of married people with
prior cohabitation (which is an approximately the same people later in time), and married
people with no prior cohabitation (which cannot). In this chapter I will compare
cohabiters only to married couples that cohabited with each other prior to marriage. In
doing so, I will be examining the same types of couples at two different time periods;
before and after marriage.

Finally, Brown and Booth (1996) distinguish between only two groups of
cohabiters: Those who intend to marry and those who do not. In this chapter I will
further distinguish between cohabiters with strong marital intentions, and those with
weak marital intentions. In this way I can examine the extent to which uncertainty about
the future as described by Waite (1995) is in fact the cause of difference between
cohabiters and married couples. In my more refined examination of how behavior
changes between cohabitation and marriage, I also exclude those who indicate they will
probably or definitely not marry their partner, as these couples are unlikely to marry and
therefore should not be included in comparisons of cohabiters and married couples that
aim to examine the effect of marriage on behavior\(^3\). Recent research has (not
surprisingly) found that marital intentions significantly impact later union transitions.
Brown (2000) found that marital intentions were significantly related to both odds of later
marriage and odds of later separation. Couples in which neither partner expected to

\(^3\) Overall comparisons of all cohabiters to all married couples will include cohabiters with
no marital intentions, to reproduce previous research.
marry were only 17 percent as likely as couples in which both partners expected to marry
to marry by five years after marital intention information was collected (Ibid). The
degree of certainty of marriage plans matter as well, and Sassler and McNally (2003) find
that cohabiters with definite marriage plans have a higher likelihood of later marriage that
cohabiters with eventual (and therefore less certain) marriage plans.

These findings regarding separation and marriage indicate that marital intentions
are a good measure of which cohabiters are likely to eventually marry, and that it is
important to distinguish between cohabiters with uncertain versus definite marriage
plans. Cohabiters with definite marriage plans are the most likely to transition to
marriage at a later date (Sassler and McNally 2003), and therefore are the closest possible
approximation to examining cohabiters who will eventually marriage in the absence of
panel data. Cohabiters with uncertain or eventual marriage plans may differ considerably
from married couples who previously cohabited, both because this group is less likely to
eventually get married, and therefore differ from those cohabiters who do eventually
marry, and because the uncertainty in marriage plans itself may be a result of, or affect,
differences in behavior.

Distinguishing between cohabiters according to their marital intentions is a useful
proxy measure in determining the type and meaning of these different types of
cohabitations. The group of cohabiters who do not intend to marry their partner can be
conceptualized as couples that are using cohabitation as an alternative to marriage, or an
alternative to dating. Couples who are uncertain about future marriage plans with their
partner can be conceptualized as using cohabitation as a ‘probationary marriage’ in which
they are determining if they will commit to legal marriage with their partner. Couples with uncertain marriage plans who do not later marry are then those who do not successfully navigate this ‘probationary marriage.’ Couples with definite marriage plans are those who have passed this probationary period, and may be either waiting to obtain certain financial goals before entering marriage as described by Cherlin (2004), or may be formally engaged and in the planning stages of a wedding.

**Data and Methods**

To examine whether marriage ‘makes a difference’ in the behavior of cohabiters I use the third wave of the National Survey of Families and Households (NSFH) data set. The National Survey of Families and Households is a sample of United States individuals that over-samples for select groups, including cohabiting couples, recently married couples, Blacks, Puerto Ricans, Mexican Americans, single-parent families and families with step-children (Bumpass and Sweet 2002). The first wave of the dataset is nationally representative once over-sampling is taken into account, and was collected in 1987-1988. During the first and second wave of data collection (collected from 1992-1994), one “focal child” was randomly selected from each household and was then interviewed in follow up surveys that were collected in 2001-2002. In this chapter I examine the focal children during the third wave of data collection, collected from 2001-2002, during which the focal children are ages 18-34. This sample does not include children of recent immigrants to the United States and so is no longer nationally representative. Furthermore, weights were not generated for this sample in order to account for over sampling of the groups discussed above, and therefore this sample oversamples the
children of those groups. However, this dataset has the advantage of having a large sample size of cohabiters, information that is relatively recent, and detailed information that is not available in other surveys of cohabitation and marriage. By examining these focal children, this chapter will have the advantage of examining a group that is in its prime relationship formation years, for whom information has been recently collected. Given that I will be examining conditional probabilities, and given that this data set was originally nationally representative, this dataset is the best available source of information about behavior during cohabitation and marriage. Means presented in these analyses should not be considered nationally representative, and readers should focus on the differences between groups rather than the means within groups.

Using this dataset, I examine differences in work, wealth, and health among cohabiters with weak and strong marital intentions, and compare them to married individuals that cohabited before marriage. Cohabiters are self identified, and are examined in two groups, as measured by their response to the question “Do you think that you and your partner will eventually marry? Would you say you definitely won't, probably won't, there is about a 50-50 chance, you probably will, or you definitely will?” The first group (N=109) are cohabiters with weak marital intentions, who indicate that there is a 50-50 change they will marry or that they will probably marry their partner. The second (N=96) are cohabiters with strong marital intentions, who indicate they will definitely marry their partner. These groups are then compared to individuals who have been married five or fewer years and who cohabited before marriage (N=246) and couples who have been married over five years and who cohabited before marriage.
This leads to a sample size of 553 for these regressions, although some regressions were missing data on the outcome variable and therefore have a lower number of cases. These totals do not include cases that were excluded from the sample because they were missing one or more control variable; a total of 113 individuals were removed from this sample due to missing data on control variables, including 53 cohabiters and 60 married individuals.

Additionally, I estimate regressions that compare all cohabiters to all married couples in order to compare the results of these regressions, which reproduce earlier research, to regressions that include the more refined categorization of married and cohabiting couples discussed above. These groups include a total of 224 cohabiters and 562 married couples, for a total sample size of 786. These groups include cohabiting couples with no intentions to marry, and married couples that did not cohabit prior to marriage.

I calculate several Ordinary Least Squares and Logistic regressions to predict outcome variables. First, to reproduce previous studies, these regressions are calculated controlling only for whether the respondent is cohabiting or married at the time of the study. Next, regressions are calculated to examine if cohabiters with varying degrees of marital intentions are persistently differ from married couples with prior cohabitation, and whether behavior continues to change after marriage. The reference category for these regressions is married couples who previously cohabited and who have been married for five or fewer years. Regressions are then re-run adding control variables so
that I can distinguish between differences due to heterogeneity between groups and differences due to a change in marital status.

Results are presented as category specific means, first calculated with no control variables and then recalculated as regression-adjusted means using the “Adjust” command in STATA. Regression adjusted means calculate the mean for selected categories while adjusting for variables controlled for in regressions. These means then represent what the mean would be if controlled-for variables within groups are set to the mean value for the entire population. For instance, if the average age of cohabiters is 26 and the average age of married couples is 29, then differences in non-adjusted means for outcomes may be affected by these age differences rather than differences attributable to relationship stage. Regression-adjusted means calculate what the mean would be for each group if both cohabiters and married couples had the same mean age, which is set as the mean value for age of the overall population, as well as the mean value for all other variables controlled for in the regression.

Regressions calculated in order to obtain regression-adjusted means include control variables for respondent’s sex (reference: female), race/ethnicity (White non-Hispanic, Black Non-Hispanic, Hispanic, Other Race, reference: white), age, partner’s age, respondent’s level of education (Less than high School, High school degree or GED, Some College or Bachelors degree or higher, reference: some college), whether the respondent had been previously married (reference: was not), whether the respondent previously cohabited with a partner other than the current partner (reference: did not), whether or not the respondent has children (reference: does not), and the total duration
spent in the current cohabiting relationship or, in the case of married couples, the total duration spent both cohabiting with and married to their spouse. These control variables are similar to those used in Nock (1995). Regressions on wealth and debt are calculated a third time, controlling for the above demographic differences and adding a control variable for total family income, in order to distinguish between differences due to demographic differences and those explained by income differences, rather than a greater accumulation of wealth due to relationship status. Regressions for health variables also include a control variable for total family income in addition to other demographic characteristics.

Outcome variables are based on the response of one member of the household, and their reports of both their own behavior and their partner’s behavior. Apart from regressions related to wealth, debt, total family income and receipt of public assistance (which have a couple-level unit of analysis), regressions are calculated separately based on gender (and have an individual-level unit of analysis), as many outcomes analyzed may have different outcomes depending on the gender of the individual. Most health outcomes are self-reported only, as respondents were not asked about the health behavior of their partners apart from information about health insurance; as a result these regressions have a smaller sample size.

Tables presented in this chapter include regression adjusted means only. Full regression results for select outcome variables can be found in the Appendix to this chapter, in Tables 2.7-2.10.
### Table 2.1: Descriptive Statistics by Stage of Relationship

<table>
<thead>
<tr>
<th></th>
<th>MODEL 1</th>
<th></th>
<th>MODEL 2</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Cohabiters</td>
<td>All Married (Ref.)</td>
<td>Cohab: 50/50 Chance or Probably will Marry</td>
<td>Cohab: Definitely Will Marry</td>
<td>Married: Cohab Before Marriage, Married 5 or fewer years (Ref.)</td>
</tr>
<tr>
<td>Percent of Respondents Male</td>
<td>39.73</td>
<td>43.24</td>
<td>39.45</td>
<td>39.58</td>
<td>43.08</td>
</tr>
<tr>
<td>Age</td>
<td>26.24 ***</td>
<td>29.01</td>
<td>25.92 ***</td>
<td>26.11 ***</td>
<td>28.16</td>
</tr>
<tr>
<td>Partner’s Age</td>
<td>22.28 ***</td>
<td>29.92</td>
<td>26.56 ***</td>
<td>27.44 **</td>
<td>29.32</td>
</tr>
<tr>
<td>White Non Hispanic</td>
<td>85.71</td>
<td>89.15</td>
<td>84.60</td>
<td>88.54</td>
<td>85.79</td>
</tr>
<tr>
<td>Black Non Hispanic</td>
<td>8.04 †</td>
<td>4.80</td>
<td>6.42</td>
<td>9.38</td>
<td>4.88</td>
</tr>
<tr>
<td>Hispanic Hispanic</td>
<td>5.36</td>
<td>5.34</td>
<td>8.26</td>
<td>1.04 *</td>
<td>7.72</td>
</tr>
<tr>
<td>Other Race Non Hispanic</td>
<td>0.89</td>
<td>0.71</td>
<td>0.92</td>
<td>1.04</td>
<td>0.81</td>
</tr>
<tr>
<td>Less than High School</td>
<td>5.80</td>
<td>4.09</td>
<td>7.34 †</td>
<td>4.17</td>
<td>3.25</td>
</tr>
<tr>
<td>High School</td>
<td>27.68</td>
<td>25.44</td>
<td>19.27</td>
<td>34.38</td>
<td>29.27</td>
</tr>
<tr>
<td>Some College</td>
<td>46.43</td>
<td>41.28</td>
<td>54.13</td>
<td>38.54</td>
<td>44.72</td>
</tr>
<tr>
<td>Bachelors Degree Plus</td>
<td>20.09 *</td>
<td>29.18</td>
<td>19.27</td>
<td>22.92</td>
<td>22.76</td>
</tr>
<tr>
<td>Has Children</td>
<td>37.50 ***</td>
<td>69.40</td>
<td>39.45 ***</td>
<td>28.13 ***</td>
<td>63.02</td>
</tr>
<tr>
<td>Previously Married</td>
<td>15.63 *</td>
<td>9.79</td>
<td>16.51</td>
<td>15.63</td>
<td>14.23</td>
</tr>
<tr>
<td>Previously Cohabited with Partner Other Than Current Partner</td>
<td>27.68 ***</td>
<td>10.14</td>
<td>31.19 **</td>
<td>21.88</td>
<td>18.29</td>
</tr>
<tr>
<td>Duration of Cohabitation and Marriage (Years)</td>
<td>2.44 ***</td>
<td>6.17</td>
<td>2.39 ***</td>
<td>2.09 ***</td>
<td>4.83</td>
</tr>
<tr>
<td>N</td>
<td>224</td>
<td>562</td>
<td>109</td>
<td>96</td>
<td>246</td>
</tr>
</tbody>
</table>

*Note: †p<.10  *p<.05  **p<.01  ***p<.001*

Table 2.1 presents descriptive statistics for the control variables used in these analyses as well as t-tests of difference between groups. The first two columns, or ‘Model 1’ include the mean values for variables among all cohabiters and all married

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4 Descriptive statistics for total family income, which is both an outcome variable and a control variable for selected regressions where indicated, are presented in Table 2.
couples, and a t-test of difference between the two. These comparisons will be referred to as ‘overall comparisons’ in the text. The next four columns, or ‘Model 2’ include the more refined groups of cohabiters with uncertain or weak marriage plans, cohabiters with definite or strong marriage plans, premarital cohabiters who have been married five or fewer years (reference) and premarital cohabiters who have been married more than five years, and include a t-test of difference for each group compared with the reference group.

Even examining the descriptive statistics reveals that a more subtle comparison of cohabitation and marriage is necessary to determine if marriage makes a difference in the behavior of premarital cohabiters. For instance, when comparing all cohabiters to all married couples in overall comparisons, cohabiters are found to be significantly less likely than married individuals to have a bachelor’s degree, more likely to have been previously married, and marginally more likely to be black. However, a more subtle examination of these categories in Model 2 shows no significant difference in the probability of having a bachelor’s degree, being previously married or being black between the four comparison groups examined. These differences found in overall comparisons are then due to conflations of groups that I argue should not be included in comparisons of cohabitation and marriage if one is trying to determine if marriage ‘makes a difference’ in behaviors or outcomes.

Furthermore, these descriptive statistics demonstrate that conflating all cohabiters and all married couples can hide existing differences between these groups that may be attributable to changes in relationship status or selection into marriage. For
instance, all cohabiters are no different than all married couples in their likelihood of being Hispanic or white or having less than a high school degree or a high school degree, but a more refined analyses shows that cohabiters with definite plans to marry are less likely to be Hispanic than couples already married (perhaps because this group moves more quickly to marriage once marriage plans are established in comparison with other groups), cohabiters with weak marital intentions are marginally more likely to be a high school drop outs and marginally less likely to have a high school degree compared with the reference group, and married couples that have been married for a long duration are more likely to be white than the reference group.

Although several differences between cohabiters and married couples that are found in overall comparisons in Model 1 persist in Model 2, these differences are in some cases revealed to be correlated with uncertainty in marriage plans or longevity of marriage, rather than the act of marriage itself. For instance, in Model 1 cohabiters are found to be significantly more likely to have previously cohabited with another partner, and in Model 2 some groups still show significant differences. Cohabiters with weak marital intentions are significantly more likely than the reference group to have cohabited with a prior partner, and married couples that previously cohabited and who have been married over 5 years are significantly less likely than the reference group to have cohabited with a prior partner, probably because due to the younger age of this sample, those who have been married for a long time have less time available in which they were able to cohabit with other partners. However, there are no significant differences between cohabiters who have definite marriage plans and the reference group in previous
cohabitation. This indicates that with regards to prior cohabitations there is selectivity into weak or strong marriage plans, and selectivity into long or short term marriages but that there is no selectivity based on entrance into marriage itself.

Some differences do persist across groups and models, and show significant shifts in behavior when comparing cohabiters with definite marriage plans to recently married premarital cohabiters. For these variables, it is likely that a shift in relationship status causes a shift in behavior, or that a shift in behavior is associated with selection into marriage. Cohabiters and their partners are significantly younger than married couples, and couples that have been married more than five years are significantly older than those who have been married for a shorter duration. Cohabiters are significantly less likely to have children and have had a significantly shorter relationship duration than the reference group, and those who have been married for a longer duration are significantly more likely to have children and have had a longer relationship duration compared to the reference group. No differences across groups are found in the likelihood of having some college education, of being a member of a race/ethnicity other than white, Black or Hispanic, or of the primary head of household being male.

**Income**

Previous research on the relationship of income and marriage has been somewhat mixed. Brown (2000) and Smock and Manning (1997) find that men’s income is positively associated with marriage, but that women’s income has no relationship to the probability of cohabiters’ marrying. However, Sassler and McNally (2003) find the opposite- that men’s income has a significantly negative association with later marriage
probability among cohabiters. Like Brown (2000) and Smock and Manning (1997), Sassler and McNally (2003) also find that women’s income has no relationship to marriage prospects. In a qualitative study of 115 working class and lower class cohabiters, Smock, Manning and Porter (2005) find that over 70 percent of the cohabiters they surveyed mentioned economic circumstances and financial stability as an important prerequisite to moving to marriage. Cohabiters who indicate they will definitely marry their partner will likely then have higher income levels than those who indicate they are uncertain about their future marriage plans, due to selection into marital intentions.

Table 2 presents the means and regression-adjusted means for various measures of income. I find that in overall comparisons of all cohabiters to all married couples, both married men and married women have significantly higher incomes than cohabiting men and women, that married couples have a higher total family income than cohabiters, and married couples are significantly less likely than cohabiters to receive public assistance. However when examining the more refined grouping of cohabiting and married individuals in Model 2, cohabiters with strong marriage plans are not significantly different from recently married premarital cohabiters for all income measures, once demographic differences are taken into account. Concurrently, cohabiters with weak marriage plans are significantly different than recently married cohabiters for all measures, indicating it is uncertainty in marriage plans that are driving many of these differences, rather than a change in income due to marriage.
Table 2.2: Means and Regression-Adjusted Means for Income and Public Assistance, by Stage of Relationship

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Cohabiters</td>
<td>All Married (Ref.)</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Men’s Income (Employed Only)</td>
<td>32371 *** 47960 711</td>
<td>27975 *** 33485 * 42504 54784 ** 495</td>
</tr>
<tr>
<td>Men’s Income (Employed Only, Adjusted)</td>
<td>37456 † 44840 711</td>
<td>19625 ** 23633 24973 21484 425</td>
</tr>
<tr>
<td>Women’s Income (Employed Only)</td>
<td>20261 *** 25948 588</td>
<td>17946 ** 22548 25960 26653 425</td>
</tr>
<tr>
<td>Women’s Income (Employed Only, Adjusted)</td>
<td>21460 † 24419 588</td>
<td>19625 ** 23633 24973 21484 425</td>
</tr>
<tr>
<td>Total Family Income</td>
<td>47504 *** 66728 786</td>
<td>41177 *** 52644 * 62091 72708 * 553</td>
</tr>
<tr>
<td>Total Family Income (Adjusted)</td>
<td>53446 * 63713 786</td>
<td>44142 *** 53899 61572 67846 553</td>
</tr>
<tr>
<td>Family Receives Public Assistance</td>
<td>15.63 *** 5.69 786</td>
<td>20.18 ** 8.33 8.94 4.90 553</td>
</tr>
<tr>
<td>Family Receives Public Assistance (Adjusted)</td>
<td>13.62 *** 3.99 786</td>
<td>17.37 ** 8.82 6.49 3.36 553</td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001

Men’s income steadily increases between stages of cohabitation and marriage.

Overall, cohabiters earn significantly less than married men, and income continues to increase after marriage. However, after accounting for demographic differences between these groups, the difference between the two key groups (cohabiters with strong marriage plans and premarital cohabiters who recently married) disappears. Average income still increases between these two relationship stages, but this increase is no longer statistically significant. Furthermore, once demographic characteristics are controlled for, the difference in men’s income between those who recently married and those who have been married over five years is much larger than the difference between cohabiters with strong marriage intentions and recently married couples, indicating that longevity of
marriage may matter more than the act of marriage itself, at least in terms of raising men’s income. This indicates that marriage does indeed make a difference in men’s income, but that the benefits to marriage in terms of men’s income only accrue with time. The finding that men’s income is higher among cohabiters with definite marital plans compared with those with weaker marital plans is consistent with Brown’s (2000) finding that men’s income is positively associated with the probability of marriage among cohabiters and Smock, Manning and Porter’s (2005) finding that financial stability is an important prerequisite to marriage among cohabiters.

For women’s income, while cohabiters with weak marital intentions earn significantly less income, cohabiters with strong marriage intentions, recently married premarital cohabiters, and premarital cohabiters married over five years are no different from each other in terms of their average income. Similar results are found for receipt of public assistance; cohabiters with weak marital intentions are almost three times as likely as other groups to receive public assistance, but the other three groups have an equal likelihood of receiving public assistance. Although it is impossible to determine the direction of causality, these findings indicate that women’s lower income and receipt of public assistance are associated with uncertainty in marriage plans among cohabiters.

Total family income rises when enter marriage, and rises further among couples who are married for more than five years, although differences between all groups except for cohabiters with uncertain marriage plans become statistically insignificant once demographic heterogeneity is taken into account. Differences in total family income between cohabiters with strong marriage plans and the reference group versus the
difference between the reference group and those married over five years are about equal, indicating that staying married for over five years affects behavior as much as moving from cohabitation to marriage in terms of total family income. As noted however, once demographic differences are controlled for, these differences are no longer statistically significant.

Table 2.3: Means and Regression-Adjusted Means for Employment and Labor Force Participation, by Stage of Relationship

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Cohabiters</td>
<td>All Married (Ref.)</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Men’s Employment Rate</td>
<td>87.05 *</td>
<td>92.47  782</td>
</tr>
<tr>
<td>Men’s Employment Rate (Adjusted)</td>
<td>90.94</td>
<td>92.69  782</td>
</tr>
<tr>
<td>Women’s Employment Rate</td>
<td>81.45 *</td>
<td>73.51  776</td>
</tr>
<tr>
<td>Women’s Employment Rate (Adjusted)</td>
<td>78.72</td>
<td>77.47  776</td>
</tr>
<tr>
<td>Men’s Labor Force Participation Rate</td>
<td>95.02</td>
<td>96.90  769</td>
</tr>
<tr>
<td>Men’s Labor Force Participation Rate (Adjusted)</td>
<td>97.06</td>
<td>97.09  769</td>
</tr>
<tr>
<td>Women’s Labor Force Participation Rate</td>
<td>90.05 ***</td>
<td>76.58  776</td>
</tr>
<tr>
<td>Women’s Labor Force Participation Rate (Adjusted)</td>
<td>88.08 †</td>
<td>81.78  776</td>
</tr>
</tbody>
</table>

*Note: †p<.10 *p<.05 **p<.01 ***p<.001
Employment and Labor Force Participation

As discussed above, enforceable trust and specialization in market based and home based work is one of the causal mechanisms whereby marriage may affect employment. The extent to which there is selection into marriage on the basis of employment is less evident; Brown (2000) finds that neither men’s nor women’s employment is associated with the probability of cohabiters marrying. Smock and Manning (1997) find that men’s full time employment is associated with a lower probability of separation among cohabiters, but has no significant relationship to their probability of marriage. They find no relationship of women’s employment to either marriage or separation. I examine both employment rates and labor force participation rates to examine the extent to which marriage may be associated with differences in successfully obtaining employment among those actively looking for a job, and differences in the extent to which individuals participate in the labor force.

Cohabiting men have significantly lower employment rates compared with married men in Model 1, although these differences are explained by demographic differences between these groups. A more refined examination in Model 2 finds that cohabiting men are no different than recently married premarital cohabiters in their employment rate, but that employment rates significantly rise among men who have been married for over five years compared with the reference group. Women’s employment rates have the opposite association with relationship status. In Model 1, all cohabiters have significantly higher employment rates than married couples, although similar to male findings on this variable, these differences are fully explained by demographic differences between these two groups. In Model 2 women married over five years have
significantly lower employment rates than those married five or fewer years. Those married five or fewer years also have significantly lower employment rates than cohabiters with definite marriage plans, although in that case differences are explained by demographic differences between groups.

Men’s labor force participation rates have no association with relationship stage in either Model 1 or Model 2, but women’s labor force participation rates significantly drop among married women in both models compared with cohabiting women. While cohabiters with weak marriage plans have similar labor force participation rates to the reference group, cohabiters with strong marriage plans are significantly more likely to participate in the labor force than the reference group of women who recently married and cohabited before marriage, and labor force participation rates drop again between women in early marriages and women who have been married over five years. It should be noted that the drop in labor force participation rates between recent marriages and longer term marriages is approximately twice as large as the drop in labor force participation rates between cohabiters with strong marriage plans and the reference group; for the regression adjusted means, labor force participation drops approximately 8.5 percentage points (or 9 percent) between cohabiters with definite marriage plans and recent married women who cohabited before marriage, and an additional 17 percentage points (or nearly 20 percent) between women married five or fewer years and women married over five years. Similar to other findings in this chapter (such as men’s income), the difference between those married a short period and those married for a longer period are much larger than the difference between cohabitation and marriage, indicating that
longevity of marriage may matter more in terms of outcomes than entrance into marriage among premarital cohabiters, at least in terms of employment and labor force participation outcomes that are related to specialization.

**Hours Worked, Underemployment and Over-employment**

As discussed above, one common explanation for why married men earn more income is an increased productivity among married men due to specialization. Hours worked may provide some indicator of the extent to which productivity may increase following marriage. Brown (2000) finds that working full time versus working part time is not associated with the probability of cohabiters moving into marriage; however, this finding does not preclude the possibility that behavior may change after marriage due to causal mechanisms resulting from increased enforceable trust and specialization following marriage. In order to examine the extent to which work habits change between cohabitation and marriage, I examine several measures of the hours that employed respondents spend on work, including their usual hours worked per week, their reported ideal number of hours, and whether they are working less hours than their ideal (‘underemployment’) or more hours than their ideal (‘over-employment’).

Although in a previous section I find that men who have been married for over 5 years earn significantly more than the reference group, and that cohabiters with uncertain marriage plans earn significantly less than this group, this difference in income cannot be attributed to the hours spent at work. Comparisons of all cohabiting men and all married men find that cohabiting men work significantly less hours than married men, although the significance level becomes marginal once demographic differences are taken
into account. However, this difference is small (about 3 hours) and when a more refined examination is undertaken in Model 2, most differences disappear. Before controlling for demographic differences cohabiters with weak marriage plans work a statistically significant 3 and a half fewer hours per week on average compared with the reference group, but once demographic differences are accounted for there is no significant differences between groups. Men’s ideal working hours show no difference between groups in either model.

In overall comparisons in Model 1, married women’s working hours do not differ from cohabiting women’s; however in Model 2 some differences emerge. In addition to reducing their overall labor force participation rates, women who have been married over five years and who are still employed begin to cut back on their working hours compared with other groups. As with labor force participation rates, these differences do not emerge until later in marriage, and recently married premarital cohabiters work similar hours to cohabiters with definite plans to marry. Similarly, women’s ideal working hours significantly decline after marriage, although unlike their actual working hours, ideal work hours decline significantly between cohabitation and early marriage (the reference group) and continue to decline as women move from early marriage to late marriage. The differences are found in both models, and persist after taking into account demographic differences. It seems then that there is a disconnect between women’s ideal working behavior following marriage and their actual behavior, indicating that women are unwilling or unable to cut back their hours to match their ideal hours until later in marriage.
Table 2.4: Means and Regression-Adjusted Means for Hours Worked, Percent Underemployed (work less hours than ideal) and Percent Over-employed (work more hours than ideal) for Employed Respondents only, by Stage of Relationship

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men’s Usual Hours Worked</td>
<td>Men’s Usual Hours Worked</td>
</tr>
<tr>
<td></td>
<td>42.98 *</td>
<td>43.08 †</td>
</tr>
<tr>
<td></td>
<td>(Adjusted)</td>
<td>(Adjusted)</td>
</tr>
<tr>
<td></td>
<td>Men’s Ideal Hours</td>
<td>Men’s Ideal Hours</td>
</tr>
<tr>
<td></td>
<td>34.86</td>
<td>35.44</td>
</tr>
<tr>
<td></td>
<td>(Adjusted)</td>
<td>(Adjusted)</td>
</tr>
<tr>
<td></td>
<td>Men’s Underemployment Rate</td>
<td>Men’s Underemployment Rate</td>
</tr>
<tr>
<td></td>
<td>18.75 †</td>
<td>15.00</td>
</tr>
<tr>
<td></td>
<td>(Adjusted)</td>
<td>(Adjusted)</td>
</tr>
<tr>
<td></td>
<td>Men’s Over-employment Rate</td>
<td>Men’s Over-employment Rate</td>
</tr>
<tr>
<td></td>
<td>55.96</td>
<td>53.14 †</td>
</tr>
<tr>
<td></td>
<td>(Adjusted)</td>
<td>(Adjusted)</td>
</tr>
</tbody>
</table>

Note: All results in this table are for employed respondents only

Note: †p<.10 *p<.05 **p<.01 ***p<.001

For the most part underemployment seems to have no relationship to marital status, although all cohabiting men are marginally more likely to be underemployed than all married men in Model 1 before controlling for demographic differences. In Model 2,
the two groups of cohabiting women have slightly higher rates of underemployment than the groups of married women, but these differences are not statistically significant.

Similarly, men’s rates of over-employment (or working more hours than their ideal) do not show much significant variation by relationship status in Model 2, although cohabiters with weak marriage plans are marginally less likely to be over-employed compared with the reference group. Among women, demographic controls erase the marginal differences in over-employment found between all cohabiters and all married women in Model 1. However a more refined examination in Model 2 finds that women with weak marriage plans are significantly less likely to be over-employed compared with other groups. It should also be noted that although differences between the other groups are not statistically significant there is a slight increase in percentage of women reporting working more hours than their ideal following marriage. In light of the previous discussed findings regarding ideal and actual working hours of women, it is interesting to note that a hefty number of marriage women work more hours than their ideal, with the over-employment rate of married women hovering around 70 percent.

**Wealth, Debt and Public Assistance**

As discussed above, marriage and the accompanying feelings of responsibility to each other can affect the degree to which individuals save or spend money, and married individuals are more likely to receive wealth transfers from extended family members due to their change in status. Furthermore, married couples receive tax breaks from the government that may further increase their ability to accumulate wealth. To examine the extent to which married couples may accumulate more wealth than
cohabiters I examine several measures of wealth, including the percent of couples with combined savings of over $5,000, the percent that have no savings, the percent with credit card debt over $10,000, and the percent of couples in which one or both partners owns a home. After presenting regression adjusted means that account for demographic differences, another set of regressions are presenting that account for demographic difference and control for total family income. This enables a distinction between differences attributable to demographic differences, and differences in wealth accumulation that are explained by family income differences, a factor that is shown to be influenced by relationship stage in a previous section of this chapter.

In overall comparisons of cohabiters and married couples in Model 1, married couples are significantly more likely to have saved over $5,000, although these differences are entirely explained by demographic differences. In Model 2, cohabiters with definite plans to marry are no different than recently married premarital cohabiters in their likelihood of accumulating $5,000 in savings. Married couples who have been married over five years are marginally more likely to have saved over $5,000 compared with the reference group, but this is accounted for by demographic differences. Cohabiters with weak marriage plans are significantly less likely than the reference group to have accumulated this amount, and this is not fully explained by demographic differences. Once total family income is taken into account however, there are no differences between groups in Model 2 in terms of accumulating $5,000 in savings, indicating that this association is driven by income differences rather than differences in the amount of money saved across relationship types.
Table 2.5: Means and Regression-Adjusted Means for Savings, Credit Card Debt and Home Ownership by Stage of Relationship

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Cohabiters</td>
<td>Maried: Cohab Before Marriage</td>
</tr>
<tr>
<td></td>
<td>All Married</td>
<td>Cohab: Definitely Will Marry</td>
</tr>
<tr>
<td></td>
<td>(Ref.)</td>
<td>Maried 5 or fewer years</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>(Ref.)</td>
</tr>
<tr>
<td>Combined Savings of</td>
<td>37.90 *** 57.83 762</td>
<td>29.52 ** 47.37 50.00 61.00 † 536</td>
</tr>
<tr>
<td>Over $5,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combined Savings of</td>
<td>48.26 53.56 762</td>
<td>33.99 * 53.04 48.99 47.52 536</td>
</tr>
<tr>
<td>Over $5,000 (Adjusted)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combined Savings of</td>
<td>60.56 59.18 762</td>
<td>50.50 61.89 52.15 46.01 536</td>
</tr>
<tr>
<td>Over $5,000 (Adjusted + Family Income)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has No Savings</td>
<td>17.81 ** 9.95 762</td>
<td>22.12 ** 10.64 8.97 14 532</td>
</tr>
<tr>
<td>(Adjusted)</td>
<td>12.53 * 7.52 762</td>
<td>15.52 ** 7.52 5.05 9.45 532</td>
</tr>
<tr>
<td>Has No Savings</td>
<td>5.29 4.10 762</td>
<td>6.31 † 4.13 2.91 7.76 † 532</td>
</tr>
<tr>
<td>(Adjusted + Family Income)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combined Credit Card Debt of Over</td>
<td>21.10 24.32 769</td>
<td>19.05 26.97 26.97 25.74 541</td>
</tr>
<tr>
<td>$10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combined Credit Card Debt of Over</td>
<td>22.68 22.20 769</td>
<td>24.28 27.56 25.11 14.31 † 541</td>
</tr>
<tr>
<td>$10,000 (Adjusted)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combined Credit Card Debt of Over</td>
<td>22.72 22.36 769</td>
<td>24.80 27.85 25.13 14.23 * 541</td>
</tr>
<tr>
<td>$10,000 (Adjusted + Family Income)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Ownership</td>
<td>19.73 *** 71.17 648</td>
<td>11.11 *** 24.24 *** 63.72 78.02 * 444</td>
</tr>
<tr>
<td>(Adjusted)</td>
<td>25.35 *** 66.59 648</td>
<td>13.13 *** 31.68 ** 61.37 58.73 444</td>
</tr>
<tr>
<td>Home Ownership</td>
<td>28.24 *** 68.54 648</td>
<td>16.23 *** 32.92 ** 61.69 58.41 444</td>
</tr>
<tr>
<td>(Adjusted+ Family Income)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001

Cohabiters are also significantly more likely to have no savings compared with all married couples in Model 1, and this relationship persists after controlling for demographic differences, but is explained by income differences. In Model 2 however a more complex picture emerges. Cohabiters with strong marriage plans are no different than the reference group in their likelihood of not having savings, indicating that
marriage does not ‘make a difference’ in this area. Cohabiters with weak marriage plans are more likely to have no savings compared with the reference group, and this relationship is not fully explained by demographic or income differences. Furthermore, once demographic and income differences are taken into account, those married longer than five years are also more likely to have no savings, indicating a u-shaped relationship between the probability of having no savings and relationship stage. It should be noted however, that overall rates of having no savings are low (below 10 percent) for all groups after adjusting for income and demographic differences.

Although those married over five years are more likely to have no savings, they are also less likely to have large amounts of credit card debt. In Model 1, when comparing all cohabiters to all married couples, these groups to not differ on their probability of having over $10,000 in credit card debt, which for both groups includes around one fifth of couples. However in Model 2 it becomes clear after controlling for demographic and income differences that couples married for over five years are less likely to have this type of ‘bad’ debt than those married five or fewer years, while cohabiters with both weak and marriage plans are no different than those married five or fewer years.

Finally, home ownership rates are significantly higher among married couples, and remain a clear benefit to marriage even when examined separately by relationship stage in Model 2. Married couples are significantly more likely to own a home than cohabiters with either weak or strong marriage plans. Couples married over five years are more likely than couples married five or fewer years to own a home, but that
difference is explained by demographic differences. Home ownership then remains a clear benefit to marriage, and is a benefit that is present even in early marriage. It is interesting to note that although both groups of cohabiters are less likely than married couples to own a home, those with strong marriage plans (who are about half as likely as recently married couples to own a home) are about twice as likely to own a home as cohabiters with weak marriage plans. This indicates that even with home ownership, one of the few strong benefits to marriage found in this chapter, behavior among cohabiters becomes more similar to that of married couples when they have stronger marriage plans.

Health, Health Insurance, and Healthy Behavior

Previous research has found that both men and women have better health and a lower risk of mortality if they are married, compared with being single, which for men can be attributed to increased monitoring of health behavior of men by women, and for women can be attributed to increased financial well-being following marriage (Lillard and Waite 1995). Lillard and Waite (1995) also find that the health benefits to marriage accrue with time, which may result in differences in healthy behavior or overall reported health between those married for five or fewer years compared with those married over five years. As discussed above, Waite and Gallagher (2000) speculate that cohabiters will monitor their partner’s health behavior to a lesser degree than married couples, because they have a lesser concern for their partner’s well-being. Becker (1991: 76) additionally speculates that the increased work productivity of men following marriage may also improve their health, as these additional working hours would provide additional exercise and therefore health benefits; however the shift away from a manufacturing-based
economy in the United States makes this theory no longer plausible, and as shown above, married men do not work more hours than married women. Perhaps in part as a result of the decline of the manufacturing industry in the United States, unmarried and married men’s self-reported health has been converging over the past few decades, while health differences between married and unmarried women do not show a similar narrowing (Liu and Umberson 2008).

Research on health and cohabitation has been mixed. Wu et al. (2003) find that physical and mental health of cohabiters tends to fall between that of the married and other single people (including divorced, never married and widowers), but that once demographic differences are controlled for, differences between cohabiters and married individuals disappear. However, research has found that cohabiters are significantly more likely than married individuals to engage in unhealthy behavior that can lead to later health problems, such as binge drinking and marijuana use, and that differences between married and cohabiting individuals are especially pronounced among men (Duncan Wilkerson and England 2006). There is no found reduction in smoking cigarettes following marriage, and indeed women who are married are found by past research to be significantly more likely than cohabiting women to smoke cigarettes (Ibid). Umberson, Liu and Powers (2009) find a significant relationship between transitions into marriage and body mass index (BMI) which they find can be completely explained by demographic differences between groups, and no relationship between marital status and BMI; however they do not examine cohabiters specifically.
<table>
<thead>
<tr>
<th>Stage of Relationship</th>
<th>Model 1 All Cohabiters</th>
<th>All Married (Ref.)</th>
<th>N</th>
<th>Model 2 Cohab: 50/50 Chance or Probably Will Marry</th>
<th>Cohab: Definitely Will Marry</th>
<th>Married: Cohab Before Marriage, Married 5 or fewer years (Ref.)</th>
<th>Married: Cohab Before Marriage, Married more than 5 years</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Reported Health is Poor, Very Poor or Fair: Men</td>
<td>18.18</td>
<td>18.18</td>
<td>329</td>
<td>18.60</td>
<td>18.92</td>
<td>23.58</td>
<td>22.00</td>
<td>236</td>
</tr>
<tr>
<td>Self Reported Health is Poor, Very Poor or Fair: Men (Adjusted)</td>
<td>16.19</td>
<td>16.31</td>
<td>329</td>
<td>18.38</td>
<td>19.43</td>
<td>22.13</td>
<td>18.15</td>
<td>236</td>
</tr>
<tr>
<td>Self Reported Health is Poor, Very Poor or Fair: Women</td>
<td>25.93</td>
<td>23.03</td>
<td>452</td>
<td>27.27</td>
<td>24.14</td>
<td>27.86</td>
<td>21.57</td>
<td>315</td>
</tr>
<tr>
<td>Self Reported Health is Poor, Very Poor or Fair: Women (Adjusted)</td>
<td>25.81</td>
<td>17.92</td>
<td>452</td>
<td>26.03</td>
<td>25.78</td>
<td>21.94</td>
<td>12.74</td>
<td>315</td>
</tr>
<tr>
<td>Male Partner Has Health Insurance</td>
<td>59.19 ***</td>
<td>85.92</td>
<td>784</td>
<td>51.38 ***</td>
<td>69.79 **</td>
<td>83.67</td>
<td>86.27</td>
<td>552</td>
</tr>
<tr>
<td>Male Partner Has Health Insurance (Adjusted)</td>
<td>80.56 ***</td>
<td>91.18</td>
<td>784</td>
<td>73.71 ***</td>
<td>80.26 *</td>
<td>90.45</td>
<td>85.57</td>
<td>552</td>
</tr>
<tr>
<td>Female Partner Has Health Insurance</td>
<td>62.05 ***</td>
<td>86.99</td>
<td>785</td>
<td>59.63 ***</td>
<td>67.71 ***</td>
<td>85.71</td>
<td>86.27</td>
<td>552</td>
</tr>
<tr>
<td>Female Partner Has Health Insurance (Adjusted)</td>
<td>80.28 ***</td>
<td>91.52</td>
<td>785</td>
<td>76.29 **</td>
<td>74.69 **</td>
<td>90.32</td>
<td>86.32</td>
<td>552</td>
</tr>
<tr>
<td>Regular Smoker: Men</td>
<td>42.52 **</td>
<td>23.65</td>
<td>328</td>
<td>46.51</td>
<td>*</td>
<td>32.43</td>
<td>27.36</td>
<td>34.00</td>
</tr>
<tr>
<td>Regular Smoker: Men (Adjusted)</td>
<td>36.03 †</td>
<td>23.39</td>
<td>328</td>
<td>34.47</td>
<td>20.74</td>
<td>25.23</td>
<td>45.41</td>
<td>† 236</td>
</tr>
<tr>
<td>Regular Smoker: Women</td>
<td>51.85 ***</td>
<td>19.56</td>
<td>452</td>
<td>54.55 ***</td>
<td>46.55 **</td>
<td>27.14</td>
<td>21.57</td>
<td>315</td>
</tr>
<tr>
<td>Binge Drinker: Men</td>
<td>45.33 ***</td>
<td>16.36</td>
<td>452</td>
<td>51.26 **</td>
<td>46.50</td>
<td>25.21</td>
<td>16.75</td>
<td>315</td>
</tr>
<tr>
<td>Binge Drinker: Men (Adjusted)</td>
<td>30.12 *</td>
<td>16.81</td>
<td>315</td>
<td>30.95</td>
<td>29.41</td>
<td>19.81</td>
<td>14.00</td>
<td>232</td>
</tr>
<tr>
<td>Marijuana Use: Men</td>
<td>7.43 †</td>
<td>3.03</td>
<td>413</td>
<td>8.61</td>
<td>5.65</td>
<td>4.12</td>
<td>3.99</td>
<td>299</td>
</tr>
<tr>
<td>Marijuana Use: Men (Adjusted)</td>
<td>18.82</td>
<td>8.86</td>
<td>322</td>
<td>24.39</td>
<td>13.51</td>
<td>13.33</td>
<td>10.20</td>
<td>232</td>
</tr>
<tr>
<td>Marijuana Use: Women (Adjusted)</td>
<td>21.85 ***</td>
<td>4.50</td>
<td>408</td>
<td>30.36 ***</td>
<td>12.96</td>
<td>7.63</td>
<td>4.65</td>
<td>284</td>
</tr>
<tr>
<td>Obese: Men</td>
<td>15.80 **</td>
<td>4.25</td>
<td>408</td>
<td>21.60</td>
<td>9.95</td>
<td>7.21</td>
<td>7.78</td>
<td>284</td>
</tr>
<tr>
<td>Obese: Men (Adjusted)</td>
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<td>22.31</td>
<td>329</td>
<td>13.95</td>
<td>18.92</td>
<td>16.04</td>
<td>34.00</td>
<td>* 236</td>
</tr>
</tbody>
</table>
Obese: Men
(Adjusted)

|----------|-------|---|-------|-----|-------|-------|-------|-------|-----|
Obese: Women
(Adjusted)

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<th>21.54</th>
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<th>20.14</th>
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<th>312</th>
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<td>14.66</td>
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<td>18.32</td>
<td>19.64</td>
<td>18.6</td>
<td>13.88</td>
<td>312</td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001

In line with Wu et al. (2003), I do not find significant differences between married and cohabiters in self reported health; cohabiters and married couples across groups in Model 2 are equally likely to report their health is fair, poor or very poor. This does not necessarily contradict previous research into this area; health benefits may not accrue until later in life, and it is important to note that the sample used in this chapter includes only adults aged 18-35, a relatively healthy period of the life-course. To assess whether there are significant differences between couples that may result in health differences at older ages, I examine the association between relationship stage and healthy behavior, specifically examining whether or not individuals have health insurance, as well as various measures of unhealthy behavior that are associated with health problems later in life, including measures of cigarette smoking, binge drinking, marijuana use, and obesity.

Health insurance is a benefit directly tied to marital status, as many employers will extend health insurance benefits to a spouse but not a cohabiting partner of an employee. It is not surprising then that health insurance rates significantly rise for both men and women following marriage, and that this relationship remains strong in Model 2, even when accounting for relationship stage and demographic and income differences. Among men, cohabiters with definite marriage plans are more similar to the reference group than cohabiters with uncertain marriage plans, perhaps indicating that those individuals with jobs that do not provide health benefits are less willing or have partners
who are less willing to commit to definite marriage plans. Among women however, after controlling for demographic differences cohabiters with both uncertain and definite marriage plans have similar rates of health insurance as each other, both of which are significantly lower than those of married couples. While men’s rates of health insurance is associated with less certainty in marriage plans then, women’s are not, perhaps indicating that men’s jobs (and associated benefits) are more important in moving from weak to strong marriage plans than women’s jobs (and associated benefits).

In overall comparisons of smoking habits, cohabiting men and women are both more likely to smoke regularly than married couples; however, in the more subtle comparison in Model 2, an interesting pattern emerges for men. Smoking regularly is here defined as having smoked at least 30 cigarettes in the last month (or on average at least one cigarette per day). Among men, after demographic differences are taken into account, the percent of men who are regular smokers is significantly higher for men who have been married more than five years, and among this group regression-adjusted smoking rates are higher than all three other groups. Men who have been married a long period of time then have worse ‘healthy behavior’ compared with those married for less time, or those cohabiting- at least in terms of smoking. For women, marriage carries a clear ‘healthy behavior’ benefit in terms of smoking, and women who are married are significantly less likely than either group of cohabiters to smoke regularly, even after taking into account demographic differences. As with some previous findings in this chapter, behavior begins to change before marriage, and cohabiting women with definite marriage plans have lower rates of smoking than cohabiting women with weak marriage
plans, and are therefore more similar to married women than cohabiters with weak marriage plans.

Binge drinking, defined here as drinking five or more drinks in one sitting at least twice in the past month, has a less clear relationship to marital status. In overall comparisons, men are slightly more likely to binge drink than cohabiters, but this difference is explained by demographic differences. In the examination of men in Model 2 no significant differences are found between groups in terms of men’s binge drinking. Among women, in overall comparisons, cohabiting women are significantly more likely to binge drink than married women, and this relationship is not completely explained by demographic differences. However, in Model 2 it is revealed that these differences are primarily driven by cohabiters with weak marital intentions, while cohabiters with definite marriage plans are no different than already married women in their likelihood of binge drinking. After controlling for demographic differences, women at all relationship stages do not differ from each other in terms of their binge drinking behavior.

In a pattern similar to that of binge drinking, marijuana use does not differ by relationship status among men, but among women, cohabiters with weak marital intentions are more likely to use marijuana. Marijuana use is defined here as having used marijuana within the past month. In overall comparisons, men do not differ in their marijuana use by relationship status. Among women, cohabiters are significantly more likely than married women to have used marijuana in the last month in overall comparisons, and these differences are not explained by demographic differences between groups. In Model 2 however, it is revealed that these differences may be driven
by cohabiters with uncertain marriage plans, who are significantly more likely to use marijuana compared with the reference group. Cohabiting women with definite marriage plans are no different from the reference group in their likelihood of using marijuana, and those who have been married for over five years are no different than those married five or fewer years.

Obesity does not have a clear association with relationship stage among men, and has no association with relationship stage among women. In overall comparisons, married men and cohabiting men are no different in rates of obesity (calculated from reported weight and height and defined as having a BMI of 30 or over), although after controlling for demographic differences cohabiting men are significantly more likely to be obese compared to married men. However, in Model 2, after controlling for demographic differences, there is no difference among groups in obesity rates. Among women there is no difference in obesity by relationship stage, either in overall comparisons or comparisons in Model 2.

Discussion

Does entering marriage make a difference in behavior and outcomes measured in this chapter among couples that cohabited before marriage? The answer is yes and no: it does make a difference in some areas, but in many more areas it does not. While some differences persist, several previously found differences between cohabiters and married couples are not found to be present in this dataset, perhaps due to changes over time in the meaning of cohabitation and marriage and selection into these types of relationships. Furthermore, some differences between cohabiters and married individuals are found to
be associated with the uncertainty of cohabiter’s future marriage plans, or what I conceptualize as the ‘probationary marriage’ period of cohabitation and are no longer present among cohabiters that have successfully navigated this probationary period and decide they will definitely marry their partner. Finally, many differences between cohabiters and married couples do not begin to arise until the couple has been married for some time, indicating that shifts in behavior do not occur immediately following marriage. This may be due to enforceable trust in marriage not being present at high levels in a marriage until the marriage has lasted for some time, at which point partners are more certain that their marriage will not be one of the high number of marriages that end in divorce.

To determine that marriage ‘makes a difference’ to cohabiters and that differences found between cohabitation and marriage are not due to other factors such as selection into uncertainty about a partner or longevity of the relationship, in the absence of recently collected longitudinal panel data, I argue in this chapter that the accurate comparison groups should be cohabiters with definite marriage plans compared with recently married couples that cohabited before marriage. I find few of the previously found differences in behavior between cohabiters and married individuals persist when these more nuanced comparison groups are examined.

The areas in which I find entrance into marriage to makes a difference are in home ownership rates and men and women’s health insurance rates which go up following marriage, and women’s labor force participation rates, ideal hours spent at work, and smoking rates, which are lower among married women compared with
cohabiting women. Differences in health insurance should not come as a surprise; the ability to give a partner health insurance is a direct benefit to marriage offered by many employers. Home ownership is more likely among married couples, is part due to ‘enforceable trust’ and the ability of married couples to make long term investments in their relationship (Waite 1995). Home ownership is a major monetary investment and therefore it is understandable that this is an area in which couples would not feel comfortable investing before successfully ending the ‘probationary marriage’ stage of their relationship and having the additional ‘enforceable trust’ of marriage. It is also feasible that married couples are more able than cohabiters to get monetary transfers from in laws and parents in order to put a down payment on a home (Waite and Gallagher 2000: 117-118).

I find some support for Becker’s (1991) assertion that an important difference attributable to marriage is specialization, with women reducing both their labor force participation rates and the ideal number of hours they would like to work following marriage; this reduction in both actual and ideal market-based work may be due to increased specialization in home-based unpaid work following marriage, a factor that will be explored more fully in the next chapter.

The shift in women’s smoking behavior is less easy to explain, but may be due to a shift in women’s self-perception following marriage; Waite and Gallagher (2000:55) find that men who marry tend to ‘settle down’ in terms of risky behavior; perhaps as smoking rates for more recent cohorts of women have begun to more closely resemble men’s (Preston and Wang 2006) a similar ‘settling down’ has begun to occur for women
who move from the role of a cohabiting partner to the role of a wife. However, further
research is necessary to determine the cause of this shift in behavior.

Among these behaviors in which marriage makes a discernable difference in
behavior among premarital cohabiters, change does not only occur when comparing
cohabiters with definite plans to recently married premarital cohabiters. Rather, some
behaviors in which marriage is found to ‘make a difference’ begin to change before
marriage occurs, and some continue to change after the couple has been married for a
significant period of time. The only variable for which there is clear change between
cohabiters with definite marriage plans and recently married premarital cohabiters, and
for which there is not further change before marriage or after marriage, is women’s health
insurance rates. Women’s labor force participation and ideal hours worked drop further
among couples married longer than five years compared with couples married five or
fewer years, perhaps in part due to the additional levels of ‘enforceable trust’ present
when a couple has been married a long period of time, when they can be more certain
they will not be subject to divorce. Home ownership, men’s health insurance rates and
women’s smoking rates all begin to change prior to marriage, and compared to cohabiters
with definite plans, cohabiters with uncertain marriage plans are less likely to own a
home, less likely to have a male partner with health insurance, and more likely to have a
female partner who regularly smokes cigarettes. This indicates that for these behaviors,
behavior begins to change to resemble that of married couples before marriage- in part
because these factors may be correlated with respondent’s willingness to marry their
partner, a likely scenario in the case of men’s health insurance rates, as men who have jobs with health insurance benefits may be seen as more marriageable by their partners.

These changes may also occur in part because cohabiters with definite marriage plans have some degree of additional “enforceable trust” based on their public commitment to marry, which is obtained by announcing an engagement and planning a wedding. While not all cohabiters who say they will definitely marry their partner are necessarily engaged and/or planning a wedding, it is reasonable to assume that cohabiters who say they will definitely marry their partner are more likely than those who are uncertain about their marriage plans to have announced an engagement and to be planning a wedding. Thus cohabiters begin to change their behavior before even entering into marriage, meaning that marriage does affect the behavior of cohabiters, but it is the intention to marry that may matter more than entrance into marriage itself.

Uncertainty about the future seems to a major factor that is associated with cohabiter’s behavior, and many behaviors that do not change between cohabitation with definite marriage plans and marriage show significant differences between cohabiters with uncertain marriage plans versus those with definite marriage plans. Furthermore, several differences found between comparisons of all cohabiters to all married couples are attributable to the conflation of cohabiters with uncertain and certain marriage plans in these comparisons.

This uncertainty of cohabiter’s marriage plans is associated with several differences in behaviors for which the transition to marriage itself does not make a difference. These differences include men’s income, women’s income, total family
income and women’s rate of over-employment, all of which are higher among cohabiters with definite plans than cohabiters with uncertain marriage plans. The percent of couples receiving some amount of public assistance, the probability of a couple having no money saved, and rates of women using marijuana are all lower among couples with definite marriage plans compared with cohabiters with uncertain marriage plans. Having savings over $5,000 is also less common among cohabiters with uncertain versus those with definite marriage plans, although that difference is explained by income differences.

Finally, as mentioned above, some behaviors in which marriage does make a difference, including home ownership, men’s health insurance rates, and women’s smoking rates, are also different when comparing cohabiters with weak marriage plans to those with strong marriage plans.

These findings provide evidence for the theory that it is the uncertainty of the future that causes cohabiters to behave differently from married couples (Waite 1995, Waite and Gallagher 2000: 45). These findings may also be due to selection into definite marriage plans among cohabiters who are more similar to married couples, and who are therefore more likely to successfully navigate this ‘probationary marriage.’ The direction of causality for this relationship is impossible to determine with these data. One explanation in line with previous research (Gray 1997, Smock Manning and Porter 2005) is that couples who are less financially established are less willing to marry their partners, and this is certainly a plausible explanation of findings regarding men’s, women’s and total family income, the receipt of public assistance, having no money saved, women’s over-employment rates, men’s health insurance and home ownership. Men might be also
more willing to marry women with healthier behavior, which could explain findings regarding women’s cigarette and marijuana use. An alternative explanation is that the uncertainty of the future with their partner causes cohabiting individuals with uncertain marriage plans to be less conscientious about saving money, less productive at work, and does not inspire the ‘nagging’ on the part of men which might lead women to more healthy behavior. Furthermore, once cohabiters have definite marriage plans, they may begin changing their behavior to fit the role of a married person in anticipation of their future role.

There are also several behaviors which change when comparing recently married premarital cohabiters to premarital cohabiters who have been married over five years, but which do not change immediately after marriage. These behaviors include men’s income, employment rates and smoking rates, which are all higher among couples that have been married more than five years compared with couples that have been married five or fewer years. Women’s employment rate, labor force participation, usual hours worked and couple’s probability of having over $10,000 in credit card debt are all significantly lower among couples that have been married for over five years versus those married five or fewer.

These findings lend support to my assertion that, perhaps in part due to the rising divorce rate, enforceable trust in a marriage rises with the duration spent in the marriage. Specifically, specialization in marriage due to enforceable trust is more pronounced for marriages that have lasted more than five years compared with those that have lasted five or fewer years, as demonstrated by findings regarding men’s income and
employment and women’s employment, labor force participation rate, usual and ideal hours. These numbers can also reflect selection into longer term marriages, if couples that do not have this level of specialization are more likely to divorce early in the marriage. Selection into divorce may also explain why couples that have been married for a longer period of time are less likely to have high levels of credit card debt, or this could be attributable to shifting spending habits among couples that have been married for a longer period of time, who perhaps are more likely to take their partner into account while spending compared with those who have been married for a shorter duration. Men’s increase in smoking rates among couples that have been married more than five years remains unexplained by prevailing theories regarding to the benefits to marriage. Perhaps the stress involved with increased specialization in market-based work can explain these higher rates, and further exploration of this finding is warranted.

There are several areas in which cohabitation or marital status makes no difference at all regardless of marital intentions or longevity of marriage, once the more refined comparison groups I propose are examined. These areas include men’s actual and ideal hours worked, labor force participation rates, over-employment and under-employment rates, rates of obesity, binge drinking and marijuana use and overall health, women’s underemployment rates, rates of obesity and binge drinking and overall health, and the percent of couples who have savings over $5,000, once income differences are taken into account. Several of these areas have been found by previous researchers to be significantly different between cohabitation and marriage. Disparities in my findings compared with earlier findings can in part be explained by the convergence of
cohabitation and marriage as relationship types due to shifts in the institutionalization of both relationship types. It is also possible that some of these differences—especially those regarding overall health—might not emerge until later in life, and it is important to recall that this dataset is limited to adults age 18-35. While examining this age group has the advantage of examining a recent and young cohort in their prime relationship years and that is on the forefront of social change in relationships, it can disguise differences in areas such as health that may not emerge until later in life.

The alternative method of comparing cohabitation and marriage that I propose has resulted in differences in findings regarding the benefits of marriage between the groups I examine and overall comparisons of marriage and cohabitation. Several behavioral differences found in comparisons of all cohabiters to all married couples disappear or are found to be attributable to a conflation of groups once results are examined using these more refined comparison groups. Specifically, men’s usual hours worked, rates of over-employment and obesity and women’s binge drinking are found to have significant differences in overall comparisons, but these differences disappear when comparing cohabiters with weak and strong marital intentions to recent and long term married couples that cohabited before marriage. These differences are then attributable to the conflation of groups not examined in detail in these analyses but included in overall comparisons of cohabiters to married individuals: cohabiters who do not intend to marry, and married couples that did not cohabit before marriage. Furthermore, differences in overall comparisons in men’s income, women’s income, total family income, receipt of public assistance and women’s marijuana use are not found to be
attributable to the act of marriage itself, but rather attributable to differences between cohabitors with uncertain versus certain marriage plans, and in the case of men’s income, additional differences between those in recent versus long term marriages. Finally, several differences between groups that do not appear in overall comparisons become evident in the more refined analyses, including differences in women’s over-employment rates, men and women’s employment rates, women’s usual hours worked, amount of credit card debt and whether the couples has no savings.

My findings indicate that the benefits to marriage are not as clear cut as has been found by previous research, and that theoretical arguments about the benefits to marriage cannot be reliably based on differences found in overall comparisons. Some of these differences are not due to entrance into marriage, but due to premarital cohabitation status, certainty about the future, or marital longevity. Furthermore, using the more refined comparison groups I propose, some differences emerge that shed light on the degree of specialization in marriage versus cohabitation that do not emerge in more crude comparisons of all cohabitors to all married couples.

These findings indicate that cohabitation and marriage may not be distinct types of relationships, but rather that cohabitation may function as a ‘probationary marriage.’ Entrance into marriage as well as seniority in marriage may represent different stages of the same relationship rather than different types of relationships. Cohabiters that enter marriage do not change their behavior drastically, and behavior continues to change with marital longevity. In many cases, differences between couples in recent versus longer term marriages are larger than differences between cohabiting couples with definite
marriage plans and recently married premarital cohabiters. A life-course approach to examining behavior in cohabitation and marriage, in which past and future relationship transitions and relationship longevity are taken into account, seems to be the best approach to understanding these relationship stages.

Future comparisons of marriage and cohabitation should take into account the marital intentions of cohabiters, as well as the longevity of the marriage, and should compare cohabiters to currently married premarital cohabiters in order to assess whether differences are based on marriage itself, or on the conflation of premarital cohabiters with couples that did not cohabit prior to marriage; as is shown in the previous chapter, these groups are increasingly different over time, and therefore the conflation of these groups in comparisons to cohabiters is becoming more problematic with time. The next chapter will address the issue of specialization more fully by examining the gendered division of paid labor and unpaid housework among cohabiting and married couples.
### Table 2.7: OLS Regressions Results: Effect of Relationship Stage and Marital Intentions on Income (Employed Only)

<table>
<thead>
<tr>
<th></th>
<th>Men's Income</th>
<th>Women's Income</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cohabiting (Reference)</strong></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Married</td>
<td>7385 †</td>
<td>2959 †</td>
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<tr>
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<td></td>
<td></td>
</tr>
<tr>
<td>Probably Will Marry</td>
<td>-12332 **</td>
<td>-5349 **</td>
</tr>
<tr>
<td>Cohabiting: Definitely</td>
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<td>-1340</td>
</tr>
<tr>
<td>Will Marry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premarital Cohabiter,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married 5 or Fewer years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Premarital Cohabiter,</td>
<td></td>
<td></td>
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<tr>
<td>Married More Than 5</td>
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<td></td>
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<tr>
<td>Years</td>
<td>10062 *</td>
<td>-3489</td>
</tr>
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**Control Variables**

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<tr>
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<th>Women's Income</th>
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<tbody>
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<td>Age</td>
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<td>1409 ***</td>
</tr>
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<td>Partner's Age</td>
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</tr>
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<td>761</td>
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</tr>
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<td>-1731</td>
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<tr>
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<td>-</td>
</tr>
<tr>
<td>Bachelors degree +</td>
<td>13963 **</td>
<td>6014 ***</td>
</tr>
<tr>
<td>Has Children</td>
<td>1226</td>
<td>-7561 ***</td>
</tr>
<tr>
<td>Previously Married</td>
<td>-12070 *</td>
<td>-2074 **</td>
</tr>
<tr>
<td>Previously Cohabited with</td>
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<td></td>
</tr>
<tr>
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</tr>
<tr>
<td>Duration of relationship,</td>
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</tr>
<tr>
<td>including premarital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>cohabitation</td>
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<td></td>
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<tr>
<td>Constant</td>
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<td>-15052</td>
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<tr>
<td>N</td>
<td>711</td>
<td>588</td>
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<tr>
<td>Adjusted R Squared</td>
<td>0.0959</td>
<td>0.1826</td>
</tr>
</tbody>
</table>

*Note: †p<.10 *p<.05 **p<.01 ***p<.001*
Table 2.8: Logistic Regressions Results: Effect of Relationship Stage and Marital Intentions on Men's Employment Rate and Women's Labor Force Participation Rates (Odds Ratios)

<table>
<thead>
<tr>
<th></th>
<th>Men's Employment Rate</th>
<th>Women's LFP Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cohabiting (Reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Married</td>
<td>1.26</td>
<td>0.61 †</td>
</tr>
<tr>
<td>Cohabiting: 50/50 or Probably Will Marry</td>
<td>0.97</td>
<td>0.99</td>
</tr>
<tr>
<td>Cohabiting: Definitely Will Marry</td>
<td>1.20</td>
<td>3.21 *</td>
</tr>
<tr>
<td>Premarital Cohabiter, Married 5 or Fewer years (Reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Premarital Cohabiter, Married More Than 5 Years</td>
<td>2.89 †</td>
<td>0.35 **</td>
</tr>
</tbody>
</table>

**Control Variables**

<table>
<thead>
<tr>
<th></th>
<th>1.00</th>
<th>0.98</th>
<th>1.05</th>
<th>1.08</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>1.01</td>
<td>1.01</td>
<td>0.99</td>
<td>0.97</td>
</tr>
<tr>
<td>Partner's Age</td>
<td>1.26</td>
<td>1.07</td>
<td>0.83</td>
<td>0.62 †</td>
</tr>
<tr>
<td>Respondent is Male</td>
<td>1.00</td>
<td>0.98</td>
<td>1.05</td>
<td>1.08</td>
</tr>
<tr>
<td>White non-Hispanic (reference)</td>
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<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Black non-Hispanic</td>
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</tr>
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<td>High School</td>
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<td>1.50</td>
<td>0.99</td>
<td>0.86</td>
</tr>
<tr>
<td>Some College (reference)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bachelors degree +</td>
<td>3.25 **</td>
<td>2.43 †</td>
<td>0.94</td>
<td>1.09</td>
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<tr>
<td>Has Children</td>
<td>1.19</td>
<td>1.04</td>
<td>0.22 ***</td>
<td>0.22 ***</td>
</tr>
<tr>
<td>Previously Married</td>
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<td>1.66</td>
<td>1.07</td>
<td>0.79</td>
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<tr>
<td>Previously Cohabited with Other Partner</td>
<td>1.07</td>
<td>1.42</td>
<td>0.96</td>
<td>0.67</td>
</tr>
<tr>
<td>Duration of relationship, including premarital cohabitation</td>
<td>1.07</td>
<td>1.03</td>
<td>0.96</td>
<td>1.06</td>
</tr>
</tbody>
</table>

N                  | 782 | 550 | 776 | 545 |

Pseudo R Squared    | 0.0573 | 0.0485 | 0.0937 | 0.1235 |

Note: †p<.10 *p<.05 **p<.01 ***p<.001
Table 2.9: Logistic Regressions Results: Effect of Relationship Stage and Marital Intentions on Home Ownership and Credit Card Debt (Odds Ratios)

<table>
<thead>
<tr>
<th></th>
<th>Home Owner</th>
<th>Credit Card Debt of $10,000+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cohabiting (Reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Marital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>5.54 ***</td>
<td>0.98</td>
</tr>
<tr>
<td>Cohabiting: 50/50 or Probably Will Marry</td>
<td>0.12 ***</td>
<td>0.98</td>
</tr>
<tr>
<td>Cohabiting: Definitely Will Marry</td>
<td>0.30 **</td>
<td>1.15</td>
</tr>
<tr>
<td>Premarital Cohabiter, Married 5 or Fewer years (Reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Premarital Cohabiter, Married More Than 5 Years</td>
<td>0.87 **</td>
<td>0.49 *</td>
</tr>
</tbody>
</table>

*Control Variables*

<table>
<thead>
<tr>
<th></th>
<th>Home Owner</th>
<th>Credit Card Debt of $10,000+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>1.15 **</td>
<td>1.16 ***</td>
</tr>
<tr>
<td>Partner's Age</td>
<td>1.02</td>
<td>0.98</td>
</tr>
<tr>
<td>Respondent is Male</td>
<td>0.94</td>
<td>0.81</td>
</tr>
<tr>
<td>White non-Hispanic (reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Black non-Hispanic</td>
<td>0.32 **</td>
<td>0.82</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0.51</td>
<td>1.10</td>
</tr>
<tr>
<td>Other Race</td>
<td>1.12</td>
<td>0.92</td>
</tr>
<tr>
<td>Less than High school</td>
<td>0.52</td>
<td>1.00</td>
</tr>
<tr>
<td>High School</td>
<td>1.01</td>
<td>1.25</td>
</tr>
<tr>
<td>Some College (reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bachelors degree +</td>
<td>0.81</td>
<td>1.13</td>
</tr>
<tr>
<td>Has Children</td>
<td>1.18</td>
<td>0.85</td>
</tr>
<tr>
<td>Previously Married</td>
<td>1.02</td>
<td>0.80</td>
</tr>
<tr>
<td>Previously Cohabited with Other Partner</td>
<td>0.54 *</td>
<td>0.73</td>
</tr>
<tr>
<td>Duration of relationship, including premarital cohabitation</td>
<td>1.03</td>
<td>0.96</td>
</tr>
<tr>
<td>Total Family Income</td>
<td>1.00</td>
<td>1.00</td>
</tr>
</tbody>
</table>

N 648  444  769  541  Pseudo R Squared 0.2928  0.3044  0.0298  0.0489

Note: †p<.10 *p<.05 **p<.01 ***p<.001
Table 2.10: Logistic Regressions Results: Effect of Relationship Stage and Marital Intentions on Probability of Smoking 30+ Cigarettes in Last Month (Odds Ratios)

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cohabiting (Reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Married</td>
<td>0.54 †</td>
<td>0.24 ***</td>
</tr>
<tr>
<td>Cohabiting: 50/50 or Probably Will Marry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cohabiting: Definitely Will Marry</td>
<td>1.56</td>
<td>3.12 **</td>
</tr>
<tr>
<td>Premarital Cohabiter, Married 5 or Fewer years (Reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Premarital Cohabiter, Married More Than 5 Years</td>
<td>2.47 †</td>
<td>0.60</td>
</tr>
<tr>
<td>Control Variables</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>0.92 0.94</td>
<td>0.93 0.94</td>
</tr>
<tr>
<td>Partner's Age</td>
<td>1.00 0.95</td>
<td>1.02 1.02</td>
</tr>
<tr>
<td>White non-Hispanic (reference)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Black non-Hispanic</td>
<td>0.18 ** 0.26 *</td>
<td>1.26 1.15</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0.34 0.47</td>
<td>0.71 0.58</td>
</tr>
<tr>
<td>Other Race</td>
<td>- -</td>
<td>0.30 0.43</td>
</tr>
<tr>
<td>Less than High school</td>
<td>5.62 ** 4.60 *</td>
<td>3.33 * 2.73</td>
</tr>
<tr>
<td>High School</td>
<td>2.19 * 2.04 *</td>
<td>1.70 † 1.44</td>
</tr>
<tr>
<td>Some College (reference)</td>
<td>- -</td>
<td>- -</td>
</tr>
<tr>
<td>Bachelors degree †</td>
<td>0.47 † 0.60</td>
<td>0.42 * 0.44 *</td>
</tr>
<tr>
<td>Has Children</td>
<td>1.71 † 1.85</td>
<td>0.88 0.87</td>
</tr>
<tr>
<td>Previously Married</td>
<td>1.13 0.86</td>
<td>2.16 † 2.00</td>
</tr>
<tr>
<td>Previously Cohabited with</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Partner</td>
<td>1.88 † 1.49</td>
<td>2.44 ** 2.08 *</td>
</tr>
<tr>
<td>Duration of relationship, including premarital cohabitation</td>
<td>1.00 0.93</td>
<td>1.07 1.08</td>
</tr>
<tr>
<td>Total Family Income</td>
<td>1.00 1.00</td>
<td>1.00 † 1.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>N</th>
<th>328 236</th>
<th>452 315</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pseudo R Squared</td>
<td>0.1319 0.1376</td>
<td>0.1812 0.1302</td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001
Chapter 3: Reassessing the Gendered Division of Labor Among Cohabiting and Married Couples

In the previous chapter I establish that comparing all cohabiters to all married couples does not accurately reveal how behavior may change following marriage and that a more accurate way to determine how behavior changes when couples marry would take into account heterogeneity among cohabiters and married couples. A comparison of cohabiters with definite marriage plans to recently married premarital cohabiters results in a narrowing of the ‘gap’ in behavior between cohabiters and married that has been suggested by prior research. One area in which marriage is associated with a change in behavior is specialization in market- and home-based work. In the previous chapter I establish that in 2002, marriage (compared with cohabitation) is associated with a decline in women’s labor force participation rate, ideal hours worked and usual hours worked, and an increase in men's employment rates and income. These changes occur after marriage and continue to change as couples move from recently formed marriages to longer term marriages. These changes hint at a greater degree of gender specialization in home- and market-based paid work following marriage that continues to increase as marriages ‘age.’ In this chapter I will further explore this issue by examining the specialization of paid work in marriage and cohabitation as measured by the gendered division of hours, pay and employment, and the degree to which hours spent by men and women on housework and specific household tasks are associated with relationship stage.

Previous research has found that cohabiting couples tend to have more egalitarian gender roles, and defy gender stereotypes more so than married couples (Casper and
Bianchi 2007, Brines and Joyner 1999). This may be due to selection, in that couples that are more egalitarian may cohabit first as a ‘trial marriage’ (or in my view a ‘probationary marriage’) in order to assess the extent to which their relationship will match their ideals (Cherlin 2000) indicating that the major difference may be between married premarital cohabiters and married couples that do not cohabit before marriage. More egalitarian gender roles among cohabiters may also be due to a causal effect, in that couples that are unable to achieve a more ‘traditional’ relationship may be less willing to transition into marriage (Sassler 2004). Marriage itself may change behavior due to the unwillingness of partners to specialize in work or home with their partner, when the future of that partnership is uncertain (Cherlin 2000, Cherlin 2004, Lundberg and Pollack 2007, Waite and Gallagher 2000).

Among cohabiters, couples who intend to marry may also be more willing than couples uncertain about their marriage plans to specialize in housework or paid work in more gender-traditional ways, because they anticipate that their relationship will last for a long time and are more willing to make gender-specific trade-offs (Becker 1991). Couples (specifically, women in couples) who are uncertain about their marriage plans might be less willing to make these trade-offs that would be disadvantageous to them if the relationship ends. This calls for a distinction between cohabiters with definite marriage plans and cohabiters with uncertain marriage plans.

In this chapter I will examine whether the gendered division of labor is distinctive in cohabitation and marriages that began with cohabitation, including both recently formed marriages and longer term marriages. I will also examine the extent to which this
division differs between married couples that cohabited before marriage and couples that married without premarital cohabitation. This analysis will also differentiate among cohabiting couples based on their plans to marry. By doing so I fill a gap in the literature by measuring how relationship stage and status is related to the division of labor in the household. I will examine the gendered division of labor in both 1988 and 2002 to examine how the association between the division of labor and relationship stage has changed as premarital cohabitation has become more common (see Chapter 1).

Theoretical Background

Two theoretical approaches to the understanding of the division of labor in the household can shed light both on how behavior is expected to change as couples progress through ‘relationship stages’, and how the association of behavior and relationship stage may have changed over time. The first approach, which I will call the ‘Family demographic approach’ examined specialization in marriage as a function of efficiency and provides a framework for understanding changes in the meaning of marriage over time. The second approach, which I call the ‘Feminist gender approach,’ examines specialization in marriage as a result of power imbalances between genders both within the family and in wider society. In this view, specialization is a result of institutionalized practices which prevent an equitable division of labor in the household. A third explanation; selection into marriage and cohabitation by traditional or non-traditional ideologies or behavior, is an alternative explanation for differences between cohabiters and married couples and will be discussed further below.
Both family and feminist theory predict that entrance into marriage will be associated with increased gendered specialization in home- and market-based work, although theorists disagree as to the causes and consequences of such specialization. Family economic theorists such as Becker (1991) take a functionalist approach and predict marriage will be associated with a greater degree of specialization because specialization in home and market-based work is assumed to be a more efficient way of organizing the household than an equitable division of labor. This specialization does not necessarily need to be gender-based but usually falls along gender lines due to what Becker (1991) describes as the advantage of women in home based work and the advantage of men in market based work. This division of labor is initially based on biological differences that Becker believes causes women to be more efficient at home based work (including bearing and raising children) and these differences are then reinforced by specialized investments in home-based work for women and market-based work for men (Becker 1991: 39).

Family sociologists Waite and Gallagher (2000) and Cherlin (2000, 2004) and economists Lundberg and Pollack (2007) describe the “enforceable trust” associated with marriage due to factors external to the relationship that allow married people to trust that their relationship will endure, external factors that are not present for cohabiters and which predict a greater degree of specialization in marriage. These factors include the public nature of the commitment involved in marriage and legal and normative barriers to divorce, including court interventions in the division of assets upon dissolution of the union and the potential damage to one’s reputation upon divorce. These barriers to
divorce decrease the likelihood of relationship dissolution among married couples relative to cohabiting couples, for whom dissolution involves the costs involved in separating households, but involves fewer legal and normative barriers to dissolution. Due to the lower likelihood of relationship dissolution among married couples, as well as the court protection of assets, married couples may be more likely than cohabiters to specialize in market- or home-based work at the expense of skills in the other sphere because they have this added ‘trust.’

Family demographic theory predicts that over time partners will exhibit less specialization in market- and home-based work. As discussed in the previous chapter, Cherlin (2004, 2009) argues that there has been a recent shift in the way in which partners organize their relationships from a ‘companionate marriage,’ in which the primary focus was on companionship and in which there was a high degree of specialization, to an ‘individualized marriage,’ in which partners focus on individual achievement, and see marriage as a mark of that achievement, but will not necessarily specialize in the home at the expense of their market-based achievements.

Apart from shifts in the meaning of marriage, and perhaps contributing to those shifts, the rising divorce rate in the latter half of the 20th century has eroded enforceable trust in marriages, especially in early marriages. With around half of marriages ending in divorce following the legalization of no-fault divorce (Nakonezny, Shull and Rodgers 1995) as well as the rising acceptance of divorce (Thornton and Young-DeMarco 2001) enforceable trust has eroded from previous levels, which may result in a decrease over
time in the degree to which couples increase their specialization in home- or market-based work following entrance into marriage.

Enforceable trust can still accompany marriage, but likely not to the degree that it did in prior generations. Doubts about the permanency of a relationship may lessen with time spent in that relationship and as a result trust may accrue as the relationship begins to ‘age’. This theory emphasizes the importance of distinguishing between recently formed marriages and marriages that have lasted for some length of time, as these relationship stages may be associated with different levels of trust that are therefore correlated with differences in behavior.

Feminist gender theorists predict that there will be a greater degree of specialization as couples progress through relationship stages, but unlike family theory, explanations stem from a conflict theory approach that emphasizes the imbalance of power in market-and home-based work as a cause of specialization. Joan Williams (2000) describes a series of 'entitlements' that are normative in society and that encourage specialization in the home and reinforce a gender ‘gap’ in pay, so that men earn more than women on average and are therefore more likely to be the person in a couple who specializes in market-based work.

The first entitlement is that of employers to ‘ideal’ workers who have no family obligations (Williams 2000: 20). Workplaces are “greedy institutions” that reward workers who work full time and put in long hours and that punish loyalty to other institutions, such as the family (Blair-Loy 2003: 10, Williams 2000). Women are more likely than men to have their family life conflict with work, and therefore are less likely
to fulfill the role of an ideal worker, and less likely to have the privileges that come with fulfilling those roles, including career advancement and raises in salary (Williams 2000). Jacobs and Gerson (2004: 34) find that women work less hours overall, and are more than twice as likely as men to be working part time, while less than half as likely as men to be working 50+ hours per week. Women are therefore less likely to fulfill the ideal worker norm. When women do not fulfill the ideal worker norm by, for instance, cutting back on hours to care for children, they are less likely to receive promotions and are given lower-level work that cannot lead to those promotions, a process that has been termed the ‘maternal wall’ (Williams 2000:69-76) This ‘all or nothing’ equation leads to some women dropping out of the workforce entirely when faced with the inflexibility of the workplace (Stone 2007).

The remaining entitlements discussed by Williams (2000) as well as persistent discrimination in the workplace explains why women are less likely to fulfill the ideal worker norm and are more likely to specialize in home-based work. The second entitlement discussed by Williams is the entitlement of men to be those ideal workers at the expense of the careers of their spouses (2000: 25). In her study of why high achieving women leave the workforce, Stone (2007: 60-79) found that men’s entitlement to career priority and their lack of participation in housework is an unspoken factor in many women’s decisions to drop out of the workplace. The last entitlement is that of children to intense mothering (Williams 2000: 30). As women have entered the workforce in larger numbers, the demands of childcare have been on the rise as well, with an intensive model of parenting described by Lareau (2003) as “concerted cultivation”
increasingly being the norm among middle class parents (Hays 1996, Lareau 2003). Cultural ideologies reinforce an intensive parenting norm, and Gerson (2010: 210) finds that among both middle and working class young adults, most are convinced that having an at-home parent will result in better outcomes for children.

Wage and employment discrimination against women also persists, and may lead to a greater degree of specialization in the household. Although the wage gap in earnings between men and women has narrowed over time, female full time workers still earned only 76 percent of what male full time workers earned in 2003 and this gap cannot be fully explained by differences in qualifications and productivity (Blau et al 2006: 149, 204, 218). These remaining differences can be explained by discrimination in the workplace by employers and other employees which relegates women to lower paid positions, allows women less opportunity for advancement, and pays women less than men in similar positions (Blau et al 2006, Reskin and Roos 1990, Stone and Kuperberg 2005). The persistent wage gap may lead to the entitlement of men’s careers that is discussed by Williams (2000), not due to outright sexism in the home, but due to a simple numbers game in which women’s earnings are on average lower than their male partner’s earnings and men’s careers are given priority because they constitute a larger portion of the total family income (Stone 2007: 73). Gendered specialization in home-based work for women may then be a result of women’s lower overall market wages. The gender wage gap also grows as men and women age, in part due to barrier’s to women’s advancement as a result of discrimination, and in part due to women taking time off from work to raise children (Blau et al.2006: 150). This results in a feedback loop in which
women are more likely to focus on home-based work than their male partners due to their initial lower wages, which in turns lowers women’s future wages further, resulting in an even greater incentive for home-based specialization among women rather than their male partners.

These findings predict that insofar as progression through relationship stages is associated with increased rates of parenthood (as demonstrated in Chapter 2) and insofar as dual-career couples may not be able to sustain an egalitarian relationship due to cumulative disadvantages that stem from these intervening market-based factors, the longer a couple spends in a relationship the harder it may become to sustain an egalitarian relationship. As couples move from cohabitation to marriage, and perhaps from recently formed marriages to ‘older’ marriages, the pay gap will grow due to the cumulative effects of these entitlements, and couples will shift from egalitarian and non-traditional divisions of pay to a more traditional division of pay. Concurrently their division of labor will shift to more gender-specialized division of labor over time, as aspirations to an egalitarian relationship meets the realities of juggling a dual-career relationship, given the three entitlements described above (Gerson 2009, Gerson 2010, Stone 2007, Williams 2000).

Feminist theory also sheds some light on expected changes in the division of labor over time. As discussed in the introduction to this dissertation, the past several decades have seen several demographic important shifts, including a rise in women’s rates of college attendance, a rise in women’s labor force participation rates and an accompanying rise in women’s wages relative to their partners, and an increase in divorce
rates. Women with higher levels of education have a greater economic incentive to enter the workforce because they are able to earn more money, and therefore the ‘opportunity cost’ of staying at home increases as women’s education rises (England 2010). As women’s education rose, the second wave feminist movement of the 1960s and 1970s put pressure on the government and unions to enforce anti-discrimination laws codified by the Civil Rights Act of 1964 that barred discrimination on the basis of gender, which led to a decline in occupational segregation by gender, and a further rise in women’s wages (Reskin and Roos 1990: 316).

The rise in women’s education rates as well as overall wage levels for women over the past several decades predicts that there will be a decline in the amount of gendered specialization in paid and unpaid work that is associated with marriage over time (Bergmann 2005, England 2010). As women’s wages rose, their bargaining power within the home rose as well; the more money a woman earns, the greater her ability to leave a marriage if she is unhappy with the gendered division of labor, thus increasing her bargaining power in the household (England and Farkas 1986, Lundberg and Pollack 1996). Finally, the rising divorce rates can further reinforce the increased paid-labor participation rates of women, as women facing high divorce rates may be less willing to forgo developing their own human capital which is transferable to other relationships in favor of specializing in non-paid home based work, which is non-transferable (England and Farkas 1986). These trends all predict a decrease in the amount of specialization following marriage over time, which may result in a convergence of cohabitation and marriage in terms of the gendered division of labor.
A cultural shift in attitudes and expectations further predicts a shift towards more egalitarian relationships over time. Gerson (2010: 106) finds that more so than their parents, young adults today aspire to egalitarian relationships, and finds that even among those raised in a family with a ‘traditional’ division of labor (a stay-at-home mother and breadwinning father), seven out of 10 want an egalitarian division of labor in their own families. This represents a generational shift in values and may predict that in more recent cohorts there will be a more egalitarian division of labor, at least in early relationship stages such as cohabitation and early marriage. However, Gerson (2009, 2010) also finds that young adults are skeptical about their ability to achieve such a relationship, perhaps due to the entitlements discussed above.

Both family and feminist theorists predict that marriage is associated with a greater degree of specialization; family theorists emphasize enforceable trust as a potential benefit to marriage and cause of specialization, while feminist theorists focus on the inability of couples to maintain an egalitarian division of labor in the family due to a series of entitlements external to the relationship that are reinforced within the relationship. When it comes to changes over time, both views predict there will be a reduction in specialization over time; family theorists emphasize the changing meaning of marriage and the erosion of enforceable trust due to the increasing divorce rate, while feminist theorists emphasize the shifting economic role of women, their increased bargaining power in the home, and increasingly egalitarian aspirations of young adults. Both theories predict a decrease in specialization over time, at least among those in early relationship stages, due to decreasing enforceable trust at early relationship stages.
stemming from the high divorce rate; however in later relationship stages, a less
egalitarian division of labor might be present due to accruement of ‘trust’ in the longevity
and permanence of the relationship at later relationship stages, as well as the cumulative
disadvantages of the work place that make an egalitarian relationship difficult to sustain
as relationships ‘age.’

An alternative explanation for differences between cohabiters and married
couples in their division of labor that does not focus on causal processes is selection into
cohabitation and marriage. Cohabitation seems to be chosen as a first union more often
among women who value equal economic partnerships, or who defy gender stereotypes
in other ways, such as having a female partner who is older than the male partner (Baxter
2005, Casper and Bianchi 2007; 181). Cohabiting women with more egalitarian ideas of
gender roles may be using cohabitation as a ‘probationary marriage’ and Cherlin (2000)
argues that one of the latent functions of cohabitation is to allow these women to assess
the extent to which their potential husbands will contribute to work inside the home
(including housework and childcare). Men with egalitarian gender ideologies are also
more likely to enter a cohabiting relationship than men with more traditional ideologies
(Kaufman 2000). These findings point to the importance of distinguishing between
premarital cohabiters and couples that do not cohabit before marriages in comparisons. If
those married couples who do not cohabit before marriage are more ‘traditional’ to begin
with, this could be driving differences between cohabiters and married couples in overall
comparisons of these groups.
If cohabiting couples with more traditional gender roles are more likely to select into marriage and/or less likely to separate before entering into marriage, this can also explain why married couples would be found to have more traditional gender roles. Sanchez et al. (1998) finds that women’s time spent on housework and men’s earnings are both positively related to marriage suggesting that it is conformity to traditional gender roles that makes cohabiters more likely to enter marriage. Kalmijn et al. (2007) examine couples in The Netherlands, and find that when cohabiting women earn a higher income than their partner, the union is more likely to dissolve. However, when cohabiting men earn a higher share of income this also increases the risk of separation relative to couples that have a relatively egalitarian share of the household income (Kalmijn et al. 2007). In a panel study of Australian couples, Baxter et al. (2008) finds that neither male nor female cohabiters who marry significantly increase their housework hours following marriage, but that married women spent more time on housework than cohabiting women. If the transition into marriage itself is not causing this change, as Baxter et al. (2008) finds, then this discrepancy again points to the importance of distinguishing between married couples who cohabited before marriage and those who do not, as it is likely differences between these groups that are driving found overall differences between cohabiters and married couples.

Transitions to marriage may be more likely to occur among traditional couples for two reasons. First, it may be that couples that have a more traditional gendered division of labor are also more traditional in their views of the importance of marriage, and so are more likely to marry their partner. Second, it may be that couples that are less traditional
in terms of gender roles are not happy with this arrangement, and refuse to marry before
gender roles are more traditional; for instance, Sassler (2004) finds some evidence among
current cohabiters of a belief that men (but not women) must be financially secure prior
to marriage.

**Previous Studies of Cohabitation and the Gendered Division of Labor**

Previous research has found that cohabiting couples tend to defy gender stereotypes more often than married couples (Casper and Bianchi 2007; 181). Attitudes about gender roles have also been found to be substantially more liberal among couples that are cohabiting in comparison with married couples. Men who emphasize traditional male roles of career success and steady work have an increased probability of being married instead of cohabiting, with the opposite effect for women; women who emphasize career success are more likely to be cohabiting rather than married than women who do not (Clarkberg et al.1995). These attitudes were collected up to 7 years before union formation, indicating a strong selection effect rather than a causal effect of the relationship type on attitudes; however, as Clarkberg et al. (1995) notes, attitudes may change further after the start of cohabitation or marriage.

Do these attitude differences translate into a more egalitarian or non-traditional gendered division of labor among cohabiters? Previous research in which all cohabiters are compared to all married couples suggests that this may be the case. This is partially due to the fact that couples who cohabit tend to be younger and have fewer children than couples that are married, both of which contribute to more egalitarian work roles (Casper and Bianchi 2007; 181). Women in cohabiting couples are more likely to earn more than
their partners and have a more equal pay ratio with their partners than women in married couples (Brines and Joyner 1999). Married women spend significantly more hours on housework compared with cohabiting women, but married and cohabiting men do not significantly differ in their time spent on housework (Shelton and John 1993, South and Spitze 1994). In a study of Australian couples Baxter (2005) found that cohabiting women spend less time on housework and a smaller proportion of their time on indoor tasks compared to married women, while cohabiting men do a larger proportion of indoor activities and a lower proportion of outdoor tasks than married men. This gender-specialization in tasks following marriage fall along the traditional patterns in the gendered division of housework (Presser 1994), suggesting that following marriage, couples begin specializing in more gender-typical tasks. However Baxter (2005) compares cohabiting couples with all married couples, including those who did not cohabit before marriage; a group she notes is significantly different in their gendered division of labor from those who do cohabit before marriage. In this chapter I will use a more accurate measure of whether behavior changes in more gender-typical ways following marriage, by comparing cohabiters to married couples that cohabited prior to marriage.

This chapter will also examine changes over time in the relationship between relationship status and the gendered division of labor, by comparing a 1988 cohort with a 2002 cohort, both of adults age 18-35. Sayer (2005) examines time spent on paid and unpaid work by men and women in 1965, 1975 and 1998. She finds that women’s time spent on paid work is increasing while men’s time spent on paid work has declined to a
lesser degree over this time period. As a result men and women are becoming more similar to each other in their division of labor, although women still spend less time on paid work than men. Sayer (2005) finds that the ratio of women to men in time spent on paid work has risen from .3 in 1965 to .5 in 1975 and .8 in 1998. She also finds the opposite pattern in housework, with women’s time spent on housework declining in this time period while men’s time spent on housework is increasing, although women persistently spend more time than men on housework. The ratio of women to men in time spent on housework has declined from 6.4 in 1965 to 3.4 in 1975 and 1.4 in 1998. Although Sayer (2005) does not specifically examine couples, her findings represent overall shifts in the gendered division of labor in the United States over the past several decades that are due to previously discussed increase in women’s education, labor force participation rates and wages. Given the increasingly similar roles of women and men in terms of paid and unpaid work I expect to find that in both paid work and housework, couples in 2002 will have a more equitable division of labor than those in 1988.

Data and Methods

In this chapter I will use Waves 1 and 3 of the National Survey of Families and Households (NSFH) data set. The National Survey of Families and Households was initially a nationality representative sample of United States individuals, which oversampled for select groups, including cohabiters. The first and second wave of the dataset interviewed and re-interviewed the same respondents and their partners, which totaled 13,007 total respondents in the first wave collected in 1987-1988 (including partners). The third wave is problematic in that it did not re-interview respondents who
did not have a child in the first or second wave, unless they were over 45 years old by the third wave of data. However, the third wave did re-interview a ‘focal child’ from each household with children, who were identified in the first and second wave of data, and who were ages 18-35 by the third wave of data, collected in 2001-2002. As such, I will be using the focal children themselves as the subject of study when examining the gendered division of labor in 2002. The partners of focal children were not interviewed in the third wave of data collection, so determinants of partner’s characteristics are based on the reports of the head of household. In the first wave all characteristics are based on self-reports, and respondents are restricted to those ages 18-35 so as to have a comparable group to the third wave respondents. Restricting the sample to this age range also has the advantage of examining a younger cohort of cohabiters and married couples, who may be on the forefront of social change in these areas.

Data from 1988 is weighted so as to be nationally representative; unfortunately similar weights were not calculated for the third wave focal children, so findings from 2002 cannot be said to be nationally representative, and especially underrepresents children of recent immigrants to the United States. However, this data set is the only recently collected dataset that includes detailed information on the gendered division of labor and which includes enough cohabiters on which to perform data analysis. Furthermore, in this chapter I will be examining conditional probabilities to examine the extent to which group membership makes a difference in the gendered division of labor. As such, readers should focus on differences between groups within each year rather than differences between years, or the exact means themselves.
This chapter will examine the gendered division of labor in cohabitation and marriage using four measures; pay, usual hours worked, employment, and time spent on housework and housework tasks. First, I will examine the gendered division of pay and usual hours worked among dual-career cohabiting and married couples. Dual career couples are here defined as couples in which both partners are actively employed. Rather than examine the ratio of pay or hours, a number which can result in ambiguous results (Oppenheimer 1997), I will examine the extent to which couples do or do not specialize in these areas by gender to examine the extent to which marriage can change the degree of specialization in these areas. Couples will be examined in so far as they are a member of three categories: the first are ‘traditional’ couples, defined as couples in which the male partner earns more than 110 percent of the female partner’s pay, or works more than 110 percent of the female partner’s hours. The second category of ‘egalitarian’ couples are defined as couples in which the male partners earns between 90 to 110 percent of what the female partner earns, or works between 90 to 110 percent of the female partner’s hours. The ‘non-traditional’ couples are defined as couples in which men earn less than 90 percent of what their female partner earn, or work less than 90 percent of their hours.

Next, I will examine the division of employment among couples using the same three categories; traditional, egalitarian and non-traditional. Employment is defined here as current employment, and is determined in the first wave by using responses to the question “Are you currently working for pay for any job?” for the main respondent, and responses to “Did you do any work for pay last week” and “Do you have a job from which you were temporarily absent because of vacation, sickness, job schedule, or other
reason?” for secondary respondents. In the third wave, employment was determined by the head of household’s response to the question “Are you currently working for pay at any job” and “Is your [husband/wife/partner] currently working for pay in any job?”

In the case of employment, ‘traditional’ couples are defined as couples in which the male partner is employed and the female partner is not employed, ‘egalitarian’ couples are defined as couples in which both partners are employed and ‘non-traditional’ couples are defined as couples in which the female partner is employed and the male partner is not employed. A fourth category of “both partners not employed” has some members, but the number of couples in this category was too small to generate meaningful results, and so this category is not included in tables. However, they are included in the denominator for employment, so rates will not add up to 100 percent for this measure.

Finally, I examine housework. In the third wave of data collection the NSFH did not ask focal children about their partners’ hours spent on housework; they ask only about the housework hours of the head of household and other members of their household, but do not specify the housework hours of their partners specifically. As such, I cannot calculate the within-couple division of housework hours for this wave of data in a similar fashion to that of hours worked or pay or employment. Instead, I examine the extent to which women’s and men’s hours spent on housework differs between comparison groups. I examine the total hours spent on housework, both in all couples, and in couples in dual-career couples and examine them based on the gender of the respondent.
I also examine how the time spent on specific housework tasks differs by gender, how the hours spent on specific housework tasks differ between all cohabiters and all married couples, and I include a second set of analyses that compares dual-career cohabiters with definite marriage plans to dual-career recently married premarital cohabiters in these tasks. I do not distinguish between the more precise groups described below for comparisons of specific housework tasks. The specific tasks examined are based on the answer to the questions “How many hours per week do YOU, YOURSELF, normally spend on:” and include the tasks “preparing meals,” “washing dishes and cleaning up after meals,” “cleaning house,” “outdoor and other household maintenance tasks such as lawn or yard work, household repair or painting,” “shopping for groceries and other household goods,” “washing, ironing, and mending clothing,” “paying bills and keeping financial records,” “automobile maintenance and repair” and “driving other household members to work, school or other activities.” In 1988 respondents have the option of specifying that they spent some time on the activity without specifying the precise time spent on the activity; these respondents are excluded from the analysis, and so the N for specific tasks may vary in 1988 due to the number of respondents who chose this option.

Similarly to the previous chapter, the division of labor will first be examined in comparisons of all cohabiters to all married couples, and then examined with a more refined categorization of cohabiting and married couples by relationship stage. Specifically, in the more refined analysis, cohabiters will be examined by marital intentions. Marital intentions are measured by the head of the household’s response to
the question about their cohabiting partner: “Do you think that you will eventually marry (him/her)? Would you say you definitely won't, probably won't, there is about a 50-50 chance, you probably will, or you definitely will?” Those who respond they probably or definitely won’t marry their partner are excluded from the more refined analysis for both methodological and substantive reasons, both because this group of cohabiters is too small in the dataset to arrive at accurate findings about this group, and because this group that will likely never marry are very different from those cohabiters who might eventually marry. However, this group is included in overall comparisons of cohabiters and married couples. This leaves two groups of cohabiters in the more refined analysis. First are those with weak or uncertain marriage plans, defined as those who indicate there is a 50-50 chance or they will ‘probably’ marry their partner. Second are those with strong marriage plans, which are cohabiters who indicate they will ‘definitely’ marry their partner.

These groups are then compared to four groups of married couples. The first two, similar to those used in the previous chapter, are recently married premarital cohabiters, defined here as premarital cohabiters who have been married for five or fewer years, and premarital cohabiters who have been married more than five years. The second two groups of married couples are married couples that did not cohabit before marriage, called here “Postnup-only habiters” and divided into those married five or fewer years and those married over five years. These groups were not included in the previous chapter because that chapter focused on how the act of marriage may make a difference in behavior; in this chapter I focus on how different types of married and cohabiting
couples divide their labor along gender roles, and so adding postnup-only habiters to this analysis allows us to determine if premarital cohabiters have a different division of labor than this group.

Results are presented as regression-adjusted means. Means are calculated by calculating logistic and (in the case of housework hours) OLS regressions, calculating the association of relationship status with the probability of being in a specific category (traditional, egalitarian, non-traditional) or, in the case of housework hours, calculating the association between relationship status and hours spent on housework and housework tasks. Then, using the “adjust” command in STATA, I predict regression-adjusted means for each group examined. These adjusted means take into account the other characteristics controlled for in the regression models, and so represent what the means for each group would be if all controlled-for variables were held to their mean values for the overall population. For instance, if the overall population has a mean age of say, 28 and cohabiters have a mean age of say, 26 and married individuals have a mean age of 30, the non-adjusted mean value of women’s housework hours for cohabiters and married women might differ because of age differences in amount of time spent on housework rather than relationship stage differences. The regression-adjusted mean of housework hours takes into account differences in average age by calculating what the mean value of housework hours would be if cohabiters and married women each had a mean age of 28, as well as the mean value for all other control variables controlled for in the regression. Examining regression adjusted means reduces the differences between means that are due to compositional differences rather than an effect of relationship stage on behavior.
Differences between these regression adjusted means are then closer than non-adjusted means to the ‘true’ differences that are due to a shift in relationship stage. However, unobserved differences between groups that are not controlled for in regression models will still affect values regression-adjusted means.

I examine two sets of regressions in these analyses; the first examines all cohabiters and married couples, with a reference of “cohabiting”. The second examines the groups discussed above, with the reference category of “recently married premarital cohabiters.” This reference group allows comparisons between different types of cohabiters and recently married premarital cohabiting couples, comparisons between recently married premarital cohabiting couples and premarital cohabiters that have been married over five years, and comparisons between recently married premarital cohabiters and recently married postnup-only habiters. Both sets of regressions control for the same variables: age of the head of household, race/ethnicity of the head of household (white-reference, Black, Hispanic or other race), educational obtainment of the head of household (less than high school, high school degree, some college-reference, college degree or more), religiosity of the head of household (religion is very important to daily life, somewhat important-reference, not important), whether the head of household is male, presence of children in the household (reference: none), whether the head of household was previously married (reference: was not), whether the head of household previously cohabited with a partner other than their current partner (reference: did not), and the total duration of the relationship, including time spent in both marriage and
cohabitation among those currently cohabiting or who cohabited before marriage, and total duration of marriage if the couple did not cohabit prior to marriage.

Results

Table 3.1: Division of Pay, Dual-Career Couples Only: Regression Adjusted Means

<table>
<thead>
<tr>
<th></th>
<th>1988</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Traditional</td>
<td>Egalitarian</td>
</tr>
<tr>
<td>All Cohabiting (Reference)</td>
<td>70.31</td>
<td>11.01</td>
</tr>
<tr>
<td>All Married N</td>
<td>75.41</td>
<td>9.11</td>
</tr>
<tr>
<td>Cohabiters: 50/50 or Probably will marry</td>
<td>72.74</td>
<td>9.83</td>
</tr>
<tr>
<td>Cohabiters: Definitely will marry</td>
<td>69.82</td>
<td>6.81</td>
</tr>
<tr>
<td>Married five or fewer years, Premarital cohabiter (Reference)</td>
<td>69.04</td>
<td>11.09</td>
</tr>
<tr>
<td>Married over five years, premarital cohabiter</td>
<td>73.94</td>
<td>6.67</td>
</tr>
<tr>
<td>Married five or fewer years, did not cohabit before marriage</td>
<td>75.00</td>
<td>6.95 †</td>
</tr>
<tr>
<td>Married five or more years, did not cohabit before marriage N</td>
<td>80.77 *</td>
<td>10.06</td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001

Paid Work: Division of Pay, Hours Worked and Employment

In overall comparisons in both 1988 and 2002 presented in Table 3.1, there are no differences in the division of pay between all dual-career cohabiting and married couples. In the more refined examination, some small differences do emerge. In 1988 all groups
of cohabiters and married couples that cohabited prior to marriage showed no significant differences in the division of pay, indicating that in 1988, entrance into marriage or martial longevity had no effect on this division of labor for premarital cohabiters. However, not surprisingly given the association of cohabitation with non-traditional values, postnup-only habiter married more than five years are significantly more likely to have a traditional division of labor and less likely to have a non-traditional division of labor, compared with the reference group. This indicates that for postnup-only habiter longevity in marriage is associated with a more traditional gendered division of pay, but in 1988 entrance into marriage did not make a difference in terms of specialization of pay among premarital cohabiters.

By 2002 however, a different story appears in the division of pay. In overall comparisons there are still no differences between cohabiters and married couples, but in a more subtle examination, some weak differences do emerge. Cohabiter with definite marriage plans are marginally more likely to have an egalitarian division of pay compared with premarital cohabiter married five or fewer years (the reference). Cohabiter with definite marriage plans are also marginally more likely than cohabiter with uncertain marriage plans to have an egalitarian division of pay, perhaps because couples that earn similar wages are more willing to marry their partner due to a belief that they will be able to achieve the egalitarian marriage that Gerson (2010) finds young adults aspire to have. Premarital cohabiter and couples that married without cohabitation are no different from each other, and unlike in 1988, longevity in marriage is no longer
associated with a significant increase in a traditional division of pay among postnup-only habiters.

### Table 3.2: Division of Usual Hours Worked, Duel-Career Couples Only: Regression Adjusted Means

<table>
<thead>
<tr>
<th></th>
<th>1988</th>
<th></th>
<th>2002</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Traditional</td>
<td>Egalitarian</td>
<td>Non-Traditional</td>
<td>Traditional</td>
</tr>
<tr>
<td>All Cohabiting (Reference)</td>
<td>57.10</td>
<td>29.47</td>
<td>12.28</td>
<td>50.98</td>
</tr>
<tr>
<td>All Married N</td>
<td>56.74</td>
<td>29.55</td>
<td>12.64</td>
<td>50.78</td>
</tr>
<tr>
<td>Cohabiters: 50/50 or Probably will marry</td>
<td>64.31</td>
<td>25.30</td>
<td>9.81</td>
<td>43.94</td>
</tr>
<tr>
<td>Cohabiters: Definitely will marry</td>
<td>49.93</td>
<td>39.14</td>
<td>9.43</td>
<td>57.57</td>
</tr>
<tr>
<td>Married five or less years, Premarital cohabiter (Reference)</td>
<td>56.68</td>
<td>29.14</td>
<td>13.14</td>
<td>52.38</td>
</tr>
<tr>
<td>Married over five years, premarital cohabiter</td>
<td>49.02</td>
<td>40.56</td>
<td>10.40</td>
<td>56.05</td>
</tr>
<tr>
<td>Married five or more years, did not cohabit before marriage</td>
<td>56.54</td>
<td>26.08</td>
<td>16.32</td>
<td>41.75</td>
</tr>
<tr>
<td>Married five or more years, did not cohabit before marriage</td>
<td>61.37</td>
<td>27.51</td>
<td>10.33</td>
<td>54.74</td>
</tr>
<tr>
<td>N</td>
<td>1347</td>
<td>437</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
years. In 1988 less than 10 percent of these couples had a wife who earned more than her husband, and by 2002 this was nearly 30 percent. It should be noted however that the 2002 numbers are not nationally representative, and so this finding should be taken with caution.

Table 2 demonstrates that in both 1988 and 2002 there are no differences in overall comparisons of dual-earning cohabiting and married couples in their division of usual hours worked and in 2002 there are no differences in the division of hours worked between any groups, even in the more refined analysis. In 1988 there is a marginal increase in the percent of couples whose division of hours are egalitarian when comparing recently married premarital cohabiters to premarital cohabiters married over five years, indicating a weak effect of marital longevity on the division of hours worked. This could be due to selection out of the dual-earner sample by less egalitarian couples, in which one member may drop out of the labor force between early and late marriage. However, an examination of the division of employment in Table 3.3 does not reveal such a pattern for the 1988 cohort.

Overall comparisons in Table 3.3 show no difference between cohabiters and married couples in their division of employment in both 1988 and 2002. The more refined analysis shows no difference by relationship stage among cohabiters and married premarital cohabiters in their division of employment, indicating that neither entrance into marriage nor longevity in marriage is associated with a shift in the division of employment for premarital cohabiters. In 1988 there is a statistically significant higher rate of non-traditional employment among cohabiters with uncertain marriage plans,
compared with the reference group. However, cohabiters with definite marriage plans are no different than recently married cohabiters in their division of employment and there are no differences as marriages ‘age’. In 1988 there are also no differences between premarital cohabiters and postnup-only habiters in their division of labor. In 2002 recently married premarital cohabiters are no different from recently married postnup-only habiters in their division of employment. However among postnup-only habiters there is a clear and statistically significant increase in the proportion of couples with a traditional division of labor among couples that have been married over five years, compared with the reference group of premarital cohabiters married five or fewer years, along with a marginal decrease in the proportion of couples that have a non-traditional division of labor. This indicates that marital longevity in 2002 is associated with an increase in a traditional division of employment among postnup-only habiters, but not among premarital cohabiters.

The association of marital longevity with a more traditional division of employment among postnup-only habiters in 2002, that is not found in 1988, is not due to an increase in the number of long-term married couples that have a traditional division of employment in 2002. In fact, the proportion of couples that have a traditional division of employment is similar among marriages that have lasted more than five years in both 1988 and 2002, for both premarital cohabiters and postnup-only habiters. Rather, the association between marital longevity and a traditional division of employment among postnup-only habiters in 2002 is due to a decline between 1988 and 2002 in the proportion of recently married postnup-only habiters in which the husband works
but the wife does not. In other words, recently married postnup-only habiters in 2002 have a less traditional division of employment than similar couples in 1988, but revert to a more traditional division of employment once the marriage has 'aged'.

Table 3.3: Division of Employment, All Respondents: Regression Adjusted Means

<table>
<thead>
<tr>
<th></th>
<th>1988</th>
<th></th>
<th>2002</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Traditional</td>
<td>Egalitarian</td>
<td>Non-Traditional</td>
<td>Traditional</td>
</tr>
<tr>
<td>All Cohabiting (Reference)</td>
<td>26.63</td>
<td>59.06</td>
<td>6.81</td>
<td>20.01</td>
</tr>
<tr>
<td>All Married</td>
<td>28.82</td>
<td>61.56</td>
<td>4.83</td>
<td>23.03</td>
</tr>
<tr>
<td>N</td>
<td>2286</td>
<td></td>
<td>779</td>
<td></td>
</tr>
<tr>
<td>Cohabiters: 50/50 or Probably will marry</td>
<td>23.63</td>
<td>57.28</td>
<td>10.89 *</td>
<td>21.45</td>
</tr>
<tr>
<td>Cohabiters: Definitely will marry</td>
<td>26.49</td>
<td>65.64</td>
<td>3.12</td>
<td>12.34</td>
</tr>
<tr>
<td>Married five or less years, Premarital cohabiter (Reference)</td>
<td>26.87</td>
<td>61.73</td>
<td>5.33</td>
<td>20.48</td>
</tr>
<tr>
<td>Married over five years, premarital cohabiter</td>
<td>31.74</td>
<td>63.12</td>
<td>3.94</td>
<td>30.64</td>
</tr>
<tr>
<td>Married five or less years, did not cohabit before marriage</td>
<td>28.38</td>
<td>59.19</td>
<td>5.91</td>
<td>16.35</td>
</tr>
<tr>
<td>Married five or more years, did not cohabit before marriage</td>
<td>30.65</td>
<td>62.28</td>
<td>3.91</td>
<td>35.22 *</td>
</tr>
<tr>
<td>N</td>
<td>2282</td>
<td></td>
<td>762</td>
<td></td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001

In sum, for the market-based work variables, entrance into marriage among premarital cohabiters, as measured as the difference between cohabiters with definite marriage plans and recently married premarital cohabiters, is not associated with any statistically significant changes in the division of paid labor for any measures examined. In 2002, entrance into marriage by premarital cohabiters is associated with a marginal
decline in the proportion of couples who have an egalitarian division of pay, but this
difference does not reach statistical significance. Longevity in marriage among
premarital cohabiters is also not associated with statistically significant differences in the
division of labor in either year, but is associated with a marginal increase in the
proportion of couples that have an egalitarian division of paid hours in 1988. Longevity
in marriage for postnup-only habiters is associated with a statistically significant increase
in a traditional division of pay in 1988 and an increase in a traditional division of
employment in 2002.

**Housework Hours by Gender**

In the 2002 wave of data collection, data was not collected on the hours spent on
housework by partners, so a precise division of labor within couples cannot be
determined. Instead I will examine the ways in which men and women's housework
hours differ by relationship stage, both in terms of overall hours, and in terms of hours
spent on specific tasks. Total housework hours are examined both among all cohabiting
and married couples, and among dual-earner couples only. Specific household tasks are
examined in terms of overall differences between cohabiters and married couples, and in
terms of the degree to which they differ between cohabiters with definite marriage plans
and recently married premarital cohabiters.

Consistent with prior research (Shelton and John 1993, South and Spitze 1994) in
overall comparisons of how housework hours differ among all cohabiters and all married
couples presented in Table 3.4, there is a statistically significant increase in housework
hours for married women compared with cohabiting women in 1988. However, this
difference does not reach statistical significant in the 2002 cohort. Also consistent with prior research, men demonstrate no differences in housework hours by relationship stage in overall comparisons, in either 1988 or 2002.

The more refined analysis in Table 3.4 demonstrates that in 1988 entrance into marriage remains associated with a statistically significant increase in housework hours among women, but by 2002 there is no association between entrance into marriage, marital longevity, or premarital cohabitation and housework hours for either men or women. In 1988 there is a significant difference in housework hours between cohabiting women with definite marriage plans, and recently married premarital cohabiters. Cohabiters with weak marriage plans are no different from recently married premarital cohabiters in their time spent on housework. This suggests that, at least in 1988, women who spend less time on housework may be more willing to marry their partner, but that their housework hours increase after marriage. Marital longevity however is not associated with an increase in housework hours among either premarital cohabiters or postnup-only habiters. Among men in 1988 there are no differences between any groups in housework hours in the more refined analysis. By 2002 there are no differences between groups for either men or women in terms of total housework hours. Premarital cohabiters do not differ from postnup-only habiters in terms of total hours spent on housework in either year.

Housework hours for cohabiting women in 2002 are similar to those spend in 1988, but married women's hours spent on housework in 2002 are lower than those spent on housework in 1988. The disappearing association between entrance into marriage and
women's housework hours between 1988 and 2002 is then due to a decline in married women's housework hours to levels that are statistically indistinguishable from that of cohabiting women's hours, rather than an increase in cohabiting women’s housework hours.

<table>
<thead>
<tr>
<th>Table 3.4: Average Total Hours Spent on Housework Per Week, Regression Adjusted Means: All Couples</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>All Cohabiting (reference)</td>
</tr>
<tr>
<td>All Married</td>
</tr>
<tr>
<td>N 1889</td>
</tr>
<tr>
<td>All Cohabiters: 50/50 or Probably will marry</td>
</tr>
<tr>
<td>Cohabiters: Definitely will marry</td>
</tr>
<tr>
<td>Married five or less years, Premarital cohabiter (Reference)</td>
</tr>
<tr>
<td>Married over five years, premarital cohabiter</td>
</tr>
<tr>
<td>Married five or less years, did not cohabit before marriage</td>
</tr>
<tr>
<td>Married five or more years, did not cohabit before marriage</td>
</tr>
<tr>
<td>N 1802</td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001

The previous comparisons were for all couples, and Table 3.5 presents the hours that men and women spend on housework for dual-career couples only (couples in which both partners are actively employed), and how they differ by relationship stage is both 1988 and 2002. Among dual career couples a pattern similar to that of all couples emerges; entrance marriage is associated with more hours spent on housework by women in 1988, but not 2002, and relationship status is not associated with differences in hours spent on housework by men in with 1988 or 2002. There are some small differences in
findings when examining dual-career couples versus the totality of couples discussed in Table 3.4. Among dual career couples both cohabiting women with uncertain marriage plans and cohabiting women with definite marriage plans spend fewer hours on housework compared with all groups of married women, and these differences are statistically significant. However by 2002, similar to the findings for all couples in Table 3.4, individuals in dual career couples in Table 3.5 show few significant differences in hours spent on housework by relationship stage, again due to a decline in housework hours among married women. The one significant difference across groups in 2002 is that among women, premarital cohabiters who have been married over five years actually spend significantly fewer hours on housework compared to more recently married premarital cohabiters. Thus, marital longevity is associated with a decline in housework hours for women in dual-career couples in 2002. This finding is not in line with the hypothesized increase in specialization among married couples.

In hours spent on housework, cohabiting women in dual career couples in 1988 and 2002 are similar to each other, but married women show a decline in housework hours between 1988 and 2002. Therefore, as with all couples examined in Table 3.4, among the dual-career couples examined in Table 3.5, there is a decline in specialization associated with marriage between 1988 and 2002, not because cohabiters are changing their behavior, but because behavior no longer changes once cohabiters marry.

In terms of overall housework hours, in examinations of both all couples and dual-career couples only, similar patterns emerge. Marriage in 1988 is associated with an increased number of housework hours by women, but not men, indicating increased
specialization by women in home-based work following marriage in 1988. However, by
2002 there is no evidence of specialization in housework following marriage. This is
opposition to the findings regarding market-based work, which finds little evidence for
specialization in paid work in 1988, but some increased amount of specialization in pay
and employment following marriage in 2002.

<table>
<thead>
<tr>
<th></th>
<th>1988</th>
<th></th>
<th>2002</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>All Cohabiting</td>
<td>30.22</td>
<td>18.03</td>
<td>29.40</td>
<td>24.49</td>
</tr>
<tr>
<td>(reference)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Married</td>
<td>37.57</td>
<td>**20.12</td>
<td>29.03</td>
<td>21.98</td>
</tr>
<tr>
<td>N</td>
<td>1041</td>
<td>1010</td>
<td>347</td>
<td>172</td>
</tr>
<tr>
<td>Cohabiters: 50/50 or</td>
<td>28.73</td>
<td>**20.35</td>
<td>31.41</td>
<td>23.88</td>
</tr>
<tr>
<td>Probably will marry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cohabiters: Definitely</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>will marry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married five or less</td>
<td>36.79</td>
<td>21.49</td>
<td>30.76</td>
<td>23.31</td>
</tr>
<tr>
<td>years, Premarital</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>cohabiter (Reference)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married over five years,</td>
<td>39.48</td>
<td>19.23</td>
<td>22.02</td>
<td>*25.44</td>
</tr>
<tr>
<td>premarital cohabiter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married five or less</td>
<td>34.32</td>
<td>19.87</td>
<td>26.99</td>
<td>19.12</td>
</tr>
<tr>
<td>years, did not cohabit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>before marriage</td>
<td>39.63</td>
<td>18.83</td>
<td>31.33</td>
<td>19.28</td>
</tr>
<tr>
<td>Married five or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>years, did not cohabit</td>
<td>996</td>
<td>966</td>
<td>341</td>
<td>170</td>
</tr>
<tr>
<td>before marriage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001

Does the division of household tasks become more gender-typical following
marriage? Using the same data used in this chapter, Presser (1994) determines that
preparing meals, washing dishes and cleaning up after meals, cleaning house, and
washing ironing and mending clothes are tasks disproportionately done by women and
designates them “female tasks.” Outdoor and other household maintenance tasks and
automobile maintenance and repair are typically done by men and are designated by
Presser (1994) as “male tasks.” Shopping, paying bills and keeping financial records and driving others around are found to be “neutral tasks” that are more evenly split between men and women (Presser 1994).

Using these designations, in Tables 3.6-3.9 I examine the specific household tasks done by men and women, and how the time spent on those tasks change between cohabitation and marriage. Examining overall housework hours can hide shifts in the division of labor to more gender-typical tasks following marriage. Housework tasks here are examined both in terms of overall comparisons between cohabiters and married couples (Tables 6 and 8), and between cohabiters with definite marriage plans and recently married premarital cohabiters (Tables 7 and 9).

Table 6 presents the results for women's hours spent on specific housework tasks, and how those hours differ among all cohabiting and all married women. In 1988 there is some evidence that married women spend more hours on ‘female tasks’ than cohabiters. Married women spend significantly more hours on washing and ironing and cleaning the household compared with cohabiting women, both female-typical tasks. In 1988 married women also spend marginally more time on outdoor tasks, a male-typical task. By 2002, as with overall housework hours, hours spent on specific tasks by women do not show a large difference when comparing all cohabiters to all married couples. The one difference is that married women in 2002 spend significantly fewer hours on auto-maintenance, a male-typical task, although the decline is actually only equal to about one-sixth of an hour on average, as the amount of time cohabiting women spend on this task is low to begin with.
An examination of how behavior changes between women cohabiters with definite plans and recently married premarital cohabiters, and among dual-career couples only, shows even stronger evidence of specialization in 1988, but finds no evidence of specialization in 2002 across groups. Table 3.7 presents results for these groups. In 1988 there recently married premarital cohabiters spent significantly more time washing dishes, cleaning the house and washing/ironing, all female-typical tasks. Additionally in 1988, recently married premarital cohabiting women spend significantly more hours paying bills (neutral task), compared with cohabiting women with definite marriage plans. By 2002 however, at least among women, all evidence of specialization between these two groups have disappeared. For women then, an examination of the hours spent on specific housework tasks show similar patterns to that of overall housework hours; evidence of specialization in gender-typical ways in 1988, with no evidence for this specialization in 2002.

<table>
<thead>
<tr>
<th></th>
<th>1988</th>
<th>2002</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cohabiting</td>
<td>Married</td>
<td>N</td>
<td>Cohabiting</td>
<td>Married</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Preparing Meals</td>
<td>9.18</td>
<td>9.85</td>
<td>2503</td>
<td>6.35</td>
<td>6.57</td>
<td>540</td>
<td></td>
</tr>
<tr>
<td>Washing Dishes</td>
<td>6.55</td>
<td>7.13</td>
<td>2477</td>
<td>5.08</td>
<td>5.37</td>
<td>541</td>
<td></td>
</tr>
<tr>
<td>Cleaning the House</td>
<td>8.20</td>
<td>9.68 *</td>
<td>2497</td>
<td>7.02</td>
<td>7.20</td>
<td>539</td>
<td></td>
</tr>
<tr>
<td>Outdoor Tasks</td>
<td>1.52</td>
<td>1.83 †</td>
<td>2160</td>
<td>1.23</td>
<td>1.56</td>
<td>541</td>
<td></td>
</tr>
<tr>
<td>Grocery Shopping</td>
<td>3.22</td>
<td>3.24</td>
<td>2457</td>
<td>2.49</td>
<td>2.61</td>
<td>541</td>
<td></td>
</tr>
<tr>
<td>Washing/Ironing</td>
<td>4.36</td>
<td>4.92 *</td>
<td>2504</td>
<td>4.35</td>
<td>4.47</td>
<td>541</td>
<td></td>
</tr>
<tr>
<td>Paying Bills</td>
<td>2.06</td>
<td>2.11</td>
<td>2381</td>
<td>1.75</td>
<td>1.66</td>
<td>541</td>
<td></td>
</tr>
<tr>
<td>Auto Maintenance</td>
<td>0.27</td>
<td>0.25</td>
<td>2041</td>
<td>0.25</td>
<td>0.13 *</td>
<td>540</td>
<td></td>
</tr>
<tr>
<td>Driving Family</td>
<td>2.02</td>
<td>1.79</td>
<td>2380</td>
<td>2.59</td>
<td>2.14</td>
<td>541</td>
<td></td>
</tr>
</tbody>
</table>

Note: †p<.10  *p<.05  **p<.01  ***p<.001
Table 3.7: Average Total Hours Spent on Housework Tasks Per Week by Women, Regression Adjusted Means, Dual-Career Couples Only: Comparisons of definitely marrying cohabiters to recently married premarital cohabiters

<table>
<thead>
<tr>
<th>Task</th>
<th>1988 Cohabiters who will definitely marry</th>
<th>1988 Recently Married Premarital Cohabiters</th>
<th>N</th>
<th>2002 Cohabiters who will definitely marry</th>
<th>2002 Recently Married Premarital Cohabiters</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preparing Meals</td>
<td>7.39</td>
<td>8.72</td>
<td>359</td>
<td>6.45</td>
<td>6.56</td>
<td>161</td>
</tr>
<tr>
<td>Washing Dishes</td>
<td>5.19</td>
<td>6.95 *</td>
<td>357</td>
<td>4.91</td>
<td>5.38</td>
<td>161</td>
</tr>
<tr>
<td>Cleaning the House</td>
<td>5.45</td>
<td>8.81 ***</td>
<td>358</td>
<td>6.44</td>
<td>6.77</td>
<td>161</td>
</tr>
<tr>
<td>Outdoor Tasks</td>
<td>2.20</td>
<td>2.23</td>
<td>308</td>
<td>0.90</td>
<td>1.39</td>
<td>161</td>
</tr>
<tr>
<td>Grocery Shopping</td>
<td>2.59</td>
<td>3.20</td>
<td>354</td>
<td>2.28</td>
<td>2.64</td>
<td>161</td>
</tr>
<tr>
<td>Washing/Ironing</td>
<td>2.80</td>
<td>4.81 ***</td>
<td>362</td>
<td>4.10</td>
<td>4.30</td>
<td>161</td>
</tr>
<tr>
<td>Paying Bills</td>
<td>1.71</td>
<td>2.68 *</td>
<td>351</td>
<td>1.56</td>
<td>1.72</td>
<td>161</td>
</tr>
<tr>
<td>Auto Maintenance</td>
<td>0.48</td>
<td>0.15</td>
<td>299</td>
<td>0.25</td>
<td>0.13</td>
<td>161</td>
</tr>
<tr>
<td>Driving Family Members to Activities</td>
<td>1.69</td>
<td>1.98</td>
<td>341</td>
<td>2.42</td>
<td>2.39</td>
<td>161</td>
</tr>
</tbody>
</table>

Note: †p<.10 *p<.05 **p<.01 ***p<.001

In overall comparisons of hours spent on housework tasks by cohabiting men and married men shown in Table 3.8, few differences by relationship status emerge. The one area in which there is a statistically significant relationship by relationship status in 1988 is in outdoor tasks; married men spend significantly more time on outdoor tasks (male task) than cohabiters. In 2002, married men spend significantly less time on preparing meals (female task), significantly more time on outdoor (male) tasks and marginally less time on grocery shopping (neutral task) compared with cohabiting men. In both years then, married men have a more gender-typical distribution of their housework hours compared with cohabiting men.

However, it seems these differences are not due to entrance into marriage among premarital cohabiters, at least in 2002, and differences due to entrance into marriage in 1988 do not reach statistical significance. In these more select groups presented in Table
3.9, in 1988 recently married premarital cohabiting men spend marginally more time on cleaning the house (female task), and more time on auto maintenance (male task). In 2002 there are no differences between men in either group.

### Table 3.8: Average Total Hours Spent on Housework Tasks Per Week by Men, Regression Adjusted Means

<table>
<thead>
<tr>
<th>Task</th>
<th>1988</th>
<th>Cohabiting</th>
<th>Married</th>
<th>N</th>
<th>2002</th>
<th>Cohabiting</th>
<th>Married</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preparing Meals</td>
<td>3.41</td>
<td>3.03</td>
<td>2091</td>
<td></td>
<td>4.00</td>
<td>3.05</td>
<td>*</td>
<td>381</td>
</tr>
<tr>
<td>Washing Dishes</td>
<td>2.61</td>
<td>2.22</td>
<td>2056</td>
<td></td>
<td>3.41</td>
<td>2.81</td>
<td></td>
<td>381</td>
</tr>
<tr>
<td>Cleaning the House</td>
<td>2.31</td>
<td>2.41</td>
<td>2052</td>
<td></td>
<td>3.71</td>
<td>3.28</td>
<td></td>
<td>381</td>
</tr>
<tr>
<td>Outdoor Tasks</td>
<td>3.40</td>
<td>4.75</td>
<td>2379</td>
<td>***</td>
<td>2.67</td>
<td>4.70</td>
<td>**</td>
<td>382</td>
</tr>
<tr>
<td>Grocery Shopping</td>
<td>1.65</td>
<td>1.63</td>
<td>2099</td>
<td></td>
<td>2.07</td>
<td>1.59</td>
<td>†</td>
<td>380</td>
</tr>
<tr>
<td>Washing/Ironing</td>
<td>1.13</td>
<td>0.93</td>
<td>1962</td>
<td></td>
<td>1.66</td>
<td>1.32</td>
<td></td>
<td>382</td>
</tr>
<tr>
<td>Paying Bills</td>
<td>1.58</td>
<td>1.62</td>
<td>2126</td>
<td></td>
<td>1.74</td>
<td>1.52</td>
<td></td>
<td>380</td>
</tr>
<tr>
<td>Auto Maintenance</td>
<td>2.14</td>
<td>2.25</td>
<td>2414</td>
<td></td>
<td>1.74</td>
<td>1.39</td>
<td></td>
<td>381</td>
</tr>
<tr>
<td>Driving Family Members to Activities</td>
<td>1.89</td>
<td>1.78</td>
<td>2210</td>
<td></td>
<td>1.33</td>
<td>1.15</td>
<td></td>
<td>382</td>
</tr>
</tbody>
</table>

**Note:** †p<.10 *p<.05 **p<.01 ***p<.001

### Table 3.9: Average Total Hours Spent on Housework Tasks Per Week by Men, Regression Adjusted Means, Dual-Career Couples Only: Comparisons of definitely marrying cohabiters to recently married premarital cohabiters

<table>
<thead>
<tr>
<th>Task</th>
<th>1988</th>
<th>Cohabiters who will definitely marry</th>
<th>N</th>
<th>2002</th>
<th>Cohabiters who will definitely marry</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preparing Meals</td>
<td>4.44</td>
<td>3.58</td>
<td>325</td>
<td>4.26</td>
<td>4.03</td>
<td>76</td>
</tr>
<tr>
<td>Washing Dishes</td>
<td>3.19</td>
<td>3.15</td>
<td>319</td>
<td>4.57</td>
<td>3.21</td>
<td>76</td>
</tr>
<tr>
<td>Cleaning the House</td>
<td>1.96</td>
<td>2.93 †</td>
<td>320</td>
<td>4.03</td>
<td>3.63</td>
<td>76</td>
</tr>
<tr>
<td>Outdoor Tasks</td>
<td>4.42</td>
<td>5.74</td>
<td>353</td>
<td>2.69</td>
<td>5.27</td>
<td>76</td>
</tr>
<tr>
<td>Grocery Shopping</td>
<td>1.20</td>
<td>1.44</td>
<td>316</td>
<td>1.54</td>
<td>1.65</td>
<td>76</td>
</tr>
<tr>
<td>Washing/Ironing</td>
<td>0.97</td>
<td>1.03</td>
<td>301</td>
<td>1.86</td>
<td>1.45</td>
<td>76</td>
</tr>
<tr>
<td>Paying Bills</td>
<td>2.32</td>
<td>1.67</td>
<td>317</td>
<td>1.75</td>
<td>2.14</td>
<td>76</td>
</tr>
<tr>
<td>Auto Maintenance</td>
<td>1.50</td>
<td>2.27 †</td>
<td>362</td>
<td>1.47</td>
<td>0.85</td>
<td>76</td>
</tr>
<tr>
<td>Driving Family Members to Activities</td>
<td>2.68</td>
<td>2.53</td>
<td>337</td>
<td>1.11</td>
<td>1.35</td>
<td>76</td>
</tr>
</tbody>
</table>

**Note:** †p<.10 *p<.05 **p<.01 ***p<.001
As with overall housework hours then, among both men and women, entrance into marriage is associated with a shift in the distribution of housework hours spent on specific tasks to be specialized in more gender-typical ways in 1988, but by 2002 these differences have disappeared. Longevity in marriage does not appear to have an effect on total housework hours, except for dual-career premarital cohabiting women in 2002, for whom marital longevity is associated with a decline in total housework hours, in opposition to the theorized direction of this association. There are no differences in overall housework hours for premarital cohabiters or postnup-only habiters.

**Discussion**

Findings indicate that, for the most part, neither entrance into marriage nor longevity in marriage is associated with any statistically significant differences in gender-specialization in paid work for premarital cohabiters. Put another way, cohabiting couples do not change their gendered division of paid work once they enter marriage, or with time spent in marriage. For postnup-only habiters, longevity in marriage is associated with an increase in the traditional division of pay in 1988, and a traditional division of employment in 2002. For other years and outcomes (including hours worked) longevity in marriage does not make a difference in the gendered division of pay among postnup-only habiters.

In terms of unpaid housework, findings in this chapter suggest that entrance into marriage is associated with an increase in the housework hours of women in 1988 but not 2002. Marital longevity and premarital cohabitation status is not associated with differences in housework hours among married women. Men do not shift their overall
housework hours in response to entrance into marriage or marital longevity in either year. When examining specific housework tasks there is some evidence that hours spent on specific tasks shift following marriage in 1988, with both men and women increasing their hours in gender-typical activities following marriage, and in some cases reducing their hours in gender-atypical housework activities. By 2002 there are few shifts in hours spent on housework activities when comparing married and cohabiting women and men, and all differences disappear in comparisons of dual-career cohabiters with definite marriage plans and dual-career recently married premarital cohabiters.

The overall story then is that cohabiters for the most part do not shift their gendered division of labor after entering marriage, and do not change this division as marriages ‘age’ either. Entrance into marriage among cohabiters is not associated with a statistically significant increase in gender specialization in any of the paid-work measures and is associated with some small decline in housework hours for women in 1988 but not in 2002. This is due to the decline in married women’s housework hours to match those of cohabiting women, providing evidence that gendered roles in marriage are shifting to become more similar to those in cohabitation. The finding that the gendered division of labor does not shift following entrance into marriage for premarital cohabiters in 2002 supports my conceptualization of cohabitation as a ‘probationary marriage’ rather than an inherently different type of relationship.

However, postnup-only habiters show an association with marital longevity and a traditional specialization in pay (in 1988) and employment (in 2002) following marriage. For pay, a decline in the association between marital longevity with specialization
between 1988 and 2002 is explained by a decline in the proportion of couples married over 5 years that have a traditional division of pay and a concurrent increase in the proportion that have a non-traditional division of pay in this group. For the division of employment, the association between marital longevity and gender specialization among postnup-only habiters in 2002 is not due to an increased rate of gender specialization among those married a long time compared with 1988, but rather a decline in the proportion of recently married postnup-only habiters that have a traditional division of employment and a corresponding increase in dual-career couples over this time period in this group. However, there is no similar decline in the proportion of postnup-only habiters married over five years with a traditional division of employment between 1988 and 2002.

Why has the proportion of postnup-only habiters with traditional divisions of employment (aka the male-breadwinner female-homemaker model) declined over time for recently married postnup-only habiters, but not for postnup-only habiters married more than five years? This may be due to cohort effects, in that couples that married earlier (and who therefore have been married five or more years at the time of survey) may have more traditional ideas about marriage that are associated with traditional views of the division of labor, while more recently married couples might have a more egalitarian division of labor that they will bring into long-term marriages as their relationships ‘age’ into that group. However, since this is a sample of 18-35 year old adults only and therefore even those who have been married a longer period of time are relatively young, it is unlikely that cohort effects can explain the entirety of this pattern.
An explanation in line with feminist theory is that young adults are increasingly liberal in their division of labor, but that postnup-only habiters are unable to sustain a more egalitarian division of labor as the relationship progresses through the stages discussed in this chapter. Changes in the division of employment as relationships progress through various stages can be attributable to wider societal norms and practices that make sustaining an equitable division of employment difficult. As Gerson (2009: 750) notes, the experience of young adults “reveal a growing clash between new needs and intransigent institutions.” Postnup-only habiters may also be more likely than premarital cohabiters to take time off from work following childbirth, and are therefore less likely to fulfill the ideal worker norm described by Williams (2000). These factors can explain why the division of employment becomes more traditional as relationships progress for this group. Future research can examine the association of relationship stage with childcare arrangements to determine if this is the case.

A competing explanation in line with family theory is that due to the increase in divorce rates in the 1970s and 1980s, the ‘enforceable trust’ associated with marriage has eroded, and overall trust has eroded for those who have recently married, leading to a reduction in the extent to which partners are willing to specialize in home- or market-based work. Postnup-only habiters may then desire a more traditional division of employment from the outset of their marriages, but are unwilling to enter this arrangement until they have the enforceable trust that marital longevity provides. While the divorce rate has plateaued since the 1980s (Raley and Bumpass 2003), this does not preclude an erosion of this trust between 1988 and 2002. Widespread knowledge that
around half of marriages now end in divorce (Raley and Bumpass 2003) may have lagged behind the actual increase in divorce for any number of reasons, and as public knowledge of the high divorce rate has increased with time, so to has the erosion of enforceable trust. Likely it is some combination of increasingly egalitarian attitudes, a decline in enforceable trust as well as some degree of selection into longer-term marriages that are driving the results found in this chapter.

Regardless, findings regarding postnup-only habiters is only one finding among many, and it is most important to note that although premarital cohabitation is associated with more liberal gender role attitudes (Clarkberg et al. 1995) by 2002, entrance into marriage among cohabiters is not associated with a shift towards a more traditional division of labor in either paid or unpaid labor. This indicates that premarital cohabitation- specifically the type of cohabitation that eventually leads to marriage- is not associated with markedly different gendered divisions of labor than marriage. This provides evidence for an argument that premarital cohabitation and marriage after cohabitation are not the distinct types of relationships, but rather represent different stages of a similar type of relationship.

If premarital cohabitation and marriage after cohabitation are not inherently different types of relationships, then time spent in premarital cohabitation should be taken into account when examining issues related to divorce. In the next chapter I extend this argument by examining whether researchers of premarital cohabitation and divorce should ‘count’ the start of the relationship from the age at premarital cohabitation or age of entrance into marriage.
Chapter 4: Age, Premarital Cohabitation and Divorce

In the previous two chapters I have argued that cohabitation and marriage are not distinct types of relationship for cohabiters that are likely to marry, and that many previously found differences between cohabiters and married couples are attributable to the conflation of different types of groups in comparisons. Premarital cohabiters and cohabiters with definite marriage plans do not differ in their behavior for most measures examined in the previous two chapters. This indicates that for those couples who cohabit before marriage, entrance into marriage itself does not result in a drastic shift in behavior. I argue that premarital cohabitation should be conceptualized as a ‘probationary marriage’ rather than a distinct type of relationship.

Extensive prior research has found that premarital cohabitation is linked to higher rates of divorce after marriage. This research has consistently standardized these comparisons using the age at which couples marry and not the age at which they began coresiding. However, given the findings in the two previous chapters that indicate that entrance into marriage does not result in a drastic shift in behavior for premarital cohabiters, examining age at marriage as an important predictor of divorce may not be the most appropriate measure of age for couples that cohabit prior to marriage. Conceptualizing cohabitation as a ‘probationary marriage’ rather than a distinct type of relationship from marriage provides justification for using age at coresidence as a measure of the start of the marriage relationship for premarital cohabiters, rather than age at legal marriage. In this chapter I will argue that for those who cohabit before marriage, the age at coresidence is a more theoretically appropriate measure to use in examinations.
of divorce risk. Using this measure in part explains the higher divorce risk of cohabiters when compared with married couples who did not cohabit before marriage.

**Premarital Cohabitation and Divorce**

Marriages that follow cohabitation have a higher rate of dissolution than do marriages that begin without cohabitation (Amato et al. 2003, Bumpass and Sweet 1989, Lillard et al. 1995, Nock 1995, Phillips and Sweeney 2005, Teachman 2002, Woods and Emory 2002). Bumpass and Sweet (1989) find that marriages following cohabitation are nearly twice as likely to separate within 10 years compared to marriages that began without premarital cohabitation. In more recent research, Teachman (2002) finds that premarital cohabitation increases the risk of divorce by about 35 percent. As shown in the introduction to this dissertation, the effect of premarital cohabitation on divorce is increasing over time.

The relationship between divorce and cohabitation may be causal, because cohabiting couples can leave the relationship at any time without undertaking the legal procedures involved in a divorce. Partners may become accustomed to this ability to leave the relationship at any time, and carry this ‘individualistic ethic’ into their marriage, thereby increasing their divorce risk (Cherlin 1992; 16).

Selection into cohabitation is perhaps a more plausible explanation of the association between cohabitation and increased divorce risk. Couples that do not cohabit before marriage may represent a more select group than couples that do cohabit before marriage. One selection factor that may influence the higher divorce rates of premarital cohabiters is the young age at which they began their coresidential relationship.
Extensive previous research has found that younger ages at marriage is associated with higher rates of divorce (Booth and Edwards 1985, Heaton 1991, Raley and Bumpass 2003, South, 1995, Teachman 2002).

Cohabitation precedes marriage and therefore age at coresidence is necessarily lower than age at marriage for couples that cohabit prior to marriage. While not an alternative to marriage altogether, cohabitation has to some degree become a relationship that serves as an alternative to early marriage (Bumpass Sweet and Cherlin 1991 Bumpass and Sweet 1989, Raley 2000; 20). Much of the decline in marriage rates has been offset by entry into cohabitation, indicating that early marriage is being replaced by early cohabitation (Bumpass and Lu 2000). Bumpass Sweet and Cherlin (1991) find that cohabitation compensates for 59 percent of the reduction in marriage before age 20, and 67 percent in reduction of marriage rates before age 25. This younger age at union-formation for premarital cohabiters may then explain some of their increased divorce risk when compared with couples that did not cohabit prior to marriage.

**Starting the clock at the beginning of coresidential relationships.**

Findings in Chapters 2 and 3 indicates that cohabitation and marriage are not drastically different relationships for premarital cohabiters, and I argue that these findings should be taken to mean that cohabitation is more of a ‘probationary marriage’ period than an inherently different type of relationship. Therefore, when ‘starting the clock’ for age when studying divorce among married couples, it may be more appropriate to use the age at which partners begin their coresidential union, regardless of marital status, than the age at which they legally married. However, researchers of divorce and premarital
cohabitation typically standardize age of entry into the relationship using age at marriage. A review of literature on cohabitation and divorce finds that most researchers account for age at marriage in their regression analyses (Bennett Blanc and Bloom 1988, Demaris and Rao 1992, Phillips and Sweeney 2005, Teachman 2003, Teachman and Polonko 1990), one accounts for age at the time of data collection (Lillard, Brien and Waite 1995) and some do not account for age at all (Booth and Johnson 1988, Lichter and Qian 2008, Woods and Emery 2002) but none account for the age at which the couple began their coresidential union.

What little research that has taken into account the additional time premarital cohabiters have spent coresiding with their partner when compared with couples that married at the same age but did not cohabit prior to marriage has found that the age at which researchers ‘start the clock’ can significantly affect findings. For instance, Booth and Johnson (1988) found that premarital cohabitation is associated with lower overall marital quality, but Tach and Halpern-Meeking (2009) find that when they ‘start the clock’ on marital quality at the start of coresidence rather than the start of marriage, the disparity in marital quality is significantly reduced.

The increased risk of divorce associated with premarital cohabitation may therefore in part be due to the measurement of age, and comparisons between postnup-only habiters who began their marriage at a certain age and premarital cohabiters who began their marriage at the same age, but began their coresidential unions on average 2 years earlier (see Table 4.1). This chapter will examine the extent to which cohabiters’ young age at coresidence, which is associated with less adequate role preparation and
partner selection, can explain the higher divorce rates of couples that cohabit before marriage.

**Early Age at Marriage and Divorce**

Although many researchers have attempted to find out why cohabitation is linked to higher rates of divorce after marriage, and despite findings that cohabitation is to some extent substituting for early marriage, no researchers to date have connected this literature to the rich literature on the impact of early age at marriage on divorce. Couples that marry at an earlier age tend to divorce at a higher rate (Booth and Edwards 1985, Heaton 1991, Raley and Bumpass 2003, South, 1995, Teachman 2002). Insofar as this age effect may be associated with the act of beginning a coresidential relationship rather than entry into marriage, this earlier age at coresidence may explain some of the increased divorce risk for those who cohabit with their spouse before marriage.

Why are those who marry at a younger age more likely to divorce? Lee (1977) proposes three hypotheses to explain the relationship between age and divorce: first, that age and divorce is a spurious association due to selection effects; second, that people who marry young are less prepared for marital roles or select partners who are worse matches; and third, that individuals who marry at younger ages are more likely to divorce because they know there are alternative partners they can marry, while couples who marry at older ages may be less certain of their marriage prospects after divorce. Booth and Edwards (1985) present a fourth hypothesis; that couples who marry at younger ages are less likely to have social approval of their relationship, and so face fewer external barriers to divorce.
The first hypothesized reason for the correlation between age and divorce rates is that other factors influence both age at marriage and divorce rate, but that the relationship between the two is spurious. Empirical research finds that these selection effects play some role in the association between young age at marriage and divorce, but do not fully explain this relationship. Examinations of selection into age and divorce focus on education and asset accumulation as explanations for this link. South (1995) finds a strong effect of education on age at marriage and later divorce; those who marry later have higher levels of education, which reduces chances of divorce independent of age at marriage, and explains a significant proportion of the effect of early age at marriage on divorce. Although they do not examine divorce, Uecker and Stokes (2008) find that individuals who marry at younger ages are more likely to be from disadvantaged backgrounds, and to have lower levels of education. Similarly, Booth et al. (1986) find that older couples are less apt to divorce because they have greater assets, and while they do not specifically examine the effect of age at marriage on divorce, given that couples who marry young spend a significant proportion of their early marriages at ages at which they have fewer assets, this may be a contributing factor.

Selection effects however do not seem to completely explain the link between age at marriage and divorce. Several researchers find that the relationship between age at marriage and divorce persists even after accounting for a wide variety of potential mitigating factors (Booth and Edwards 1985, Heaton 1991, South 1995, Teachman 2002) Furthermore, the selection effects discussed above do not provide a strong theoretical basis for ‘starting the clock’ at the age at which premarital cohabiters legally marriage.
Couples that begin coresiding at young ages and eventually move on to marriage face the same disadvantages in terms of asset accumulation and educational attainment as couples that begin their marriages at these young ages.

The second hypothesis for the correlation between earlier age at marriage and divorce is that people who marry at younger ages are less prepared in emotional, psychological and instrumental ways for the process of selecting a partner and/or for a satisfactory performance of marital roles (Lee 1977). Those who marry early may have less adequate role models themselves (a selection process) and may also, by the act of marriage, end what Booth and Edwards (1985) call a “marriage apprenticeship” in which they observe their family of orientation, and learn how to properly fulfill the role of a spouse. Furthermore, couples that marry at young ages may have less certainty in their long term personal aspirations and goals and may find that as they grow older their goals and their spouses’ goals have grown in non-compatible directions.

Empirical research supports the theory that couples that marry at younger ages are both less likely to select an ideal marriage partner (as measured by companionship and marital tensions following marriage) and are less likely to be prepared for roles associated with marriage. Lee (1977) finds that there is a positive correlation between age at marriage and both marital satisfaction and marital companionship, and a negative correlation between age at marriage and marital tensions. He also finds a negative correlation between age at marriage and income, husband’s socioeconomic status and satisfaction with standards of living. Similarly Booth and Edwards (1985) find marital
role performance was positively correlated with age and negatively correlated with marital stability.

This hypothesis does not give strong justification for accounting for age at marriage rather than age at coresidence in examinations of premarital cohabitation and divorce. Couples that form coresidential unions at early ages end a ‘marriage apprenticeship’ at the time of coresidence (or earlier), and should theoretically be subject to other underlying causes of poor role preparation. Premarital cohabiters who select their partners at younger ages may be emotionally, psychologically and instrumentally unprepared for the selection of their partner (Lee 1977), and therefore select partners who are not ideal. Inadequate preparation for partner selection is related to the age at which couples meet their future spouse; in the case of couples that cohabit before marriage, age at coresidence is a more accurate approximation of the age at which they met their future spouse than age at marriage.

While cohabitation experiences may expose these role failures, and a certain proportion of cohabiting couples may separate as a result, some proportion of cohabiting couples will move to marriage as a result of relationship ‘inertia’ associated with cohabitation that propels some couples into marriage after cohabitation who might not have married if they had not cohabited, due to the increased difficulty of separation after beginning a coresidential relationship (Stanley et al. 2006). Additionally, role failures may not manifest themselves until later in the relationship, perhaps when it is ‘too late’ and the couple has already married.
The final two hypotheses for why couples that marry at younger ages divorce at higher rates are marital alternatives and external pressure. The first states that when individuals marry at an early age, they are aware that if they divorce quickly they will have a relatively high chance of remarriage, and as a result may have lower levels of tolerance for marital dissatisfaction (Lee 1977). Younger couples may also be less likely to face external barriers to separation that older couples face, such as moral pressure from families to stay with their spouse, as many teenage marriages may occur without high levels of parental approval (Booth and Edwards 1985). However, Booth and Edwards (1985) do not find empirical evidence that either a perception of alternatives to their spouse or a lack of external pressure to stay together contributes to the differences in marital stability by age at marriage. South (1995) similarly finds no indication that a greater availability of spousal alternatives in the local marriage market can explain the higher divorce risk of those who marry at younger ages.

These two hypotheses, while not supported by empirical evidence, can again be extended to the study of age at coresidence. The first hypothesis- that couples that marry at younger ages have more marriage alternatives- is in fact a theory about age at divorce rather than age at marriage, and does not provide a strong theoretical basis for measuring either age at marriage or age at coresidence. The second- lack of external support to those marrying young- can logically be extended to those cohabiting at young ages as well. In fact, those cohabiting may have even less external support than those who marry young, as parents may be even less approving of couples living together before marriage than they are of couples marrying at young ages.
Inadequate role preparation and partner selection, which are the only empirically supported explanation of the relationship between early age at marriage and divorce, should logically apply to couples at the time they form their coresidential unions rather than their age at marriage per se. Other theoretical explanations regarding the impact of age at marriage on divorce, while not empirically supported, also do not provide strong theoretical support for using age at marriage rather than age at coresidence when measuring the impact of premarital cohabitation on divorce. Furthermore, if inadequate partner selection and role preparation are indeed the underlying causes for the impact of age at marriage on divorce, then age at marriage is acting as a proxy measure for age at which couples selected their future marriage partner and began their relationship. For couples that cohabit before marriage, age at coresidence is a more accurate approximation of this age.

Data and Methods

The data used in this chapter are from the National Survey of Family Growth (NSFG), Waves 5 and 6. The NSFG is a cross-sectional nationally representative survey of women in the United States aged 15 to 44 (Wave 6 also surveyed men, but this chapter will examine female respondents only). Wave 5 was collected in 1995 and has 10,847 respondents, and wave 6 was collected in 2002 and has 7,643 female respondents. Prior to Wave 5 detailed information about cohabitation experiences was not collected.

Using the NSFG, I reconstruct the past life histories of respondents. The NSFG asks retrospective questions about cohabitation experiences, including year and month of cohabitation and marriage with every husband to which the respondent has been married.
Marriages examined in this chapter are first marriages only. To be included in the sample, women had to have been married at least once. Women who did not have complete information for date of marriage formation, cohabitation formation (if cohabited) and date or age at which first marriage ending (if ended) were excluded from the sample, as were women missing information on the control variables. Women who indicated they had married and divorced within one month were also excluded from the sample. The final sample size is 10,079 women who spent 33,948,213 person years in their first marriage, one third of which ended in divorce before the collection of these two datasets. Marriage durations ranged from 1 month to 29.75 years with a median length of 7 years.

To examine the extent to which the younger age at coresidence explains the higher divorce rate of cohabiters, taking into account other factors that may affect entrance into cohabitation and divorce, I estimate a series of Cox proportional hazards models predicting divorce. Cox proportional hazard models take into account duration of the marriage and account for censoring at time of survey. I compare hazard ratios for the effect of premarital cohabitation on divorce in models controlling for age at marriage to hazard ratios for this effect in models controlling for age at coresidence to determine the effect (if any) that the measurement of age has on the correlation between premarital cohabitation and divorce. The equation for Cox proportional hazards models is:

\[ r_k(t) = h_k(t) \exp\{A^{(k)}(t) \alpha^{(k)}\} \]

Where \( r_k(t) \) is the transition rate at time \( t \) for the transition from the origin state (marriage) to the destination state \( k \) (divorce), \( h_k(t) \) is the unspecified baseline rate for the transition.
from marriage to divorce, $A^{(k)}(t)$ is the vector of covariates, specified for the transition to
divorce and $\alpha^{(k)}$ is the associated coefficient for a given covariate (Blossfeld et al. 2007).

All results in this study are weighted to account for the complex survey design of
these data. Results are nationally representative of women age 15-44 in 1995 and 2002.

**Key Variables**

**Divorce** The outcome variable is divorce, which is coded as 1 if the respondent
divorced or separated from their first husband before the survey was collected, and 0 if a respondent did not divorce by the time of survey, and are therefore censored.

Respondents whose first husband died before the time the survey was collected are
treated as censored at the time of their first husband’s death.

**Cohabitation** Premarital cohabiters were identified by the question: “Some couples live together without being married. By living together, we mean having a sexual relationship while sharing the same usual address. Did you and (1st HUSBAND) live together before you got married?” This method of identification does not take into account if respondents cohabited with other men before their husband, a factor measured by a separate control variable.

**Age at Coresidence and Age at Marriage** Age at coresidence is defined as the age at which women began their coresidential union with their spouse or eventual spouse. For women that cohabited before marriage this is the age at which they began cohabiting with their eventual husband. For women that marry without cohabitation this age is the same at which they married. For respondents that cohabited before marriage, age at coresidence was calculated by subtracting the respondent’s year and month of birth from
the reported year and month at which the respondent began living with their first husband
prior to marriage. For respondents that did not cohabit before marriage, age at
coresidence was calculated by subtracting the respondents’ year and month of birth from
the year and month at which the respondent married. As these variables were coded in
months, the resulting numbers were divided by 12 so that the unit of age measurements is
in years rather than months. Age at marriage is calculated similarly, with respondents’
year and month of birth subtracted from the year and month of marriage and then divided
by 12.

**Marriage Duration** For respondents that were married at the time of data
collection, marriage duration is calculated by subtracting the century month in which the
marriage started from the century month in which the interview occurred. This number is
then divided by 12 and duration is measured in person years. For respondents that
divorced or whose first marriage ended with the death of the respondent’s husband,
mARRIAGE DURATION is calculated by subtracting the year and month at which the
respondent reported their first marriage ended from the year and month of marriage\(^5\).

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\(^5\) 130 respondents had been married two or more times, but did not give a specific
year and month for their first marriage ending. For these respondents, marriage durations
are calculated from their reported age (reported in years, but not months) at the time their
first marriages ended. These durations are calculated using the midpoint of age; for
example if a respondent reported she was 30 when her marriage ended, her marriage
duration was calculated by subtracting her exact age at marriage from the age 30.5. In 3
cases of women who were married for a very short period of time and who presumably
married after the midpoint of their reported age at marriage, this resulted in marriage
duration between -.5 and 0; these women were dropped from the final sample.
Control variables

Period and Dataset Controls Recent research has found that respondents’ reports of unions formed in distant periods relative to survey collection are less likely to be accurate (Hayford and Morgan, 2008). Additionally, cohabitation rates have increased considerably in recent years (Bumpass and Lu 2000), and more recent cohabiters may represent a less select group. Controlling for period of union or marriage corrects for these problems to some degree.


A dichotomous variable for dataset was also included, with respondents in the 2002 dataset being the reference. Period and dataset controls were included in all Cox proportional hazard models. Period and dataset controls are not presented in tables of regression results, and are available from the author.

Additional Controls In addition to the period and dataset controls, a series of models were calculated using additional control variables that may account for some selection into premarital cohabitation versus marriage without cohabitation. These controls include whether the wife was a serial cohabiter; that is, if she previously cohabited with other men prior to cohabiting or marrying their eventual husband, wife’s race, wife’s level of education, and how important religion is to the wife’s daily life. I use a measure of religiosity rather than religious identity due to Heaton’s (1984) finding that
frequency of religious attendance is more important than religious identity homogamy in explaining marital happiness, and Call and Heaton’s (1997) finding that differences in church attendance between spouses increases the risk of divorce. The NSFG does not collect data on partner’s church attendance; I instead use responses to the question “How important is religion to your daily life” assuming that this measure of religiosity and measures of church attendance are both addressing similar underlying concepts.

Models also account for several husband’s characteristics, as reported by their wives or former wives in this survey. Given high overall levels of homogamy in many demographic characteristics of cohabiting and married couples (Blackwell and Lichter, 2004), including both husbands’ and wives’ demographic characteristics in the same model would result in inaccurate coefficients for the effect of these characteristics on divorce. Therefore, I include measures of husbands’ characteristics not as absolute measures, but insofar as they are similar to wives’ characteristics. These measures are then measures of the effect of homogamy or heterogamy in these characteristics on divorce. Specific measures in the models include whether a husband was 2 or more years younger or 5 or more years older than his wife (a measure used by Phillips and Sweeney 2005 and Teachman 2003), and whether the husband was the same race as his wife.

Two additional important control variables were collected in the 1995 dataset but were not collected in the 2002 dataset; husbands’ religiosity and husbands’ education6. Like husband’s age and race, these variables are also included in these models as

6 Husband’s education was collected in the 2002 dataset only for husbands for whom the responded is currently married or separated from; therefore women who had divorced did not have these data collected about their first husbands.
homogamy measures rather than absolute measures. Preliminary analyses found that homogamy in these two variables explains a significant amount of the effect of cohabitation on divorce. Therefore in order to present these findings while also taking advantage of the full range of data available, this chapter includes two sets of models. The first set accounts for the control variables available in both waves of data collection, and incorporates both waves of data. The second set reproduces the full model from the first set with the 1995 wave of data for comparative purposes, and presents an additional set of models with the education homogamy and religiosity homogamy variables.

**Results**

Cohabitation is an increasingly common precursor to first marriages. As shown in Figure 4.1, rates of premarital cohabitation have increased across cohorts in these data, from a rate of a little over 5 percent among women marrying between 1965 and 1970, to over 50 percent of women marrying between 1996 and 2002. These rates have steadily risen over time, and show no evidence of leveling off. Regardless of whether cohabitation rates will continue to increase, it is undeniable that over half of marriages now begin in cohabitation, and thus issues of premarital cohabitation and future divorce rates are important to the majority of recently formed marriages in the United States.
Table 1 presents descriptive statistics on key variables and control variables included in these analyses, and compares premarital cohabiters with postnup-only habiters. In the sample used in these analyses 33 percent of women divorce by the time of the survey and 42 percent of respondents cohabited with their first husband before marriage. Without adjustments, cohabiters in this sample do not significantly differ from women who did not cohabit before marriage in terms of later probability of divorce; this is likely due to the fact that marriages that were preceded by cohabitation are more likely to have began in more recent years, and therefore those marriages that do not begin with cohabitation have had a longer time period (on average) in which to divorce. Event history analysis techniques used in this chapter correct for this problem by accounting for marital duration.
Table 4.1: Descriptive statistics for women age 15-44 in 1995 and 2002 and their first husbands

<table>
<thead>
<tr>
<th>Key Variables</th>
<th>Total</th>
<th>Cohabiters</th>
<th>Non-Cohabiters</th>
<th>T-Test of Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent Cohabited before Marriage</td>
<td>42.0</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Divorce rate</td>
<td>33.1</td>
<td>32.8</td>
<td>33.3</td>
<td>NS</td>
</tr>
<tr>
<td>Wife's Age at Coresidence</td>
<td>22.3</td>
<td>22.4</td>
<td>22.3</td>
<td>NS</td>
</tr>
<tr>
<td>Wife's Age at Marriage</td>
<td>23.1</td>
<td>24.3</td>
<td>22.3</td>
<td>***</td>
</tr>
<tr>
<td>Marriage Duration (Years)</td>
<td>8.6</td>
<td>7.1</td>
<td>9.6</td>
<td>***</td>
</tr>
<tr>
<td>Cohabitation Duration</td>
<td>--</td>
<td>1.9</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Marriage + Cohabitation Duration</td>
<td>--</td>
<td>9.0</td>
<td>9.6</td>
<td>*</td>
</tr>
</tbody>
</table>

Control Variables

Precedently Cohabited with Partner other than Husband: 10.0 18.1 4.0 ***

Respondent's Race/Ethnicity

White Non Hispanic: 70.8 70.5 71.1 NS
Black Non Hispanic: 9.6 11.6 8.1 **
Hispanic: 14.6 13.3 15.6 †
Asian American/ Native American/ Other Race, Non Hispanic: 5.0 4.6 5.2 NS

Respondent's Education

Less than High School: 15.6 18.1 13.8 ***
High School: 21.7 19.3 23.5 *
Some College: 35.5 37.2 34.3 NS
College Degree +: 27.2 25.4 28.5 NS

Respondent's Religiousity

Religion is Very Important: 60.7 50.6 67.9 ***
Religion is Somewhat Important: 34.2 42.2 28.5 ***
Religion is Not Important: 5.1 7.2 3.6 ***

Homogamy Variables

Husband is 5 or more years older: 19.9 23.0 17.6 **
Husband is <5 older or <2 years younger: 75.2 70.8 78.3 ***
Husband is 2 or more years younger: 4.9 6.4 4.1 *
Husband is Same Race: 88.6 83.9 92.0 ***

Homogamy variables, 1995 Sample only:

Husband has Same Level of Education: 49.0 45.6 50.8 **
Husband is More Religious: 2.3 3.2 1.7 *
Husband is Same Level of Religious: 60.5 60.0 60.7 NS
Husband is Less Religious: 37.3 36.8 37.5 NS

N: 1995 Sample: 5777
N: 2002 Sample: 4302
N: Total: 10079 4233 6854

Note: T-Test assumes unequal variance
Note: NS non significant †p<.10 *p<.05 **p<.01 ***p<.001

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On average, women who cohabited before their marriage are more likely than postnup-only habiters (who did not cohabit with their husband but may have cohabited with someone else) to have previously cohabited with a partner other than their husband. Women who cohabited before marriage are also more likely than non-cohabiters to be Black, less likely to be Hispanic, more likely to have dropped out of high school, less likely to have a high school degree, and are generally less religious. Women who cohabit before marriage are more likely than those who differ from their husbands in age, education, race and religiosity. In other words, marriages that began with cohabitation are less homogamous than those that did not, by all four measures of homogamy.

As shown in Table 4.1, premarital cohabitation lasts an average of about two years, meaning that couples that marry with cohabitation began their coresidence on average two years earlier than the non-cohabiting couples they are being compared to in research that standardizes by age at marriage. Overall, premarital cohabiters began their coresidence at around the same age at which non-cohabiters began their marriage (and coresidence); on average cohabiters are 22.4 and non-cohabiters are 22.3 when they begin coresiding. Cohabiters are significantly older than non-cohabiters when they marry; the mean age at marriage is 24.3 for cohabiters and 22.3 for non-cohabiters, which is accounted for by the average of 1.9 years that premarital cohabiters spend cohabiting with their future spouse.

On average, cohabiters have shorter marriage durations than non cohabiters (7.1 and 9.6 years respectively). This may be due to the differences in the period of union formation. This method of measuring duration also does not take into account the length
of cohabitation; cohabiters total time spent in marriage and cohabitation with their spouse is closer to the average duration of marriage for non-cohabiters in this sample (9.0 vs. 9.6) but remains significantly shorter\textsuperscript{7}.

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure4.2.png}
\caption{Divorce Rate by Wife's Age at Marriage}
\end{figure}

In line with previous research, divorce rates significantly decline when women marry at older ages. Figure 4.2 demonstrates that the risk of divorce by women’s age at marriage declines significantly with each year\textsuperscript{8}. Over 50 percent of those who marry at

\textsuperscript{7} Cox regression models do not take into account the longer duration spent in coresiding relationships by cohabiters, as duration measurements in these models must measure duration from when the risk of the outcome begins, in order to be statistically meaningful. Premarital cohabiters are not at risk of divorce until their marriage begins.

\textsuperscript{8} Results are presented for women age 16-32, which represent the 5\textsuperscript{th} and 95\textsuperscript{th} percentile of age at marriage; full models in this chapter include women who married as young as age 11 and as old as age 43. Divorce risks beyond the 16-32 age range are not presented in graphs due to small sample sizes.
age 18 have divorced by the time of this survey, compared with a little over 40 percent who marry at age 20, under 30 percent at age 22 and just over 20 percent at age 24. Divorce risk increases for those who marry at age 25 and then plateaus at between ten and 20 percent for older ages.

As shown in Table 4.1, premarital cohabitation lasts for an average of two years. As Figure 4.2 demonstrates, a two year difference in age measurement, while seemingly small, can result in drastically different results when examining divorce. For instance a woman who begins cohabitation at age 21 and marries at age 23 would presumably face a divorce risk of 25 percent if the ‘clock’ was started at her age at marriage, but a divorce risk of 35 percent if the ‘clock’ were started at her age at coresidence.
Divorce rates calculated separately by age of marriage and age at coresidence for premarital cohabiters and non-cohabiters demonstrate that age at coresidence may be a more appropriate measure to use than age at marriage in models examining cohabitation and divorce. Figure 4.3 presents the percent divorcing by age at marriage and coresidence for cohabiters and age at marriage for non-cohabiters. As expected, older ages at both marriage and coresidence result in lower rates of divorce. More importantly, until at least age 25 (at which point the effect of age at marriage on divorce plateaus), whatever mechanism connecting age at marriage to later divorce probability for couples that did not premaritally cohabit operates in a similar fashion on age at coresidence rather than age at marriage for couples that cohabited prior to marriage. Couples that married without cohabitation demonstrate similar and overlapping probabilities of divorce by age when compared with the age at which cohabiters began coresiding, and not the age at which they married.

Furthermore, age at marriage for premarital cohabiters is associated with a higher divorce rate at each age when compared to couples who married at the same age without cohabitation. However, the shape of the divorce line by cohabiters’ age at marriage is similar to the shape of the divorce line for non-cohabiters age at marriage, shifted to the right by approximately 2 years; the average length of premarital cohabitation in these data. Figure 4.3 then suggests that whatever underlying mechanism connects age at marriage and divorce (whether role preparation, poor matching, or some other mechanism), operates similarly on age at coresidence and not age at marriage for couples that cohabit with each other before marriage. This finding provides further support for
my argument that cohabitation should be seen as a ‘probationary marriage’ stage rather than a separate relationship type.

Having established that age at coresidence for married couples that cohabited prior to marriage operates similarly on divorce to age at marriage for couples that did not cohabit, I next examine the extent to which researchers of cohabitation and divorce overestimate the effect of cohabitation on divorce when controlling for age at marriage rather than age at coresidence. Table 4.2 presents the results of Cox proportional hazard models predicting divorce for the full range of data available, including both the 1995 and 2002 sample. The first three models present the results of regressions predicting divorce with control variables for year of marriage and dataset only. The next three models add controls for demographic characteristics that may affect selection into cohabitation before marriage.

The first model does not include age controls in order to establish a baseline effect of cohabitation on divorce. Without accounting for the age, cohabitation is associated with a 41 percent increase in the relative hazard of divorce. The next model adds controls for age at coresidence, and the association between cohabitation and divorce is reduced to a 32 percent increase in the hazard of divorce, indicating that the age at which cohabiting couples began coresiding accounts for approximately one fourth of the gross effect of cohabitation on divorce. Controlling for age at marriage however, as shown in the next model, results in an increase in the effect of cohabitation on divorce, the hazard of which is raised to 1.51, indicating that when controlling for age at marriage, cohabiters seem to be 50 percent more likely than non cohabiters to divorce. Accounting for age at
coresidence in these models thus results in a hazard ratio for the effect of premarital cohabitation on divorce that is a full 40 percent lower than the hazard ratio found when standardizing by age at marriage, the latter being the standard method used by researchers of premarital cohabitation and divorce.

Table 4.2: Cox proportional hazards models predicting divorce: Hazard Ratios. (Full Sample)

<table>
<thead>
<tr>
<th>Control Variables</th>
<th>No Age Controls</th>
<th>Age at Co-residence</th>
<th>Age at Marriage</th>
<th>No Age Controls</th>
<th>Age at Co-residence</th>
<th>Age at Marriage</th>
</tr>
</thead>
<tbody>
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<td>1.41 ***</td>
<td>1.32 **</td>
<td>1.51 ***</td>
<td>1.19 *</td>
<td>1.12</td>
<td>1.28 **</td>
</tr>
<tr>
<td>With Husband</td>
<td>.91 ***</td>
<td>.91 ***</td>
<td>.91 ***</td>
<td>.91 ***</td>
<td>.91 ***</td>
<td>.91 ***</td>
</tr>
<tr>
<td>Wife's Age at Coresidence</td>
<td>1.27 *</td>
<td>1.52 **</td>
<td>1.49 **</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Wife's Age at Marriage</td>
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<td>1.63 ***</td>
<td>1.71 ***</td>
<td>.69 *</td>
<td>.68 *</td>
<td>.68 *</td>
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<td>Control Variables</td>
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<td>1.11</td>
<td>1.06</td>
<td>1.07</td>
</tr>
<tr>
<td>Previously Cohabited with Partner other than Husband</td>
<td>1.50 *</td>
<td>1.56 **</td>
<td>1.54 **</td>
<td>1.05</td>
<td>1.02</td>
<td>1.09</td>
</tr>
<tr>
<td>White (Reference)</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
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<td>.55 ***</td>
<td>.65 ***</td>
<td>.64 ***</td>
<td>.84 *</td>
<td>.86 †</td>
<td>.85 †</td>
</tr>
<tr>
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<td>.71 ***</td>
<td>.71 ***</td>
<td>.71 ***</td>
<td>.71 ***</td>
<td>.71 ***</td>
</tr>
<tr>
<td>Asian American/ Native American/ Other Race</td>
<td>.67 †</td>
<td>1.06</td>
<td>1.03</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Less than High school</td>
<td>1.17</td>
<td>.97</td>
<td>.98</td>
<td>1.11</td>
<td>1.06</td>
<td>1.07</td>
</tr>
<tr>
<td>High School</td>
<td>1.11</td>
<td>1.06</td>
<td>1.07</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Some College (Reference)</td>
<td>.55 ***</td>
<td>.65 ***</td>
<td>.64 ***</td>
<td>.84 *</td>
<td>.86 †</td>
<td>.85 †</td>
</tr>
<tr>
<td>Bachelors Degree +</td>
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<td>1.00</td>
<td>1.00</td>
<td>1.50 *</td>
<td>1.56 **</td>
<td>1.54 **</td>
</tr>
<tr>
<td>Religion is Very Important</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.05</td>
<td>1.02</td>
<td>1.09</td>
</tr>
<tr>
<td>Religion is Somewhat Important (Reference)</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Religion is Not Important Husband is 5 or more years older</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Husband is &lt;5 years younger (Reference) Husband is 2 or more years younger</td>
<td>.67 †</td>
<td>1.06</td>
<td>1.03</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Husband is Same Race</td>
<td>.71 ***</td>
<td>.71 ***</td>
<td>.71 ***</td>
<td>.71 ***</td>
<td>.71 ***</td>
<td>.71 ***</td>
</tr>
</tbody>
</table>

Note: Models include controls for period of marriage formation, with a reference category of marriages formed between 1990 and 1995. Models also include a control for dataset, with the reference category being the 2002 dataset. †p<.10 ‡p<.10 *p<.05 **p<.01 ***p<.001

Adding in controls for demographic characteristics in the fourth model explains approximately half of the gross effect of cohabitation on divorce. The hazard ratio for
cohabitation is reduced from 1.41 in the model with no demographic controls to 1.19 in the model that adds controls for wife’s previous cohabitation with a partner other than her spouse, wife’s race, education, religiosity and husband’s relative age and race. Adding in controls for age at coresidence in the fifth model reduces the effect of cohabitation on divorce further to a hazard of 1.12, which is no longer statistically significant. When instead controlling for age at marriage, as shown in the final model, the effect of cohabitation on divorce is again increased relative to the model that does not control for age, to a hazard of 1.28, significant at the p<.01 level. Correcting the measurement of age in this model then explains almost 60 percent of the net effect of cohabitation on divorce found when controlling for age at marriage, and almost 40 percent of the gross effect of cohabitation without age controls. Furthermore, using this alternative measurement of age reduces the effect of premarital cohabitation on divorce from statistical significance at the p<.01 level to non-significance.

In Table 4.3, I present the Cox regression results using the 1995 dataset only, in order to incorporate the variables on education homogamy and religiosity homogamy collected only in 1995. Reproducing the models with control variables from Table 4.2 demonstrates that using the 1995 dataset does not result in markedly different results from the models using both the 1995 and 2002 datasets. The effect of cohabitation on divorce is slightly lower in the 1995 analyses; in these analyses the hazard ratio for the effect of cohabitation on divorce without age controls is 1.14 (versus 1.19 in Table 4.2), with age at coresidence controls it is 1.09 (versus 1.12) and with age at marriage controls it is 1.25 (versus 1.28). This is consistent with findings in the introduction to this
dissertation, which demonstrate that the effect of cohabitation on divorce is increasing over time, at least in recent decades. Significance levels for these three models are also similar to those found in Table 4.2 as are the coefficients and significance levels of control variables, establishing that when adding new variables from the 1995 dataset, the resulting changes in coefficients are not attributable to a different population.

Adding variables to the model that account for education homogamy and religiosity homogamy as well as other control variables used in the models found in Table 4.2 reduces the hazard ratio for the effect of cohabitation on divorce to .98. This means that even without adding age controls, when these additional variables are added into the models, they explain the entirety of the effect of cohabitation on divorce. Both education homogamy and religiosity homogamy have a significant effect on divorce, with education homogamy associated with a decreased risk of divorce and religiosity heterogamy associated with an increased risk of divorce. Indeed, religiosity heterogamy has a very significant effect on divorce; in all three of the new models, when husbands are less religious than their wives, couples are more than six and a half times more likely to divorce than couples in which partners have a similar level of religiosity. Although outside the scope of this chapter, the effect of religiosity homogamy on both divorce and on explaining the effect of cohabitation on divorce is deserving of further exploration.
Table 4.3: Cox proportional hazards models predicting divorce: Hazard Ratios. (1995 Sample Only)

<table>
<thead>
<tr>
<th>Key Variables</th>
<th>No Age Controls</th>
<th>Age at Co-residence</th>
<th>Age at Marriage</th>
<th>No Age Controls</th>
<th>Age at Co-residence</th>
<th>Age at Marriage</th>
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<tr>
<td></td>
<td>.98</td>
<td>.94</td>
<td>1.05</td>
<td></td>
<td>.90</td>
<td>.91</td>
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<td>Cohabited Before Marriage with Husband</td>
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<td>1.09</td>
<td>1.25 ***</td>
<td></td>
<td>.89 ***</td>
<td></td>
</tr>
<tr>
<td>Wife's Age at Co-residence</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wife's Age at Marriage</td>
<td>.89 ***</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Control Variables</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Previously Cohabited with Partner other than Husband</td>
<td>2.98 ***</td>
<td>3.39 ***</td>
<td>3.33 ***</td>
<td>2.64 ***</td>
<td>2.90 ***</td>
<td>2.85 ***</td>
</tr>
<tr>
<td>White (Reference)</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Black</td>
<td>1.53 ***</td>
<td>1.59 ***</td>
<td>1.62 ***</td>
<td>1.54 ***</td>
<td>1.61 ***</td>
<td>1.63 ***</td>
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<td>.90</td>
<td>.91</td>
<td>.91</td>
<td>.92</td>
<td>.92</td>
</tr>
<tr>
<td>Asian American/Native American/ Other Race</td>
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<td>.62 **</td>
<td>.62 **</td>
<td>.68 *</td>
<td>.69 *</td>
<td>.70 *</td>
</tr>
<tr>
<td>Less than High School</td>
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<td>.95</td>
<td>1.16 †</td>
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<td>.94</td>
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<tr>
<td>High School</td>
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<td>1.08</td>
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<tr>
<td>Some College (Reference)</td>
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<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Bachelors Degree + Religion is Very Important</td>
<td>.70 ***</td>
<td>.89</td>
<td>.88</td>
<td>.79 *</td>
<td>.97</td>
<td>.96</td>
</tr>
<tr>
<td>Religion is Somewhat Important (Reference)</td>
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<td>.85 **</td>
<td>.85 **</td>
<td>.33 ***</td>
<td>.35 ***</td>
<td>.36 ***</td>
</tr>
<tr>
<td>Religion is Not Important Husband is 5 or more years older</td>
<td>.73 **</td>
<td>.76 **</td>
<td>.77 *</td>
<td>1.00</td>
<td>1.04</td>
<td>1.05</td>
</tr>
<tr>
<td>Husband is &lt;5 older or &lt;2 years younger (Reference)</td>
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<td>.92</td>
<td>.93</td>
<td>.89 †</td>
<td>.92</td>
<td>.92</td>
</tr>
<tr>
<td>Husband is 2 or more years younger</td>
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<td>1.33 †</td>
<td>1.28</td>
<td>.80</td>
<td>1.21</td>
<td>1.18</td>
</tr>
<tr>
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<td>.64 ***</td>
<td>.64 ***</td>
<td>.70 ***</td>
<td>.70 ***</td>
<td>.70 ***</td>
</tr>
<tr>
<td>Husband is More Religious</td>
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<td>.87 **</td>
<td>.87 **</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband is Same Level of Religiosity (Reference)</td>
<td>1.86 **</td>
<td>1.84 **</td>
<td>1.87 **</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband is Less Religious</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Note: Models include controls for period of marriage formation, with a reference category of marriages formed between 1990 and 1995. †p&lt;.10 †p&lt;.10 *p&lt;.05 **p&lt;.01 ***p&lt;.001</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Adding age at coresidence to the model further reduces the effect of cohabitation on divorce to .94, meaning when these variables are taken into account premarital cohabitation is associated with a lower risk of divorce, although this difference is not
statistically significant. Adding age at marriage to these models again increases the effect of cohabitation on divorce to 1.05, a positive (albeit also not statistically significant) effect. In these models then, ‘starting the clock’ at marriage versus coresidence changes the direction of the relationship between cohabitation and divorce. These results could be due to selective attrition out of cohabitation before marriage by couples that are not well suited from each other.

Discussion

Findings in this chapter indicate that the previously discovered association between premarital cohabitation and divorce can in part be attributed to the age at which premarital cohabiters begin coresiding. Furthermore, using age at marriage in comparisons of premarital cohabiters to postnup-only habiters results in an artificially inflated ‘gap’ in divorce rates relative to both models that standardize age using age at coresidence, and models that do not take into account age at all. These finding imply that previous research on cohabitation and divorce that typically standardize age using age at marriage is overstating the effect of cohabitation on divorce.

Theoretical explanations of the effect to early age at marriage on divorce can also apply to an examination of early age at coresidence on divorce. Studies of age at marriage and divorce (Booth and Edwards 1985, Lee 1977, South 1995) have found that the only empirically supported explanation for the negative correlation between age at marriage and divorce is an explanation centered on role performance; couples that marry at younger ages are less prepared for marital roles, and perhaps less prepared to select an ideal partner for themselves. These factors are correlated with the age at which couples
meet and enter a relationship with their future spouses. For couples that cohabit prior to marriage, age at coresidence is a more accurate approximation of the age at which individuals meet their partner, since this age is necessarily closer to the age at which they met said partners. Whatever the underlying mechanism connecting age and divorce, as shown in Figure 4.3, it seems that the effect of age on divorce is associated with age at coresidence for premarital cohabiters in a similar fashion to the association between age at marriage and divorce for non-cohabiters.

More broadly, these findings imply that for cohabiting couples that eventually marry, the age at which they entered into a coresidential relationship has more salience to their later marital outcomes than the age at which they formalized their relationship through the legal and social act of marriage. In line with the overlying argument in this dissertation, these findings indicate for the select group of cohabiters that eventually marry, perhaps cohabitation is not a fundamentally different type of relationship than marriage, but rather represents a probationary period of marriage. As more couples cohabit before marriage, correctly measuring age and therefore not inflating the effect of cohabitation on divorce is of increasing importance. My findings imply that future research on cohabitation and divorce should standardize for age at coresidence rather than age at marriage.
Chapter 5: Conclusion

In this dissertation I argue that for couples that eventually marry, marriage and cohabitation are not fundamentally different types of relationships, but rather different stages of the same relationship. I establish that previously found differences in behavior associated with the entrance into marriage among premarital cohabiters are overstated. Put another way, for cohabiting couples that eventually marry, their behavior does not change to a great extent once they do get married. Furthermore, behavior continues to change with longevity in marriage and in many cases longevity in marriage has more of an effect on behavior than entrance into marriage.

Due to factors discussed in this dissertation, including the changing meaning and function of marriage, the increased institutionalization of cohabitation, and the erosion of enforceable trust in marriage, cohabitation and marriage have converged to the degree that cohabitation can now be conceptualizing as a ‘probationary marriage’ rather than a relationship that is in between dating and marriage and distinct from both relationships. Like the probationary period for a job, the behavior associated with cohabitation does not fundamentally differ from that during marriage. However some longer-term commitments, such as homeownership or childbearing, are delayed until after the probationary period is over, and a long term relationships is assured. With the rising divorce rate, behavior may not change immediately after the ‘probationary marriage’ has been successfully navigated, because marriage stability is not assured and therefore the ‘trust’ in marriage that affects behavior is not as present in early marriage as it was in prior time periods. With time spent in the marriage, trust and a sense of stability accrues, further affecting behavior. Similarly, in an uncertain job market, workers may not
change their behavior immediately after finishing a probationary period, but with seniority their job security may grow, and their behavior may change accordingly.

To use an academic career metaphor, previous conceptualizations of cohabitation have viewed dating as similar to college, cohabitation as similar to graduate school and marriage as a professorship career. That is, distinct types of relationships in which behavior differs markedly. I argue that the differences between cohabitation and marriage are more akin to the difference between a professor on the tenure-track who has not yet received tenure and a professor who has successfully received tenure. That is, cohabitation and marriage represent different stages of the same type of relationship.

Graduate students has many attributes in common with a professorship career; for instance, like professors, many graduate students teach and conduct research. However graduate school is distinctly different than a professorship, and also has much in common with college, as graduate students take classes, do not focus on teaching to the degree that professors do, and retain their student status. Similarly, cohabitation has previously been conceptualized as a distinct relationship type that has much in common with marriage, but also much in common with a dating relationship. I argue instead, the differences between cohabitation and marriage can be seen as not as large as the difference between graduate school and a professorship career, but more similar to the pre-tenure stage and post-tenure stage of a professorship career. Fundamental day-to-day duties of a professor do not vastly differ before and after tenure, although professors with tenure may work on more long-term projects, have some additional duties, and may shift the amount of time spent on research versus other types of work. Behavior may further change when professors gain seniority by being promoted to full professor. However, the difference
between an assistant professor, an associate professor and a full professor cannot be said to be fundamentally different *types* of job, but *stages* of the same job. Similarly, cohabitation cannot be said to be a fundamentally different *type* of relationship than marriage, but rather cohabitation, recently formed marriages and longer-term marriages can be seen as different *stages* of the same type of relationship, at least for cohabiting couples that eventually progress to marriage.

Once I establish that premarital cohabitation and marriage are not fundamentally different types of relationships for those cohabiters that eventually marry, I extend this knowledge to the examination of cohabitation and divorce. Researchers of divorce agree that age at entrance into marriage is negatively associated with divorce risk. If cohabitation is conceptualized as the stepping stone to marriage, and not a probationary start to marriage, this justifies a continued use of age at marriage as a key measurement in examinations of divorce. However, if cohabitation is a probationary period of the same relationship, then age at coresidence is a more appropriate measure to use in these assessments. I find that when age at coresidence is measured as the salient start of the relationship, and heterogeneity in a limited number of demographic attributes are taking into account, the entirety of the increased risk of divorce among premarital cohabiters is explained and the effect of premarital cohabitation on divorce loses statistical significance.

This dissertation contributes to the literature in several ways and provides many insights into theories of marriage and cohabitation. Below, I will summarize four overarching themes and theoretical insights into cohabitation and marriage found in this dissertation.
Dissertation Themes

Premarital cohabitation and marriage are not fundamentally different types of relationships, but stages of the same type of relationship

The major thesis of this dissertation is that cohabitation and marriage are not fundamentally different types of relationships for cohabiters that eventually marry, but rather represents a ‘probationary marriage.’ Couples that enter marriage having successfully navigated the probationary period do not fundamentally shift their behavior. Evidence for this argument can be found in all three empirical chapters of this dissertation. In Chapter Two I demonstrate that for the vast majority of work, wealth and health behaviors examined, behavior does not significantly differ between premarital cohabiters who are likely to marry (those with ‘definite’ marriage plans), and recently married premarital cohabiters. These groups I argue represent the best ‘before’ and ‘after’ groups in cross-sectional comparisons attempting to isolate an effect of entrance into marriage on behavior. Many previously found differences between cohabiters and married couples are found to be attributable to differences between cohabiters with uncertain marriage plans and cohabiters with definite marriage plans, differences between recently married couples and couples that have been married for a longer period of time, or are due to the inclusion of cohabiters without marriage plans or married couples that did not cohabit before marriage in previous comparisons. Furthermore, some differences that are attributable to entrance into or longevity in marriage are hidden when comparing all cohabiters to all married couples and do not become apparent until a more refined examination of these groups is undertaken. In Chapter Three I demonstrate that the gendered division of labor among cohabiters does not experience a major shift upon entrance into marriage in 1988, and that by 2002, the gendered division of both paid and
unpaid work does not shift at all following entrance into marriage. Differences over time are attributable to the increasing convergence of cohabitation and marriage as relationship types, to the degree where they can now be considered different stages of the same relationship rather than distinct relationship types.

Finally, in Chapter Four I demonstrate that conceptualizing cohabitation as a ‘probationary’ period of marriage rather than marriage results in useful insights in the examination of premarital cohabitation and divorce. Furthermore, I find that when cohabitation is measured as a probationary period of marriage, and therefore age at coresidence is used as a standard measure of entrance into ‘marriage’ for premarital cohabiters rather than age at legal marriage, the previously found effect of premarital cohabitation on divorce is diminished if not explained entirely.

Marriage is not a fixed state: Trust accrues and behavior significantly changes with marital longevity

A second major finding in this dissertation is that behavior is not fixed following entrance into marriage, but that behavior continues to change as marriages ‘age.’ In Chapter Two I demonstrate that marriage does ‘matter’ for many behaviors, but that longevity in marriage results in more of a change in behavior than entrance into marriage. In Chapter Three I establish that for postnup-only habiters, the gendered division of labor shifts with longevity in marriage. The finding that marital longevity matters more for behavior than entrance into marriage among premarital cohabitation for many behaviors again justifies a conceptualization of cohabitation as a ‘probationary marriage’ rather than a different type of relationship.

Longevity in marriage may result in a shift in behavior due to an accrual of ‘trust’ with seniority in the relationship. Previous theoretical explanations of why marriage may
be associated with a shift in behavior have emphasized the added trust that married couples have (compared with cohabiting couples) due to barriers to relationship dissolution that are external to the relationship, such as the public nature of marriage and potential harm to one’s reputation upon divorce, legal barriers to dissolution, and court intervention in dividing up assets upon dissolution of a marriage, but not cohabitation (Cherlin 2000, Cherlin 2004, Lundberg and Pollack 2007, Waite and Gallagher 2000). This trust is then due to the greater promise of permanence in a marriage, enforced by these additional external barriers to dissolution. This trust allows partners to shift their behavior in order to make longer-term investments in their relationship, such as home ownership and childbearing.

In this dissertation I argue that the level of trust in a relationship that may account for shifts in behavior following marriage does not experience a one-time increase upon entrance into marriage, but that this trust accrues with relationship longevity. I further argue that the amount of ‘enforceable trust’ in marriages in general has eroded in recent decades, due to the passage of no-fault divorce laws in nearly every state, the increase in divorce rates, and the increasing acceptability of divorce. Faced with a 50 percent divorce rate (Nakonezny, Shull and Rodgers 1995) couples may be reluctant to change their behavior following entrance into marriage until they have spent some time married, at which point they may be more confident in the longevity or permanency of their relationship.

The convergence of cohabitation and marriage as relationship types is then in part due to the shifting nature of recently-formed marriages, which have begun to more closely represent cohabitating relationships. Due to the erosion of enforceable trust in
marriages, early marriage has shifted to the degree where cohabitation and marriage can no longer be seen as different relationship ‘types’ but rather separate stages of the same type of relationship.

*The persistent importance of gender in examinations of the family*

A pervasive theme throughout this dissertation is that gender remains a key factor when examining issues regarding relationships. Findings in this dissertation underline the importance of distinguishing by gender when examining behavior, as gender is found to be associated with distinct patterns of behavior in cohabitation and marriage.

In Chapter 2 I distinguish between behaviors examined on the basis of gender, and find that behavioral patterns markedly differ by gender. Women cut back on their hours worked, ideal work hours, and labor force participation rates following entrance into and longevity in marriage. For men, longevity in marriage is associated with an increase in income and employment rates. These findings indicate that entrance into marriage, and especially longevity in marriage, remains associated with gender specialization in behavior. Furthermore, men and women demonstrate distinct patterns in their association between unhealthy behavior and relationship stage, indicating that examinations of health and marital status must distinguish by gender when attempting to theorize how and why behavior changes following entrance into or longevity in marriage.

Findings in Chapter 3 indicate that although the gendered division of labor is to some extent becoming more egalitarian over time for certain groups, men still dominate in market-based work and women still dominate in unpaid housework. Perhaps not surprisingly given society-wide disparities in pay by gender, the majority of couples across all relationships have a traditional division of pay, and the modal division of hours worked is also traditional, with men earning more and working more hours than women.
The modal division of employment is egalitarian, with both partners working, although if partners do specialize they are more likely to specialize in a traditional division of employment (men employed, women out of the work force), than they are to specialize in a non-traditional manner (women employed, men out of the work force). Finally, in Chapter 3 I find that women persistently spend more hours on housework than men across all relationship stages, and entrance into marriage in 1988 is associated with increased hours spent on housework for women, and increased specialization in specific gender-typical housework tasks following entrance into marriage for both men and women. By 2002 however, marital stage is not associated with a gender-typical shift in housework or increased total housework hours for either men or women, as married women and men have become more similar to cohabiting women and men.

**A life-course approach is beneficial to the examination of cohabiting relationships**

The analyses in this dissertation take a life-course approach in examining cohabitation and marriage. A life-course approach is a theoretical orientation in which life pathways and transitions are taken into account when examining behavior (Elder Johnson and Crosnoe 2003). This approach “emphasizes the implications of social pathways in historical time and place for human development and aging” (Ibid: 4). Umberson et al. (2005) emphasize two distinct but correlated life course processes- age and marital duration- that must be taken into account in examinations of marriage. In other words, rather than examine issues that are correlated with marital status in a cross-sectional manner, a life-course approach takes into account earlier and perhaps even later decisions and transitions, such as entrance into marriage among cohabiters, age at entrance marriage or age at entrance into cohabitation, duration in marriage or duration in
both cohabitation and marriage, and premarital cohabitation status among married couples.

Findings in this dissertation emphasize the importance of taking a life-course approach when examining issues of cohabitation and marriage. In the introduction I establish that married couples can be distinguished by the social pathway through which they entered marriage- those that entered marriage after premarital cohabitation are increasingly distinct from couples that entered marriage without premarital cohabitation. In Chapters Two and Three I emphasize that marital duration is a useful way in which to distinguish married couples at various stages of their relationship, and I find that marital duration is an important factor in determining behavior. I also find that premarital cohabitation status is an important factor in determining the gendered division of labor. These chapters take a life course approach by examining both premarital cohabitation status and duration within the relationship. Finally, in Chapter Four I examine the issue of an earlier life course transition- age at coresidence- in explaining a factor later in the life course- divorce. Chapter Four also accounts for marital duration in the regression models calculated.

My attempt to distinguish between cohabitations that will likely end in marriage versus those that likely will not end in marriage by utilizing their marital intentions as proxy measures of this phenomenon is appropriate given that the data used to examine these differences are cross-sectional. However, a better way to distinguish between these types of cohabitation would be to use a life-course approach in which cohabitations can be distinguished based on their actual future outcomes. In order to do so, quality panel data or to a lesser degree, retrospective life histories would be the ideal data source.
Unfortunately, given the recent nature of the increase in cohabitation rates, such panel data sources are not yet readily available. Several panel datasets previously collected did not ask about cohabitation status. Some panel data sources used in the past such as the Panel Study of Income Dynamics recode cohabiters as ‘married’ after they have been cohabiting for at least one year. Retrospective life history datasets such as the National Survey of Family Growth that is utilized in this dissertation provide some valuable insights, but do not provide detailed information on behavior, especially not for partners. Some more recently collected datasets such as The National Longitudinal Study of Adolescent Health (ADD Health) and the National Longitudinal Survey of Youth- 1997 cohort are appropriate panel datasets with which to examine issues related to behavior in cohabitation and marriage. Subjects in these datasets are as of yet too young to examine complex issues related to relationship status, but as these cohorts begin to age, these datasets will become valuable sources of information on cohabitation, marriage and behavior. The ADD Health dataset in particular has recently collected information on their subjects at ages 24-32, but these data are not yet publically available.

Methodological Recommendations for Future Research

In this dissertation I have suggested several methodological improvements for both studies aimed at determining if entrance into marriage affects the behavior of premarital cohabiters, and in studies examining the correlation between premarital cohabitation and divorce. The research conducted in this dissertation results in several recommendations for improvements in the measurement of cohabitation and marriage in future research.
First, distinguishing among cohabiters by the degree to which they are certain that they will marry their partner is a useful way of distinguishing between different types of cohabiters and cohabitations. Previous research (Brown and Booth 1996) has determined that cohabiters who do not intend to marry have significantly worse relationship quality than cohabiters that do intend to marry, who are similar to married couples in their relationship quality. Cohabiters who do not intend to marry can be conceptualized as those who are using cohabitation as an alternative to marriage or an alternative to dating, but should not be included in comparisons of cohabitation and marriage aimed at determining if entrance into marriage affects behavior.

I have built upon this prior research by further distinguishing between cohabiters who are uncertain about their marriage plans, and cohabiters who indicate they will definitely marry their partner. Cohabiters with uncertain marriage plans may be experiencing cohabitation as a ‘probationary marriage’ and this group includes some cohabiters who will then move on to marriage, and some cohabiters who will not successfully navigate this probationary period and enter marriage. Cohabiters who do not eventually marry may be unable to obtain the financial prerequisites to marriage that are increasingly emphasized among young couples as marriage has lost other functionality (Cherlin 2004, Edin and Kefalas 2005, Smock et al. 2005) or may be worse ‘matches’ to begin with. Cohabiters with definite marriage plans are found to be most similar than those with uncertain marriage plans to recently married couples that cohabited prior to marriage. Cohabiters with definite marriage plans can be viewed as having successfully passed the ‘probationary marriage’ period of cohabitation and are not yet married due to financial barriers discussed above, or because they are still in the planning stages of a
wedding. Future research attempting to examine if behavior changes when cohabiters marry should distinguish between the group of uncertain cohabiters, which includes many couples that will never marry, and the group of cohabiters with definite marriage plans, who are more likely to eventually marry (Sassler and McNally 2003).

Second, premarital cohabiters and couples that marry without cohabitation are increasingly distinct groups. This finding is established in the introduction to this dissertation, in which I discuss the increasing differences between these two groups. These differences can be expected to increase further if cohabitation rates continue to rise, as couples that do not cohabit before marriage will become an increasingly select group. This finding is further reinforced in Chapter Three, in which it is demonstrated that couples that marry without premarital cohabitation are in some cases distinct from premarital cohabiters. Future comparisons of cohabitation and marriage that are attempting to determine if behavior shifts after cohabiters marry should avoid including married couples that did not cohabit before marriage in these comparisons, or should examine this group of married couples as a distinct group.

Third, as demonstrated in Chapters Two and Three, marriage itself is not a fixed state in terms of the behavior of married couples. Longevity in marriage is associated with significant changes in behavior. Therefore, studies examining behavior in marriage and cohabitation (or just marriage) should distinguish between groups that have married recently and those who have been married for a longer period of time. The dataset used in comparisons of cohabiters and married couples in this dissertation is restricted to those aged 18-35, and so a simple distinction between those married five or fewer years and
those married more than five years is warranted. However, for those studying marriage across a wider age range, further distinctions by length of marriage may be appropriate.

Finally, measuring age at coresidence is a more accurate measure than age at marriage for the start of relationships for premarital cohabiters, and should be used as a standardizing measure in future examinations of cohabitation and divorce. In Chapter 4 I determine that the curve for the effect of age at premarital cohabitation on divorce is similar to the curve for the effect of marriage on divorce for couples that do not cohabit prior to marriage. This indicates that underlying mechanisms connecting age at entrance into relationships and divorce operate similarly for age at cohabitation for premarital cohabiters and age at marriage for postnup-only cohabiters. Furthermore, standardizing these comparisons by age at marriage for both premarital cohabiters and postnup-only habiters results in a found effect of cohabitation on divorce that is even higher than this effect appears to be if age is not controlled for in these models at all, and standardizing by age at cohabitation reduces these differences further. This finding implies that large body of theoretical research attempting to explain why premarital cohabitation is associated with divorce is misplaced, as the empirical research establishing this connection has suffered from a flawed measurement of age. This further implies that my conceptualization of cohabitation as a ‘probationary marriage’ rather than a distinct relationship type has merit. Future research attempting to determine an effect of cohabitation on divorce should standardize by age at coresidence (regardless of marital status) rather than age at marriage.
Works Cited


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