

Chapter 5:

**Economics, Culture, and Heterosexual Cohabitation in the United States:
Current Knowledge and Future Directions for Research**

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I. INTRODUCTION

Social science research on nonmarital, heterosexual cohabitation has increased dramatically over the past two decades. This reflects both the upward trend in its prevalence as well as the availability of new data, lagging but responsive to cohabitation's growth.

Simultaneously, studies on cohabitation are also appearing in the social science literature at a growing pace. As an informal barometer of this trend, we searched a widely-used electronic database that includes numerous peer-reviewed social science journals (i.e., ProQuest). Specifically, we searched for articles containing any of the following three words in either the study title or the abstract: "cohabitation," "cohabit," or "cohabiting." Table 1 displays article counts for the past few decades.

Table 1: Number of Peer-Reviewed Articles on Cohabitation

1981 and earlier	11
1982-87	15
1988-93	88
1994-99	196
2000-05	436

Source: Authors' calculations from ProQuest database (08/2006)

The accelerating trend is unmistakable. Moreover, these counts do not include the increasing number of books and book chapters focusing on unmarried cohabitation (e.g., Manning and Bulanda forthcoming; Seltzer 2003).

There have, not surprisingly, already been a number of recent reviews and syntheses of research on cohabitation, including Casper and Bianchi (2002), Fein et al. (2003), Manning (2002), Seltzer (2000, 2003), Smock (2000), and Smock and Gupta (2002). Our aim in this chapter is not to repeat these. Rather, our mission is driven by

the goals common to the overall project of *Designing New Models for Explaining Family Change and Variation* (Seltzer et al. 2005), a contract awarded by the National Institute of Child Health and Human Development to Duke University, the University of Maryland, and the University of California-Los Angeles (RFP NICHD 2003093, December 10, 2002). As stated in a paper authored by several key personnel of the contract, the project involves a broad and inclusive attempt to understand family change and group variation as well as efforts to integrate extant research with directions for new research that can advance knowledge (Seltzer et al. 2005).

The specific charge of this chapter is to (1) synthesize knowledge about the role of economic and cultural influences on the increase in cohabitation, (2) summarize research findings about economic and cultural influences on entrances into cohabitation and “exits” out of cohabitation (e.g., breakups, marriage); and (3) recommend directions for future research and data collection. We interweave our discussion with empirical findings about subgroup (i.e., racial/ethnic and social class) variation in cohabitation patterns. To these ends, we draw on both published and unpublished (e.g., working papers, conference presentations) scholarship; some relevant research is, to date, in unpublished form.

We forewarn readers that discussion of some areas of active scholarship is beyond the goals of this chapter. These areas include the impact of cohabitation on child well-being, a burgeoning area of research, but one that is also situated in the broader issue of the impact of family structure and family instability on children (e.g., Brown 2004a; Manning and Bulanda forthcoming; Manning and Lamb 2003; Raley and Wildsmith 2004). We also do not focus on the experience of living in a cohabiting union,

excluding studies on mental health, income pooling, the division of household labor, and relationship quality (e.g., Cunningham 2005; de Ruijter, Treas, and Cohen 2005; Gupta 1999; Kenney 2004, 2006; Heimdal and Houseknecht 2003; Oropesa, Landale, and Kenkre 2003; Maher and Singleton 2005; Sassler and Miller 2006; Shelton and John 1996; South and Spitze 1994; Vogler 2005).

We begin this chapter by discussing a theoretical perspective that maps onto the emphasis of this chapter and of much research on cohabitation – the influence of culture and economic resources; we believe this perspective, more broadly, holds the potential to enrich understanding of change over time and variation in cohabitation. Second, we discuss how these two types of influences, in combination, help to explain the rise in cohabitation in the United States. Third, we illustrate how culture and economic resources influence cohabitation outcomes, including whether a cohabiting union ends in marriage or with a couple splitting up, and whether cohabitation is associated with an increased likelihood of divorce once a cohabiting couple decides to say “I do.” Fourth, we elaborate how the interplay of culture and economics can help explain social change in general and cohabitation in particular. We conclude the chapter with several recommendations for future research and data collection.

II. CULTURE, ECONOMICS, AND COHABITATION

It is fitting that the major theme woven through this chapter is consideration of two sets of influences: cultural factors and those related to economic resources. It is fitting because extant research on union formation and dissolution typically acknowledges both as critical. This is also the case in the more specific literature on cohabitation.

Indeed, our reading of the scholarship is that economics and culture have been, and continue to be, strong influences on the increasing acceptance and practice of nonmarital cohabitation, and that these factors function both independently and in response to one another. We believe this approach aligns well with Sewell's writings on the duality of social patterning (i.e., social structure), a duality, he argues, that encompasses both "cultural schema" and "resources" (1992). Our use of this perspective specifically draws, albeit in simplified form, from a recent elaboration and extension of Sewell, tailored to understand family change and variation (Johnson-Hanks, Morgan, Bachrach, and Kohler 2006).

As to definitions, cultural schemas can be understood as frameworks and habits of thought people use to make sense of the world (DiMaggio 1997; Sewell 1992). They are the "taken-for-granted" ways of perceiving the world (Johnson-Hanks et al. 2006). An important point about resources, a seemingly intuitive term, is that they can be material (e.g., money) or non-material (e.g., information, rituals).¹ Further, resources and cultural schema are seen as mutually constitutive, having shared origins and a collaborative future (Johnson-Hanks et al. 2006). The amount and kind of resources available to an individual or couple will condition the ways that cultural schemas are used, and which ones are adopted and deployed, ultimately affecting social action (see also Swidler 1986).²

¹ We interchangeably use the terms "economics," "resources," and "economic resources." More importantly, we focus on a narrow definition of resources (e.g., money, education, employment) because these have been most central in the cohabitation literature. See Johnson-Hanks et al. (2006) for an insightful elaboration of resources and discussion of cultural schema. In addition, we sometimes use the word "culture" to mean society, rather than specifically in reference to cultural schema.

² The notion of "culture" has transformed over the past decades, from that concerned with identifying unique social groups (e.g., racial or ethnic groups, the poor, fraternity members) to a more nuanced project of understanding how individuals situate themselves and make choices among diverse possibilities. This second meaning has increasingly relied on cross-disciplinary work attempting to draw

For example, when couples choose to marry they do so in conformity with an established framework of beliefs, or cultural schema, about the value of marriage. Marriage and its associated rituals can thus be understood only through consideration of the undergirding schema. At the same time, schema valuing marriage would be difficult to sustain without the continued action of couples marrying. And when resources change, or their distribution across groups shift, this can not only alter the course of individuals' social action but engender social transformation. Social change thus occurs through an ongoing interplay of schema and resources (see Johnson-Hanks et al. 2006).

An important premise in this line of thinking is that individuals, as members of social groups, have differential access to resources and schematic systems stemming from their location in social space, be it defined by social class, region, generation, religion, ethnicity, or race. At any point of decision, people, depending on their social location, are exposed to a number of schemas, some of which may be contradictory, and select a course of action (or non-action) based on their reading of the schema and conditioned by their available resources.

High-quality, low-cost day care is not a salient resource to a couple that considers any form of non-maternal child-care to be abandonment.

To situate these ideas in the context of cohabitation, consider a telephone conversation between a young woman, Lydia, and her mother, Sally, regarding Lydia's

together economic, cognitive psychological, social historical and anthropological explanations for human action and social change. In an early conception of culture, Geertz (1973) outlined an encompassing system of symbols and meanings in which individuals were nested. Such a notion of culture was appealing in that it implied that there was nothing beyond culture; it was thus possible to fully understand a culture to which one is alien by examining its symbols, rituals, language, and the like. Yet this notion is incomplete in that it failed to distinguish how and why individuals within a given culture bear the weight of culture differentially.

plan to move from the Bay area to another city to move in with her partner. Sally could not understand why the two wouldn't "just get married!" In response, Lydia could not comprehend "why we would!?" Norms about cohabitation in U.S. culture have changed so rapidly that the mother and daughter find one another's positions inexplicable. We can also see here that the social structure is fragmented by inconsistent understandings of the category cohabitation. Sally is not able to muster up culturally recognizable arguments against cohabitation, but only arguments in favor of marriage, arguments with which Lydia does not necessarily disagree. For Lydia, cohabitation is a precursor to possible marriage and important to ensure compatibility; she does not view marriage and cohabitation as competing choices. As such, entering a cohabiting relationship does not represent rejection of marriage, but rather use of a schema in which cohabitation is not only an accepted living arrangement, but a wise and proper one. Cohabitation is taken for granted for Lydia and her friends.

Lydia and Sally reside in different geographic, social, and economic communities. As a result, the sets of schemas and resources to which they are exposed and access are not aligned and this diversity makes room for human agency and, potentially, social change. Given their structural locations, Lydia is empowered to choose between the competing schemas available to her from both her childhood and her young adult life. Further, the resources underlying Lydia's structural location differ substantially than those her mother faced in youth (e.g., ready access to birth control, greater financial independence) as does the social environment (e.g., more gender equality, a normative environment more supportive of cohabitation, childlessness, and premarital sex).

It is thus understandable how Lydia and Sally, despite any number of shared schemas and resources born of their intimate relationship and family ties, access divergent schemas in the domain of cohabitation. Though this particular rift is generational, it echoes throughout society, in the unequally distributed decision to cohabit versus, or in lieu, of marriage, by geography, immigration status, racial group, or social class.

III. THE RISE OF COHABITATION IN THE U.S.

The Introduction to this book provides information about trends in cohabitation. Suffice it to say that cohabitation clearly remains on the upswing. Data from the 2002 National Survey of Family Growth (NSFG) indicate that over 60% of women ages 25-39 have cohabited at least once, compared to roughly 48% just seven years earlier (Bumpass and Lu 2000; U.S. Department of Health and Human Services 2006). Moreover, approximately 65% of men and women who married for the first time after 1995 cohabited beforehand (Manning and Jones 2006).

We partition our discussion of the increase in cohabitation into “macro-level” explanations and those that focus on the individual or couple (e.g., micro-level), the latter constituting the bulk of empirical work on cohabitation. While these are categorical labels imposed on a continuum (e.g., individual, family, social networks or peers, neighborhood, city, state, region, society or country), one emphasizes individual decision-making while the former describes the societal context in which such decisions are made. By considering these two perspectives in tandem, we attempt to flesh out the process of individual decision-making and how this, in turn, contributes to ongoing

social change. There is one additional point worthy of note by way of introduction. Not surprisingly, many of the cultural and economic factors deemed important in explaining the rise of cohabitation at the macro-level often reappear, in somewhat different form, as variables in individual-level models of entrance and exits from cohabiting unions.

Macro-Level Influences

Many scholars attribute the rise in cohabitation to the same factors that underlie other well-known changes in families (e.g., increases in age at marriage, nonmarital childbearing, and marital disruption). Although cohabitation began its rise much later than divorce – cohabitation was quite rare prior to the 1960s – researchers typically reference longer-term historical forces to account for cohabitation’s recent growth.

Indeed, there appears to be general consensus that even the most recent family trends are grounded in long-term ideational, what we term here as “cultural,” and economic changes (Bumpass 1990; Cherlin 2004; Popenoe 1993).

Economic Influences. Changes in the economy moved “work” out of the home, that fueled the growth in women’s labor force participation, and, more recently, are constricting the earnings potential of young men, especially less-educated men, are prominent in explanations of family change (Bianchi and Spain 1996; Bumpass 1990; Casper and Bianchi 2002; Goode 1963; Lesthaeghe, Neidert, and Surkyn 2006; McLanahan and Casper 1995; Moffitt 2000; Oppenheimer 1997; Ruggles 1997). In fact, Thornton and colleagues (2006) identify a shift from a mode of social organization centered on families to one centered on nonfamilial institutions (e.g., schools, factories) as having been catalyzed by industrialization and paid employment. Some scholars argue that such trends led to a decline in the “gains” to marriage by reducing incentives

for spouses to specialize, typically by gender (i.e., wives focusing on housework and childcare and husbands in the labor market). Theoretically, the claim is that women's increasing economic independence has made marriage less central.

Cultural Influences. Rising individualism alongside an increased emphasis on the development of the self, self-actualization, personal choice, tolerance, and autonomy are often referenced in cultural explanations for family change and the rise in cohabitation (Casper and Bianchi 2002; Cherlin 2004; Hirschman 1994; Lesthaeghe 1983; Lesthaeghe, Neidert, and Surkyn 2006; Lesthaeghe and Surkyn 1988; McLanahan and Casper 1995; Rindfuss and VandenHeuvel 1990; Thornton, Axinn, and Xie 2006; Thornton and Young-DeMarco 2001). More specific aspects of ideational change used in such accounts include increasingly egalitarian attitudes about gender roles; the sexual revolution of the 1960s, diminishing much of the earlier stigma associated with living together outside of marriage; the rise in independent living in young adulthood, bringing with it reductions in family surveillance; and a decline in the perceived authority of religious institutions (Bianchi and Spain 1996; Bumpass 1990; Casper and Bianchi 2002; Lesthaeghe, Neidert, and Surkyn 2006; Rosenfeld 2006; Thornton 1989; Thornton et al. 2006). To take another example, Cherlin (2004) argues that increasing emphasis on emotional satisfaction and romantic love beginning early in the 20th century, alongside an ethic of "expressive individualism" evident by the 1960s, have been vital to family change.

The Interplay of Culture and Economics. As noted by Bumpass (1990), we would add that *technology*, a type of resource, also plays an important role in understanding the upsurge in cohabitation. Beginning in the 1960s birth control technology – most

notably the Pill – offered women and couples extremely effective means of avoiding pregnancy and ones that did not require use at the precise time of sexual intercourse (Thornton et al. 2006).

In fact, consideration of birth control in relation to cohabitation provides an example of the interplay between economic and cultural sources of change: The Pill would not have been a critical factor in making cohabitation commonplace had cultural schema not been changing as well. Arguably, the Pill would have been inconsequential if cultural schemas had not shifted to acceptance of nonmarital sex and birth planning. Changing attitudes about sex before marriage also likely increased demand for the development of, and broad access to, the Pill, demonstrating bidirectional influences between material resources and cultural schema.

-schemas influence what resources are developed

They influence what resources are valued

Micro-level Influences: The Formation of Cohabiting Unions

Most empirical research on cohabitation formation focuses on individual-level determinants or correlates of entry into cohabitation rather than macro-level explanations. This is not surprising given that survey data permitting examination of the impact of theoretically important factors on union formation only began to be collected in the last 25 years or so; such data were particularly sparse until the late 1980s for the study of cohabitation. Moreover, as noted in the following quotation, the data and methods required to investigate historically long-term, macro-level explanations present serious challenges to researchers:

The fact that...nonmarital cohabitation ha[s] increased in the United States just as young adults have attained greater independence from

their parents and more freedom from family government does not prove that the independence of young adults is the cause of the diversification of types of partnership. Complex social systems resist simple causal theories (Rosenfeld 2005:45).

Thus, when non-historians, say demographers, take on the issue of identifying the longer-term cultural and economic roots of emerging family patterns, they often must rely on the work of credible historians, construct the most plausible account possible, and be cognizant that parts, or all, of their interpretations may be speculative.

Economic Influences. There are a number of studies examining the linkages between a variety of economic variables (e.g., income, occupation, employment) and the likelihood that an individual enters a cohabiting union or the relative chances that s/he enters a cohabiting versus a marital relationship or remaining single. With a few exceptions, noted below, these are quantitative studies.

Beginning with the most basic demographic patterns relevant to economic resources, first, there is evidence that educational attainment, often used as a proxy for social class in social science, is negatively associated with cohabitation. Data from the 2002 NSFG indicate that among women ages 22-44, roughly 69% of women with a high school degree or less had ever cohabited compared with 46% among college-educated women (U.S. DHHS 2006).

Second, the 2002 NSFG suggests that women who, at age 14, were living with their married, biological parents are less likely to have ever cohabited compared with women in other family structures at 14 (45% vs. 61%). Like education, this is linked to social class background, given the correlation between family structure and family income; married couple families, on average, enjoy higher incomes and lower poverty rates than other family forms (Manning and Brown 2006). A family structure differential

in cohabitation experience is consistent with numerous studies indicating that divorce or family instability experienced as a child increase that child's likelihood of entering "nontraditional" family structures or divorcing when she or he reaches adulthood (e.g., Deliere and Kalil 2002; Hao and Xie 2002; McLanahan and Sandefur 1994; Seltzer 1994; Thornton et al. 2006; Wu 1996; Wu and Martinson 1993; Wu and Thomson 2001).

Third, although in the U.S. there is a linkage between race/ethnicity and economic resources, with Whites being most privileged economically, the 2002 NSFG indicates that Black, White, and Hispanic women have similar likelihoods of having ever cohabited (U.S. DHHS 2006). This is consistent with earlier data from the 1995 NSFG (Bumpass and Lu 2000). At the same time, *children's* likelihood of experiencing a parental cohabitation varies substantially by race and ethnicity; Black and Hispanic children are over-represented in cohabiting-parent families compared to White children (Manning and Brown 2006). This resonates with arguments and empirical evidence that the role of cohabiting unions in family formation differs by race and ethnicity, sometimes phrased that the "meaning" of cohabitation varies across racial and ethnic subgroups (Casper and Sayer 2000; Manning 2001; Musick 2002; Phillips and Sweeney 2005; Raley 1996; Smock 2000).

Manning (2001), for example, shows that Hispanic and Black women are 77% and 69% more likely than White women to conceive a child while cohabiting. Among those who become pregnant, Hispanics are twice as likely and Blacks three times as likely as Whites to remain cohabiting with their partner, rather than marry, when their child is born. Similarly, Musick (2002) concludes that cohabitation is a relatively more

normative part of family formation for Hispanics, given that cohabitation substantially increases their likelihood of having not just a birth, but a planned birth. This is likely due to the historical prevalence of consensual unions in many Latin American countries (Phillips and Sweeney 2005).

In multivariate models that control for a variety of factors, there is substantial evidence that good economic circumstances, particularly men's, lead to higher chances of marriage but not cohabitation (Carlson, McLanahan, and England 2004; Clarkberg 1999; Landale and Forste 1991; Oppenheimer 2003; Raley 1996; Sassler and Goldscheider 2004; Thornton, Axinn, and Teachman 1995; Thornton et al. 2006; Xie et al. 2003).³ Carlson et al. (2004) find that men's earnings encourage marriage among unmarried new parents as does women's educational attainment. Interestingly, this study also finds that men's educational attainment deters cohabitation. Oppenheimer (2003), drawing on data from the National Longitudinal Survey of Youth (NLSY), finds that men's work experience, earnings, and whether they are employed full-time have positive effects on entering marriage. As Oppenheimer concludes, men working less than full-time, year-round may enter a relationship but, compared with steady workers, the relationship is more likely to be a cohabiting than a marital one (Oppenheimer 2003). Sassler and Goldscheider (2004) focus on men as well, but use the 1987-88 National Survey of Families and Households (NSFH); their results indicate that being employed and well-educated is positively associated with marriage, but have no statistically significant effects on cohabitation (see also Sassler and Schoen [1999]). Similar results are reported by Xie and colleagues (2003), with men's earnings and

³ Sweeney (2002), however, finds evidence that women's economic resources have become increasingly important and are significantly and positively related to marriage for recent cohorts.

education positively associated with marriage, but having no statistically significant effect on cohabitation. Further, they find that women's earnings and education are not linked to marriage.

Overall, we draw three main conclusions from this body of work. First, there is positive selection into marriage on the basis of economic characteristics. Second, men's economic situations and trajectories appear to matter more than women's. In a recent study, Thornton et al. (2006) report that all measures of earnings potential positively influence the likelihood of marriage for men, but the same is not true for women. These findings lead the authors to conclude: "Clearly, there is a gender asymmetry concerning the role of economic resources...."(Ch. 11, p. 21; but see Sweeney [2002]). Third, findings about the impact of economic factors on union formation are less conclusive for cohabitation than for marriage (see section on "Exits from Cohabiting Unions" below).

However, two qualitative studies concur that economic considerations are an important part of the decision to cohabit. One study, based on 18 focus groups with young working- and middle-class adults, only some of whom had cohabited, combined with 54 in-depth interviews with cohabitators, found that splitting expenses constitutes, alongside the chance to evaluate compatibility and take the relationship to the "next level," a primary motive for cohabitation. All 18 focus groups discussed the issue, expressing variants on the phrase "Two's cheaper than one," and three-quarters of the 54 cohabiting individual interviewees identified financial considerations as an important advantage of cohabitation (Smock, Huang, Manning, and Bergstrom-Lynch 2006). While it could be argued that marriage offers equivalent opportunity to share expenses,

the economic “bar” for marriage appears to be higher than for cohabitation (see Cherlin 2004; Edin 2000; Edin and Kefalas 2005; Smock, Manning, and Porter 2005).

The other study, drawing on in-depth interviews with 25 cohabiting men and women with at least some college education, found that economic considerations were mentioned most frequently when asked why the respondent moved in with his or her partner (Sassler 2004). It is important to underscore the similarity in findings in these two studies, especially given that the latter study interviewed young adults residing in a large, Eastern city and the former in, or near, two Midwestern cities.

Cultural Influences. There are strong indications that cohabitation is now perceived as a normative part of the life course by a majority of young adults. In the 2002 NSFG, two-thirds of both male and female 18-29 year olds who have never been married or cohabited explicitly *disagree* with the statement that “a young couple should not live together unless they are married” (National Campaign to Prevent Teen Pregnancy 2005). Approval would undoubtedly be higher had those who had experienced cohabitation been included.

Even adolescents are expressing an expectation of cohabiting later in their lives. Data from the Toledo Adolescent Relationships Study (TARS), a sample of seventh, ninth, and eleventh graders, indicate that over half expect to cohabit with someone, most often as part of the process leading to marriage (Manning, Longmore, and Giordano 2005). Given that the average age of respondents was 15 at the time of the interview, it appears that cohabitation has become part of mainstream society so that even young adolescents are aware of this family form, with many having formed expectations about its role in their own lives; in essence, schemas about cohabitation

probably exist, even among teens. In another study, a sample of White men and women born in 1961 in Detroit expressed high levels of approval of cohabitation in 1993 when they were 31 years old: 64% of the women and 72% thought that cohabitation was an acceptable living arrangement. Moreover, 78% of men and 74% of women explicitly *disagreed* with the statement: “a young couple should not live together unless they are married” (Thornton and Young DeMarco 2001).

As far as individual-level multivariate models examining entrance into cohabitation, some studies include measures of attitudes and values. While such measures do not adequately capture cultural schema – which as frameworks or habits of thought are often non-volitional – they can be informative about such schema and about the schema embraced by various social groups. A basic finding from this research is that cohabitation tends to be somewhat more common among those who are more liberal, less religious, more supportive of egalitarian gender roles and nontraditional family roles (Clarkberg, Stolzenberg, and Waite 1995; Cunningham et. al. 2005; Lye and Waldron 1997; Thornton, Axinn, and Hill 1992). For example, Thornton et al. (2006) find that young White men’s and women’s commitment to religion increases the likelihood of marrying rather than cohabiting. Carlson et al. (2004), with a more diverse, and disadvantaged, sample of unmarried parents, also report that religiosity and “pro-marriage” attitudes raise the likelihood of marriage.

Another approach lending insight into the influence of cultural schema, loosely speaking, is research on intergenerational effects. This body of work assesses whether and how the attitudes and family experiences of one’s parents affect the attitudes and family behaviors of the children once they become adults (Axinn and Thornton 1993;

Thornton 1991; Thornton et al. 2006). The upshot of this research is that such effects are present and often important. For example, a study based on the 1961 birth cohort finds that mothers' preferences for grandchildren exert a positive and substantively nontrivial effect on young adults' union formation behavior (Barber and Axinn 1998): Young women whose mothers want them to have many children are more likely to marry than cohabit. Moreover, this impact persists even when many likely intervening mechanisms are controlled, suggesting that young adults may respond directly to parents' preferences. Religion and other variables arguably relevant to the cultural schema accessed differentially by social groups have also been found to operate across generations. Parents' attendance at religious services in 1962 decreases the chance of cohabiting and increases the likelihood of marriage in young adulthood for the 1961 birth cohort. Not surprisingly, those with more liberal mothers are more likely to first cohabit than to marry directly.

IV. COHABITATION OUTCOMES

This section reviews studies that emphasize what happens after a cohabitation forms. Specifically, we address whether and how economic or cultural factors are associated with cohabitation dissolution or the transformation to marriage, with attention to social class and racial/ethnic differences. These subgroups have received attention in the cohabitation literature and, more to the point, differentially locate people in social space, affecting available schema and resources. We also summarize research that investigates the effects of cohabitation on later marital stability.

Marriage vs. Dissolution among Cohabitators

A central theme is that, over recent years, there has been an increase in the likelihood that cohabiting couples dissolve their unions rather than marry. It thus appears that cohabiting unions have become increasingly short-term and more loosely linked to marriage (Bumpass and Lu 2000; Lichter et al. 2006; Manning and Smock 2002: p. 1065-66; Raley and Bumpass 2003). This is not only the case in the U.S., but in a number of other countries as well (e.g., Liefbroer and Dourleijn 2006; Touleman 1997). Consider the case of Canada. Between 1990 and 1995, roughly 30% of cohabiting unions were transformed into marriages within five years of the start of the cohabitation compared to 50% for unions begun before 1980 (Smock and Gupta 2002; Turcotte and Bélanger 1997; see also Cunningham and Qian [2006]). These patterns suggest the meaning of cohabitation may be changing; instead of being largely a precursor to marriage, more couples may be cohabiting casually to trying their relationship “on for size.”

An important sub-theme in the U.S. literature is that the trend towards greater instability is stratified by social class. As a general example of this stratification, consider the recent estimate that 60% of the marriages of women without high school degrees are estimated to end in separation or divorce, compared to one third for college graduates (Raley and Bumpass 2003). Turning to cohabitators specifically, Lichter, Qian, and Mellott (2006) report that by five years from the start of cohabitation, slightly more relationships dissolved (46%) overall than were transformed into marriages (44%). Yet, among women under the official poverty line (excluding partners' incomes), the disparity in outcomes is striking: 52% dissolved their unions and 31% married their partners. For non-poor women, the contrast is more moderate (51% vs. 42%). Another finding from

this study speaks both to the theme of changing outcomes of cohabiting relationships and subgroup variation. Poor women are more likely than non-poor women to cohabit for longer durations, providing new and suggestive evidence that cohabitation may increasingly serve as more an alternative to marriage for those with serious economic difficulties.

Several other studies have shown that social class location matters in terms of whether cohabiting couples break-up or marry. Cohabiting couples are more likely to marry, and sometimes less likely to dissolve their unions, when partners are employed, have high levels of education, or earn more (Brown 2000; Oppenheimer 2003; Osborne 2005; Smock and Manning 1997; see Sassler and McNally [2003] for an exception).

Qualitative research also indicates that insufficient income and income instability discourage the transition from cohabitation to marriage. In interviews with working and lower-middle class cohabitators, nearly three-quarters mentioned economic resources, or rather lack thereof, as being important contributors in delaying marriage (Smock, Manning, and Porter 2005). Sometimes concern centered simply on insufficient money “to pay the bills,” but was often also tied to the desire to own a home upon marriage, to be debt-free (other than a mortgage), and to have a “real” wedding. In addition, stress over money was a source of serious relationship conflict for some couples, indicating a pathway by which lack of economic resources can negatively impact relationship quality and deter marriage. In a sample of urban, low-income mothers, Edin (2000) found that women often chose cohabitation or single-parenthood over marriage due to their partner’s insufficient or sporadic economic contributions. The mothers expressed concern that their partners might lose a job, or for other reasons, stop contributing

economically to the household. Thus, some mothers instituted a “pay and stay” rule. As long as their partners could contribute financially to their households, they could stay.

In terms of variation in cohabitation outcomes by race and ethnicity, Blacks are less likely to transform their cohabitations into marriages than Whites. Lichter et al. (2006) find that, at whatever economic status, Black cohabiting women are less likely to marry than White cohabiting women. Similarly, Brown (2000) finds that roughly 70% of Black and White cohabitators report marriage plans. Of these, 60% of the Whites went on to marry within five years compared to just 20% of Black cohabitators. Brown was unable to account for this disparity even after taking account of economic, sociodemographic, and relationship-related variables (Brown 2000; see also Manning and Smock 1995).

What do we make of such a disparity, especially after taking account of economic resources? While the latter measures may be incomplete or flawed, racial differentials, particularly Black-White differentials, are evident in various indicators of family and fertility behavior (e.g., the connection between marriage and childbearing) and supported by numerous studies. Here is precisely where nuanced knowledge about cultural schema for racial and ethnic groups, and in different class locations as well, would be invaluable. In U.S. society, race and ethnicity define social groups with particular histories and locations in social space; they thus differentially rely on particular cultural schemas and have access to certain sets of resources, the latter not only money and jobs. A paper by Pagnini and Morgan (1993) is relevant here. They analyzed the life histories of ordinary Black and White men and women in the South interviewed in the late 1930s, with accounts of their lives going as far back as the Civil

War. The authors provide evidence that race-conditioned norms, and we would argue cultural schema, surrounding family formation and dissolution were present, and implicitly and explicitly understood by Blacks and Whites. It was common knowledge, for example, that having a child outside of marriage was less stigmatizing for Black women than for White women. Another point is that cultural schemas are transmitted, even if in somewhat altered fashion, across generations (see Morgan et al. [1993] for quantitative evidence of racial differences in family structure in 1910). Simply put, what we see today contains the imprints of the past.

Additionally, we think it is important to emphasize that cohabitation outcomes are related to the meanings that cohabitators themselves attribute to their relationships. Cohabitators are a heterogeneous lot, with varying motives for living together; some motives may be common to most couples (e.g., the ability to share expenses) but may be weighed differently across couples. Studies suggest that couples who live together with plans to marry are less likely to split up than those who live together to test the relationship or to carry on a “dating” type relationship without marriage intentions. It is unsurprising, then, that couples who view their relationships in terms of a stepping stone to marriage are more likely to marry than other cohabitators (Casper and Bianchi 2002; Casper and Sayer 2000). At the same time, it is important not to oversimplify heterogeneity. Qualitative research provides suggestive evidence that the meanings attributed to cohabitation may be gendered, raising the possibility of within-couple heterogeneity in meanings. Smock et al. (2006) conclude that there is gender variation in the perceived connection between cohabitation and marriage, with women more likely to view marriage as the ultimate goal of cohabitation and men seeing the linkage

between the two as weaker (see also Sassler and Miller [2006]). This suggests there may be a “his” and “hers” of cohabitation just as there is for marriage (Brown 2000).

This is only one possible dimension of within-couple variation in meanings ascribed to relationships. In this light, it is interesting to note that in about 50% of the cohabiting couples in the NSFH, the partners did not agree about the month and year the cohabitation began. Further, the partners in 30% of the couples provided starting dates more than three months apart (Manning and Smock 2005).⁴

Cohabitation and Marital Stability

Perhaps no single issue about unmarried cohabitation, with the possible exception of its growing prevalence, has captured as much public and scholarly interest as that of the impact of premarital cohabitation on marital outcomes, namely divorce. While the number of studies on this issue has decreased over the past decade, it is important to summarize this body of work because more recent studies are not consistent with earlier conclusions.

Until a few years ago, there was little doubt that premarital cohabitation was positively correlated with marital disruption, with numerous studies documenting this linkage. Two theoretical explanations were put forward. One emphasizes that people who cohabit are a “select” group and possess attitudes or traits that make marital stability less likely. Another proposes that the experience of cohabitation changes individuals (e.g., attitudes), making them more willing to end a marriage. In a review of the research literature on cohabitation, one of the authors commented on the available evidence:

⁴ We discuss measurement issues in our recommendations.

Premarital cohabitation tends to be associated with lower marital quality and to increase the risk of divorce, even after taking account of variables known to be associated with divorce (i.e., education, age at marriage). Given wide variation in data, samples, measures of marital instability, and independent variables, the degree of consensus about this central finding is impressive. . . .(Smock 2000:6).

Smock noted in a footnote that two studies suggesting that the effect of cohabitation on divorce was limited to those who cohabited with more than one partner (DeMaris and MacDonald 1993; Teachman and Polonko 1990). Also recognized was Schoen's study suggesting that the effect had declined so substantially over time as to become trivial (2000:p. 13). However, the matter seemed to rest with the general conclusion that premarital cohabitation indeed raises the risk of later marital dissolution.

Recent studies now cast doubt about this conclusion, or at least a simplistic interpretation of this conclusion. Using the 1995 NSFG, Teachman (2003) finds that women who are intimate only with their future spouse (either premarital sex alone or premarital cohabitation) do not face an elevated risk of marital dissolution. Another study, drawing on three waves of data (1998-2000) from a sample of several hundred newly-married couples in Louisiana, finds that once premarital relationship, sociodemographic, and marital relationship factors (e.g., heterogamy) are included, the cohabitation effect disappears (Brown et al. 2006).

A third study using the 1995 NSFG advances knowledge about this issue by focusing on racial and ethnic variation (Philips and Sweeney 2005). The upshot of the findings is that, for White women, premarital cohabitation does appear to be associated with an increased risk of divorce, but that this is not the case for Mexican American or for Black women. Manning and Jones (2006), using data from the more recent 2002 NSFG, report similar findings. Additionally, for men and women, it appears being

engaged or having definite marriage plans eliminates any effects of premarital cohabitation.

There are two conclusions we would draw. First, many of the earlier studies relied either on the 1987-88 National Survey of Families and Households or the National Longitudinal Study of the High School Class of 1972 (e.g. sample members were thus born in the mid-1950s). The studies finding less, or at least very conditional support, for the premarital cohabitation effect rely on more recent data, allowing them to differentiate to some extent by race and ethnicity and to incorporate some measures unavailable in some of the earlier surveys (see also Woods and Emery 2002). Second, given that cohabitation has become a normative stage in the courtship process, we might expect, as did Schoen over a decade ago (1992), that effects would dissipate over time.

V. SOCIAL CHANGE AND THE INTERPLAY OF RESOURCES AND CULTURAL SCHEMA

It is our view that neither economics (or a broader definition of “resources”) nor cultural schema alone account for the rise of cohabitation, and that few scholars would disagree that both ought to be considered in understanding its overall increase or the influences on entrances into, or exits from, cohabitation at the individual or couple-level. As discussed, numerous economic and cultural changes have been identified as important for understanding the growing prevalence of cohabitation. Extrapolating, albeit in simplified fashion, from Sewell (1992) and Johnson-Hanks et al. (2006), we outlined how the interaction of the two components of social structure allowed the cohabitation revolution to emerge. In addition, we have argued that identifying the differential

distribution of resources and cultural schema available to population subgroups could go a long way in explaining social class and racial/ethnic variations in cohabitation patterns.

Over the past 30 years, the social world has changed dramatically enough that cohabitation has become a “taken for granted” living arrangement. Young adults today were socialized in environments characterized by the already high levels of divorce of the prior generation. Many have been exposed to this environment directly through divorces in their own families or that of friends; others have simply absorbed the widely available information that many marriages end in divorce; it is something “everybody knows.” Indeed, data from the 18 focus groups data strongly indicate that young adults perceive cohabitation to be nearly a necessity due to fear of divorce. By cohabiting, they believe they are reducing the risk of marital disruption (Smock et al. 2006). As Bulcroft et al. (2000) might put it, people are engaging in a risk management strategy for romantic relationships in an age of uncertainty.

Additional research is consistent with our emphasis on the substantial impact of high levels of divorce on young adult behavior. For example, parental divorce engenders greater acceptance of cohabitation among the adult children and increases the likelihood of cohabitation (Axinn and Thornton 1993; Thornton 1991; Thornton, Axinn, and Xie 2006; see also Amato and Cheadle [2005] and Cunningham and Thornton [2005]). The same concerns are being articulated by less advantaged, unmarried parents: Fear of divorce makes marriage seem a very risky proposition, suggesting that great caution is required when it comes to thinking about marriage (Edin and Kefalas 2005; Edin and Reed 2005; Waller 2002; Waller and Peters 2005).

This, then, constitutes a critical “feedback” mechanism, accelerating social change (Bumpass 1990). Socialization in a milieu of high levels of divorce and of cohabitation will tend to reinforce these trends (Smock 2000; Seltzer 2004). We would argue that this feedback is further strengthened as cultural schema about living arrangements, sex in nonmarital relationships, and the centrality of marriage have shifted alongside economic shifts (i.e., the decreased economic necessity of marriage for women and increasingly constricted economic prospects for many young men except the most well-educated). Another contributing schema, and one we believe has shifted less than typically acknowledged, is the linkage of the role of husband, and indeed masculinity itself, to breadwinning capabilities.

The interaction of cultural schema and economic explanations in shaping union formation is demonstrated in recent qualitative studies indicating many cohabitators as well as unmarried parents, cohabiting or not, will not consider marriage unless and until they attain financial comfort and stability (Cherlin 2004; Edin 2000; Edin and Kefalas 2005; Gibson, Edin, and McLanahan; Smock, Manning, and Porter 2005). Importantly, these studies reflect the views not only of economically disadvantaged parents, but those in the working- and middle-classes as well, many of whom have not had children. These couples would likely have married just a few decades ago when, by and large, marriage was perceived as a trajectory in which economic struggles could be expected, especially in the early years of marriage (see, e.g., Rubin 1976). As cultural pressure to marry has declined, with cohabitation becoming normative and marriage increasingly decoupled from childbearing, marriage has been redefined as a signal of financial and personal achievement. Thus, by this view, it should be deferred until these goals are

met, however defined and unattainable they may be for some social groups (Cherlin 2004).

VI. RECOMMENDATIONS FOR FUTURE RESEARCH AND DATA COLLECTION

The following summarizes our recommendations for research and data that would enhance our scientific understanding of cohabitation. Foremost, are the following goals: To ensure that the surveys on which family demographers and social scientists rely are responsive to, and reflective of, recent and continuing family change; and second, to encourage research and data collection that links theoretical perspectives about social change or the social locations of population subgroups with the prevalence, roles, and meanings of cohabitation.. These efforts would deepen our understanding of why such dramatic change and variation in cohabitation has occurred and continues.

In many cases, our recommendations can only be fulfilled by new data collections or at least the addition of new measures to ongoing surveys. Also, in large part, our recommendations endorse those made in a recent edited volume on measurement issues in family research (Hofferth and Casper 2006).

1. Measuring Cohabitation

Until this point, we have avoided discussion of how the measurement of cohabitation can be problematic; yet this is no minor point. First, estimates of the prevalence of cohabitation are affected by how it is measured (Casper and Cohen 2000). Surveys vary in the number of cohabitators identified per household, the number and types of questions used to identify cohabitators, the criteria for someone to be categorized as living in a cohabiting relationship (e.g., stays here half the time or more, lives and sleeps

here most of the time, ordinarily stays here all of the time)⁵, the central focus of the survey (i.e., family surveys are generally more effective in identifying cohabitators than surveys geared to economic and labor market issues), and whether men or women are interviewed (Casper and Cohen 2000; Knab and McLanahan 2006; Pollard and Harris 2006). One study found that such differences resulted in a 10 percentage point difference in estimates of the prevalence of cohabitation among women aged 25-29 in 1995: 14% in the CPS versus 24% in the NSFG (Casper and Cohen 2000).

There are other concerns relevant to measuring cohabitation effectively. First, based on in-depth interviews with 115 cohabiting or recently cohabiting young adults, Manning and Smock (2005) find that many did not immediately understand the term “unmarried partner” and some said they would not think such a term applied to them. Some found it confusing, or expressed that the term just did not resonate with them as a relationship category. This term is used by the Census Bureau, a vital source of basic data about the prevalence and characteristics of cohabitators. Consistent with Casper and Cohen (2000), Hofferth and Casper (2006), Seltzer (2004), and the Federal Interagency Forum on Child and Family Statistics (2002), who call for more precise instrument development, we suggest that future surveys use multiple identifying labels and questions, making accurate identification more probable. We also recommend that new measures be tested cognitively and qualitatively for validity across diverse populations. A more minor issue is that cohabitators who live with others (e.g., parents’

⁵ Partners may live together either part-time or in cycles (Binstock and Thornton 2003; Knab 2005). In families with a newborn child from the Fragile Families Study, Black couples were twice as likely to be cohabiting part-time and reporting that they were not cohabiting as White and Latino couples. Among couples spending equivalent numbers of nights per week with their partners, Blacks were less likely to classify their relationship as a cohabitation relative to Whites and Latinos. Thus, the two-fold issue of the definition and measurement of part-time cohabitation has significant implications for assessing racial and ethnic variation in cohabitation prevalence and characteristics (Knab 2005).

home, with roommates) will be missed in surveys and the decennial census that ascertain each household member's relationship to one person (i.e., the reference person). We urge statistical agencies to refine and build upon current collection methods used to track marriage and cohabitation behaviors of both heterosexual and same-sex couples.

Second, measuring and conceptualizing cohabitation as a discrete phenomenon with clear beginning and end date appears to be problematic.⁶ Cohabiting partners neither always agree on their relationship status nor remember exactly when their cohabitations began; the latter reflects that moving in together is often a gradual process (Manning and Smock 2005). As mentioned in the prior section, partners in half of the cohabiting couples in the 1987-88 NSFH did not report a start date in the same month. Many studies rely on specific dates, linking, for example, the start date of a cohabiting relationship in relation to other dates such as beginning full-time employment, or childbearing (e.g., Guzzo 2006). This difficulty in recalling start dates for cohabiting relationships may well lead to distorted interpretations about the linkages between various transitions or events.

Thus, as suggested by Hofferth and Casper (2006), we argue that persistent and targeted efforts to improve the reporting of dates of events, including cohabitation, are needed. There is some research on methods to assist individuals in event recall; these findings can be used as the foundation for these efforts.

Third, Teitler et al. (2006) find systematic bias in the retrospective reporting of unmarried parents' cohabiting status based on relationship quality, relationship

⁶ This problem also plagues the measurement of timing of marriage, separation, and divorce (Bumpass and Raley 2006; O'Connell 2006).

trajectory, and other couples attributes. The authors speculated that misreporting at time of initial interview could result from either post-birth optimism (leading to over-reporting of cohabitation) or fear of welfare or immigration authorities (leading to under-reporting). This suggests that more research on cohabitation should be conducted using data from multiple sources. In part, this could be remedied by parallel data collection of both male and female partners although women have typically been evaluated as better reporters of events.

Consistent with a report from the Federal Interagency Form on Child and Family Statistics (*Counting Couples*), we believe the best remedy to this conundrum would be to field a nationally-representative longitudinal survey of couples of all kinds (i.e., dating, living apart together, cohabiting, and married) and both same-sex and opposite-sex, tracking relationships over time and from the perspective of both partners. Such a survey could also help to remedy misreporting of the starting and ending dates of cohabitation.

2. “Older” Cohabitors

We need to know much more about older cohabitators, particularly given that the cohorts who have cohabited in large numbers will soon be moving into older age brackets. Additionally, cohabitation is increasingly deemed legitimate, suggesting the practice may increase among older adults in general. Currently, there are very few studies on this subgroup, but they provide intriguing results. Brown, Lee, and Bulanda (2006), drawing on data from the 2000 Census and the 1998 HRS, find that older cohabitators (51 and up) are disadvantaged economically and in other ways compared to married and

remarried individuals. King and Scott (2005) find that older cohabitators are less likely to view their relationships as a precursor to marriage than younger adults.

There are also questions that need to be addressed about the economic ramifications of marriage for older widowed or divorced individuals, and whether there are disincentives to marry. As a financial advisor recently wrote: “There is a reason many wealthy senior couples choose to cohabit. It is financially simpler.” (Pearson 2006). Qualitative work on older cohabiting couples would be enormously useful to provide an understanding of decision-making about marriage.

3. Continued Reliance on Existing Surveys

A good deal of research on cohabitation or where cohabitation is of key interest still employs or relies heavily 1987-88 NSFH (see Brown 2000; Casper and Sayer 2000, Goldscheider and Sassler 2006; Guzzo 2006; Xu, Hudspeth, and Bartowski 2006; King and Scott 2005; McGinnis 2003; Stewart, Manning, and Smock 2003; Thornton, Axinn, and Xie 2006; Willetts 2006). This is problematic because cohabitation, as the studies we have reviewed suggest, is changing in important ways over time. Consider the increase in instability referenced earlier in the chapter and the related possible shift from cohabiting as primarily a precursor to marriage to a “trial” marriage.

Many surveys are good for grappling with some issues related to cohabitation, but none are adequate for examining how cultural schema and economic contexts shape changes over time and subgroup variation in cohabitation. Perhaps no survey could accomplish precisely that task; this is an open question (e.g., could measures could be developed to adequately tap cultural schemas?).

More generally, unlike other Western countries, the U.S. currently has no nationally representative on-going survey dedicated solely to monitoring and including measures useful to understand family change and variation, let alone change and variation in romantic unions. Currently, investigators must go from survey to survey, selecting pieces of information they need to attempt to monitor change and variation in cohabitation; none of the existing data sets alone is satisfactory for the task.

Moreover, monitoring change and variation in cohabitation with basic descriptive analyses has become more challenging over recent years as supplements have been eliminated and questionnaires have been shortened in response to lack of funding. Five years ago, the Federal Interagency Forum on Child and Family Statistics recommended the design of a study that could explain family change and variation. In agreement, Hofferth and Casper (2006) wrote: “We believe the field’s success in measuring and understanding [family] processes...depends on its ability to keep its fingers on the pulse of cultural, economic, and technological changes.”

Toward that end, we believe a new longitudinal survey based on couples is sorely needed in this country that incorporates measures of cultural schema and resources (See recommendation 1). We additionally suggest that such a survey be supplemented with qualitative data. This approach has been extremely successful in the Three Cities Study and the Fragile Families Study. Particularly to tap cultural schema, we believe a qualitative supplement is crucial.

4. Tapping Cultural Schema

How do we know a schema when we see one? We know little about the process by which society, or specific social groups, comes to accept an emergent cultural schema as legitimate. A general issue we are raising here is what data would be necessary to deepen our understanding about schema and their evolution. Certainly, research mapping out why and how schema and resources contribute to the rise of cohabitation, and shape its changing characteristics, lags far behind the demographic literature detailing the prevalence and influences on entrances and exits to/from cohabitation and other characteristics of cohabiting couples (e.g., the division of household labor).

Thus, we believe that work that incorporates the theoretical literature with demography is an important next step, as elucidated in a recent paper by Johnson-Hanks et al (2006). A goal of an intellectual project of this order could be to find ways to identify cultural schema and how they change over time and vary across subgroups. Some questions we would raise are: Can this can be done by relying on, or adding, attitudinal or value measures to existing surveys? Could this be accomplished through open-ended questions in qualitative interviews or focus groups? What about presenting individuals with various scenarios or vignettes, asking them how they think they would act and why? These kinds of techniques could potentially allow researchers to explore and understand the schema individuals have access to when making family choices, and why a particular schema may be dominant. For instance, in the case of Lydia and Sally mentioned earlier, probing questions, scenarios, or attitudinal surveys could elicit the values Lydia holds regarding cohabitation, and rank their importance to her decision.

Admittedly, successfully quantifying or identifying schema in a way that would be useful to the demographic enterprise and to family studies more broadly would be complex and enormously challenging. But progress towards such a goal is, in our minds, a vital and cutting-edge undertaking. If a reliable and valid method of measuring cultural schema can be developed, the methodology should be included in the proposed longitudinal survey described in our earlier recommendations. It should also be widely disseminated, allowing researchers to incorporate it in their data collections, whether the focus is on family change or other aspects of social change or variation.

This recommendation also echoes scholars' references to trying to understand how the *meaning* of cohabitation varies across social groups (e.g., Smock 2000; Seltzer 2004) and the Federal Interagency Forum on Child and Family Statistics' (2002) call for more research on varying meanings of cohabitation by social class and, we would add, racial and ethnic groups.

5. Comparisons of Cohabiting Couples with Couples in Serious Dating Relationships

Overwhelmingly, the literature on cohabitation compares cohabiting relationships to marital relationships, with some exceptions (e.g., Casper and Sayer 2000; McGinnis 2003; Rindfuss and VandenHeuvel 1990). McGinnis makes the point that a good deal could be gained in terms of understanding cohabiting relationships if more emphasis was placed on comparisons with serious dating couples. In addition, many dating couples will be the cohabitators of tomorrow.

Thus, there are several key questions that could be addressed were there ample and parallel data on cohabiting and dating couples. Under what circumstances will they

choose to live together? How do differential and combined resources come into play? Does social class, family background, race, religion, or ethnicity (and the use of different schema these may engender) help to explain couple decision-making?

The Fragile Families Study is useful in this regard, but has its limitations. It is a study of children born between 1998 and 2000, the majority to unmarried parents. When weighted, the sample is representative of nonmarital births occurring in the time period in cities with at least 200,000 persons. An important feature of this study is that it includes mothers and fathers who were romantically involved, but not cohabiting, at the time of childbirth as well as parents who were not romantically involved by the time of the child's birth, cohabiting couples, and a control group of married couples. That there are longitudinal data on both dating and cohabiting couples is a tremendous boon to the research enterprise. The limitation is that the study focuses on unmarried parents. While nonmarital childbearing is common, and even typical among some population subgroups (e.g., less advantaged economically), the percentage of births born outside of marriage still stands at about one-third. This leaves a large gap in what we know about dating, cohabitation, and marriage for the majority of the U.S. population.

6. Increase Knowledge about Long-Term Cohabitors

We believe it is important to learn more about long-term cohabitators (i.e., at least 5 years duration). This group may have unique understandings of, and reasons for, their cohabitation. Either oversampling of long-term cohabitators, or in-depth qualitative interviews, would allow researchers to consider if particularly lengthy cohabitations should be classified, or at least understood, as a distinct group. It may be that long-term

cohabitators face particular barriers to marriage, such as financial reliance on a resource available only to “single” adults such as health care, or hold beliefs that discourage their entrance into a traditional marital relationship (Casper and Sayer 2000). Given that long-term cohabitations are a relatively small group and extant data sources do not oversample them, our knowledge is quite sketchy.

Increasing our knowledge of long-term cohabitators could be accomplished in two ways. First, qualitative studies could be undertaken. Second the couples study called for in recommendations 1 and 3 could oversample long-term cohabitators. While the former might be helpful for learning more about this group and decision-making processes, the latter approach might ultimately prove more useful in advancing knowledge: Long-term cohabitators would be studied alongside married couples and other cohabitators and the findings would be generalizable.

7. Variations by Racial and Ethnic Group

Smock and Manning (2004) observe that substantial residual differences exist between racial and ethnic group members in cohabitation and marriage patterns, even holding constant educational, income and other relevant variables. Despite advances, it remains unknown whether, to what extent, and in what ways racial and ethnic groups understand family formation differently from one another.

We believe a significant advance in understanding family change and variation expanding beyond our reliance on the Blacks, Whites, and Latinos to include Asians, Native Americans, and immigrants of all origin. The former remain nearly invisible in the family demography literature, perhaps because their family patterns are not interpreted as problematic and they are stereotyped as the “model minority.” In addition, while the

lumping of different groups into pan-ethnic categories (e.g., Asian, Hispanic) is not unproblematic, inclusion of Asians and immigrants would greatly expand our understanding of cohabitation as it is lived across the U.S. population.

The Federal Interagency Forum on Child and Family Statistics issued a call for developing strategies to include these populations in family research (2002). We concur with this recommendation and think it is especially important in the study of marriage and cohabitation where racial and ethnic variation is immense. A study such as that described in recommendations 1 and 3 could remedy this gap in knowledge by oversampling these populations.

8. Studying Moving Targets

Over the past several years, family demographers have both documented and concluded that the meaning of both cohabitation and marriage is changing over time (Casper and Bianchi 2002; Cherlin 2004; Landale and Fennelly 1992; Seltzer 2004; Smock 2000). Thus, it may be that identical measures in longitudinal surveys used to study cohabitation are, in essence, asking different questions, in that the meaning of the same question asked over time has changed.

Our challenge is to design a research strategy that can be flexible enough to respond to current and future developments in cohabitation, while at the same time, provide continuity so that we can make across-time comparisons. Tensions exist between the need to keep surveys consistent, so as to monitor change and variation, and to update those same surveys when social change renders their questions irrelevant or less important.

We thus recommend that a core group of key cohabitation indicators be retained on these surveys over time. To improve existing data collections; we would recommend relying on cognitive and qualitative research to update measures, ascertain that they are valid for different subpopulations, and ensure that data are collected on a consistent basis. The Federal Interagency Forum on Child and Family Statistics (2002) has earmarked particular surveys for improvement, suggesting specific upgrades that can be made. The ACS holds promise, as does the NSFG if the age range could be extended. Another possibility is to supplement a longitudinal study with a representative sample on a regular basis. Comparisons could thus examine how cohabitation has changed over an individual's life course as well as over time in society.

Finally, we recommend that qualitative studies of different age groups, social classes and race/ethnic groups be conducted on a fairly regular basis to keep track of our "moving targets." Relatively inexpensively, those data could be compared to survey data currently being collected to identify needed areas of change. Because the meaning of marriage and cohabitation is shifting, this strategy could be critical in making the case for modification, and identifying in what ways ongoing surveys should be modified.

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