Cohabitation:
A Communitarian Perspective

Linda J. Waite
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Cohabitation: A Communitarian Perspective

Linda J. Waite
University of Chicago

Introduction

Americans often talk as if marriage were a private, personal relationship. But when two people live together for their own strictly private reasons, and carve out their own, strictly private bargain about the relationship, without any legal or social pressures, we call that relationship not marriage but "cohabitation."

In America, it is now more popular than ever. More men and women are moving in together, sharing an apartment and a bed, without getting married first. The latest Census Bureau figures show 4 million couples living together outside of marriage (not counting gay couples), 8 times as many as in 1970. In 1970 there was one cohabiting couple for every 100 married couple households. Now there are 8 couples living together for every 100 married couples.¹

Not only are more couples living together, they are doing so more openly. Thirty years ago men and women who lived together generally presented themselves as married; often the woman would use the husband's surname and the title "Mrs." In many states, their relationship became a legal, common-law marriage after a certain number of years had passed. But as the moral prohibition against "premarital" sex weakened and more

unmarried men and women began to conduct active sex lives openly, the stigma of living together also weakened, although it has not disappeared.

**Is Cohabitation “Trial Marriage”?**

People used to believe that living together in a “trial marriage” told potential partners something about what marriage would be like. The information gained could help couples make good choices and avoid bad ones—cohabiting before marriage could lead to better marriages later. Survey evidence shows how widespread this belief is.

Table 1 shows views on reasons for and against cohabitation among cohabitors under age 35.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. It requires less personal commitment than marriage</td>
<td>14%</td>
<td>18%</td>
<td>46%</td>
<td>48%</td>
</tr>
<tr>
<td>b. It is more sexually satisfying than marriage</td>
<td>17%</td>
<td>18%</td>
<td>49%</td>
<td>59%</td>
</tr>
<tr>
<td>c. It makes it possible to share living expenses</td>
<td>28%</td>
<td>26%</td>
<td>32%</td>
<td>29%</td>
</tr>
<tr>
<td>d. It requires less sexual faithfulness than marriage</td>
<td>12%</td>
<td>10%</td>
<td>64%</td>
<td>69%</td>
</tr>
<tr>
<td>e. Couples can be sure they are compatible before marriage</td>
<td>51%</td>
<td>56%</td>
<td>18%</td>
<td>16%</td>
</tr>
<tr>
<td>f. It allows each partner to be more independent than marriage</td>
<td>17%</td>
<td>19%</td>
<td>36%</td>
<td>41%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reason</th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. It is emotionally risky</td>
<td>13%</td>
<td>18%</td>
<td>47%</td>
<td>44%</td>
</tr>
<tr>
<td>b. My friends disapprove</td>
<td>4%</td>
<td>4%</td>
<td>84%</td>
<td>82%</td>
</tr>
<tr>
<td>c. My parents disapprove</td>
<td>8%</td>
<td>11%</td>
<td>71%</td>
<td>61%</td>
</tr>
<tr>
<td>d. It is morally wrong</td>
<td>6%</td>
<td>9%</td>
<td>75%</td>
<td>60%</td>
</tr>
<tr>
<td>e. It is financially risky</td>
<td>7%</td>
<td>7%</td>
<td>64%</td>
<td>55%</td>
</tr>
<tr>
<td>f. It requires more personal commitment than dating</td>
<td>19%</td>
<td>25%</td>
<td>43%</td>
<td>40%</td>
</tr>
<tr>
<td>g. It requires more sexual faithfulness than dating</td>
<td>24%</td>
<td>28%</td>
<td>42%</td>
<td>43%</td>
</tr>
</tbody>
</table>

Most cohabitors say that making sure that they are compatible before marriage is an important reason that they wanted to live together. On the other hand, few cohabitors said that avoiding commitment, preserving each person's independence, sexual freedom, sexual activity, or saving on the rent were important considerations to them. This makes cohabitation sounds like a trial marriage. Does it work that way?

**What Is Cohabitation?**

Because the social arrangement of cohabitation is becoming defined as people do it, we have to map the outlines like Aesop's blind men describing an elephant by each feeling a single part. We have to define cohabitation by looking at how cohabitors behave and how they describe their arrangement.

Couples who are cohabiting rarely do refer to their arrangement with this term; they say that they are living with someone or they refer to their "partner." The phrase—living with someone—implies a sexual relationship. Otherwise two people living together are just roommates. Shared quarters and a shared sex life are the minimum requirements of this social arrangement—no ceremony, no license, no long-term plans, no other sharing or accommodation necessary.

**How Common is Cohabitation?**

The answer to this question depends on what, exactly, one means by "common." The proportion of people currently cohabiting is quite small compared to the proportion of people who are currently married. In 1995, cohabiters comprised 6.3 percent of all
couples surveyed in the General Social Survey. Only 6 percent of all adults were cohabiting and cohabiters comprised only 3.7 percent of all households.\footnote{Smith, 1997.}

But a different picture emerges if one asks whether \textit{experience} with cohabitation is common. Among those who have ever been in a “co-residential” union—meaning either cohabitation or marriage—experience with cohabitation has become the norm. Almost two-thirds of young adult men and women surveyed in the National Health and Social Life Survey—those born between 1963 and 1974—began their partnered adult lives through cohabitation rather than marriage. This compares to only 16 percent of men and 7 percent of women born in between the mid-1930s and early 1940s.\footnote{Laumann, Gagnon, Michael, and Michaels, 1994, Table B.5.}

Cohabitation is even \textit{more} prevalent among people who are divorced or separated; sixty percent of persons who remarried between 1980 and 1987 lived with someone before marriage—usually but not always the person they married. Just having been married before substantially increases the chances that a person chooses cohabitation instead of marriage for a new union.\footnote{Lillard, Brien, and Waite, 1995.}

Most cohabitations are quite short-lived; they typically last for about a year or a little more and then are transformed into marriages or dissolve. Although many observers expected the U.S. to follow the path blazed by the Nordic countries toward a future of informal but stable relationships, this has not happened. We see no sign that cohabitation is becoming a long-term alternative to marriage in the U.S. It has remained

\footnote{Smith, 1997.}
\footnote{Laumann, Gagnon, Michael, and Michaels, 1994, Table B.5.}
\footnote{Lillard, Brien, and Waite, 1995.}
a stage in the courtship process or a temporary expediency, but not typically a stable social arrangement.

Cohabiting couples are somewhat more likely to marry than to split up. Table 2 shows the experience of couples living together in the late 1980s. By two years later, a third had married and one out of five had separated. Forty-seven percent remained cohabiting.

Table 2. Cumulative Proportion of Cohabiting Couples Married or Separated by Duration of Cohabitation.

<table>
<thead>
<tr>
<th>Months</th>
<th>Proportion Married (%)</th>
<th>Proportion Separated (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>15.4</td>
<td>6.6</td>
</tr>
<tr>
<td>12</td>
<td>22.4</td>
<td>11.5</td>
</tr>
<tr>
<td>18</td>
<td>29.3</td>
<td>17.7</td>
</tr>
<tr>
<td>24</td>
<td>32.2</td>
<td>20.3</td>
</tr>
</tbody>
</table>

Source: National Survey of Families and Households.
Smock and Manning, 1997, Table 1.

Cohabitation developed to meet the needs of the adult partners but now plays an important role in the lives of many children. Currently, nearly one-third of all births occurred to women who were not married. About four in ten of these children were born into two-parent families, but with parents who were cohabiting rather than married. And as cohabitation has replaced marriage and especially remarriage, many children gain a “stepfather” through their mother’s cohabitation instead of through her marriage. Two-thirds of children entering stepfamilies do so through cohabitation, although many of
these couples marry at some point. Half of currently married stepfamilies with children
began with cohabitation.5

Who Cohabits?

When social observers first noticed that people were living together, cohabitation
was seen as something that college students invented as part of the sexual revolution of
the 1970s. There was some truth to this belief. Among young women who came of age
in the 1970s, cohabitation was more often chosen as a first union by the college-educated
than by high school graduates. By the mid to late 1980s the situation had reversed so that
many more high school graduate than college graduate women were cohabiting as their
first union. So cohabitation shifted from a social arrangement with substantial appeal to
college students and the well educated to a social arrangement more often chosen by
those with no education past high school.6

5 Bumpass, Raley and Sweet, 1995.

6 Raley (1998) compares the experience with marriage and cohabitation by age 25 among young
women born between 1950 and 1969. Among women born between 1950 and 1954—who were young
adults during the 1970s—18 percent of those who were college graduates cohabited as their first union,
compared to 16 percent who had a high school degree. But fifteen years later, the nature of cohabitation
had shifted so that women who were high school graduates were substantially more likely to cohabit in
their first union than female college graduates (45% vs. 24%). In the earlier cohort, 70 percent of high
school graduates married by age 25 without cohabiting first, compared to 43 percent of college graduates,
who often had not entered any union by age 25. But young women born between 1965 and 1969—who
entered adulthood in the mid to late 1980s—high school graduates were much more likely than college
graduates to have cohabited by age 25 (45% vs. 24%).
Cohabitors seem to be different from those who marry in important ways besides education. Cohabitors more often report that one or the other member of the couple had personality problems, problems with money, problems with drugs or alcohol that caused problems in the relationship. Cohabitors are more likely than those who marry to use illicit drugs.

Cohabitors have different goals, values and beliefs than people who marry or people who remain outside any union. They place a lower value on marriage for themselves. They hold more liberal views of sex roles than people who marry or remain outside a union. Cohabiting men are less committed to career success for themselves and cohabiting women are more committed to their own career success than those who marry. Cohabitors express less attachment to their parents and other kin than do people who marry. And men who value having leisure time to enjoy their own interests are drawn to cohabitation. Living together may allow couples to ease into marriage, rather than assuming the commitments it brings directly.

Cohabitors see themselves as less religious than people who marry and entering a cohabitation distances people from organized religion. Young adults who choose cohabitation as their first union come disproportionately from families that are less religious than families of those who marry.

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7 Johnson and Booth, 1988.
The (Incompletely Institutionalized) Institution of Cohabitation

Cohabitation resembles marriage in some ways and differs from it in others. As a result, cohabitation brings some but not all of costs and benefits of marriage. Cohabitation is a tentative, non-legal coresidential union. Cohabitation does not require or imply a lifetime commitment to stay together. Even if one partner expects the relationship to be permanent, the other partner often does not.\(^{11}\) Cohabiting unions break up at a much higher rate than marriages: in three-quarters of cohabiting relationships, at least one partner thought that the relationship was in trouble over the past year.\(^{12}\) Cohabitors generally assume that each partner is responsible for supporting himself or herself financially. Cohabitors have no responsibility for financial support of their partner and most do not pool financial resources. Cohabitors are more likely than married couples to both value separate leisure activities and to keep their social lives independent.\(^{13}\) Although most cohabitors expect their relationship to be sexually exclusive, in fact they are much less likely than husbands and wives to be monogamous.\(^{14}\) Cohabitors may choose this arrangement because it carries no formal constraints or responsibilities.

The tentative, impermanent and socially unsupported nature of cohabitation impedes the ability of this type of partnership to deliver many of the benefits of marriage, as does the relatively separate lives typically pursued by cohabiting partners. The

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uncertainty about the stability and longevity of the relationship makes both investment in the relationship and specialization with this partner much riskier than in marriage. Couples who expect to stay together for the very long run can develop some skills and let others atrophy because they can count on their spouse (or partner) to fill in where they are weak. This specialization means that couples working together in a long-term partnership will produce more than the same people would working alone. But cohabitation reduces the benefits and increases the costs of specializing—it is much safer to just do everything yourself for yourself since you don’t know whether the partner you are living with now will be around next year. So cohabiting couples typically produce less than married couples.

The temporary and informal nature of cohabitation also makes it more difficult and riskier for extended family to invest in and support the relationship. Parents, siblings, friends of the partners are less likely to get to know a cohabiting partner than a spouse and, more important, less likely to incorporate a person who remains outside “the family” into its activities, ceremonies, and financial dealings. Parents of one member of a cohabiting couple are ill-advised to invest in the partner emotionally or financially until they see if the relationship will be long term. They are also ill-advised to become attached to children of their child’s cohabiting partner because their “grandparent” relationship with that child will dissolve if the cohabitation splits up. Marriage and plans to marry make that long-term commitment explicit and reduce the risk to families of incorporating the son- or daughter-in-law and stepchildren.

The separateness of cohabiters’ lives also reduces their usefulness as a source of support during difficult times. Cohabiters tend to expect each person to be responsible
for supporting him or herself, and failure to do so threatens the relationship. This risk-sharing feature of marriage is explicitly absent in cohabitation—each person must fend for him- or herself. The lack of sharing typical of cohabitators disadvantages the women and their children in these families relative to the men, because women typically earn less than men and this is especially true for mothers.

Cohabitation seems to distance people from some important social institutions, especially organized religion. Most formal religions disapprove of and discourage cohabitation, making membership in religious communities awkward for unmarried couples. Individuals who enter a cohabitation often reduce their involvement in religious activities, whereas people who get married and those who become parents become more active. Young men and women who define themselves as “religious” are less likely to cohabit and those who cohabit subsequently become less religious.

Cohabitators should get many of the economies of scale of married couples except that the short time horizon may limit willingness of cohabiting couples to purchase durable goods “together”, leading to more cohabiting households having two TVs, or separate ownership of cars, furniture, dishes, or appliances. The clarity of the legal rights and responsibilities in marriage—of spouses to each other, between society and married couples, and between married parents and children—encourages high levels of

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15 Blumstein and Schwartz, 1983.

16 Waldfogel, 1998.

productivity of the married. It also encourages high levels of savings and wealth accumulation.\textsuperscript{18}

Cohabiting partnerships are not legally bound together—that is the whole point of cohabitation. They are also not institutionally supported. This makes it difficult for others—family, society, social institutions—to offer support, since they are not sure what the cohabitators themselves expect from the relationship, how long it will last or what form it will take. Cohabitors are less likely than married partners to have been introduced by family members, less likely to have met through church, less likely to know each other's family, and less likely to know each other's friends.\textsuperscript{19}

The nature of cohabitation, the rules under which it operates and the expectations that the partners have for each other and for the partnership are not clearly spelled out. This means that the partners have to negotiate many more issues than married couples do, creating potential for conflict and misunderstanding. This lack of clarity about expectations, rights, and responsibilities also means that cohabitators can avoid—or try to avoid—those aspects of marriage that they find burdensome or onerous.\textsuperscript{20}

Cohabitation has become an increasingly important—but poorly delineated—context for childrearing. Recent estimates suggest that thirty percent of all children are likely to spend some time in a stepfamily. One quarter of current stepfamilies involve cohabiting couples and a significant proportion of "single-parent" families are actually two-parent cohabiting families. The parenting role of a cohabiting partner toward the

\textsuperscript{18} Smith, 1995.

\textsuperscript{19} Schumm and Laumann, 1999.

\textsuperscript{20} Clarkberg, Stolzenberg and Waite, 1995.
child(ren) of the other person is extremely vaguely defined. The non-parent partner—the man in the substantial majority of cases—has no explicit legal, financial, supervisory, or custodial rights or responsibilities regarding the child of his partner. "Mom’s boyfriend" carries less weight with school officials, friends, or family, or with the children themselves than "my dad" or "my stepfather." Cohabitation does not impose obligations on the partner of a single parent for help—either financial or instrumental—in raising the child. By the same token, it gives the partner no moral or legal stake in the child; if the couple splits up, the former "stepfather" can expect no visitation rights and no obligation to provide child support. This ambiguity and lack of enforceable claims by either cohabiting partner or child makes investment in the relationship dangerous for both parties and makes "Mom’s boyfriend" a weak and shifting base from which to discipline and guide a child.

**The Consequences of the Cohabiting Bargain**

People who choose to live with someone differ in important ways from people who marry and from people who remain single. So cohabiters differ from married and single people simply as a result of the characteristics of those who pick one type of arrangement over another.

But cohabitation also involves a different bargain between the individuals involved than marriage and this bargain will change the way people behave and what they get out of the deal.
Marriage Alternative or Marriage Prelude?

All cohabiting relationships are not equal; those on their way to the altar look and act like already-married couples in most ways, and those with no plans to marry look and act very different. For engaged cohabiting couples, living together is a step on the path toward marriage, not a different road altogether. Three-quarters of cohabitors in some studies say that they plan to marry their partner.\(^{21}\)

These engaged cohabitors seem to get all the emotional benefits of marriage (at least if this is the first marriage for both partners and neither one has children), express levels of commitment to their relationship as high as married couples, are as unlikely as married couples to be violent, and are not distinguishable from married couples in frequency of disagreements, happiness, conflict management, and levels of interaction.\(^{22}\)

Where we can, it is important to distinguish between cohabitors who have the hall rented and the ring bought from those who see their relationship in different terms.

Marriage produces benefits for men, women, and children across a wide range of outcomes.\(^{23}\) Does cohabitation produce the same benefits?

Cohabitation and Domestic Violence

We can’t talk about what men and women get out of cohabitation vs. marriage without addressing the issue of domestic violence, at least in part because there is substantial public concern with this problem. Since domestic violence is, by definition,

\(^{21}\) Brown and Booth, 1996.

\(^{22}\) Brown and Booth, 1996; Waite and Gallagher, 2000; Stanley and Markman, 1997.

restricted to couples—otherwise the same behavior is just assault—surveys generally only ask these questions of married and cohabiting couples, although some also include dating couples.

My own analysis of data from the 1987/88 wave of the National Survey of Families and Households shows that married people are about half as likely as cohabiting couples to say that arguments between them and their partner had become physical in the past year. (8 percent of married women compared to 16 percent of cohabiting women). When it comes to hitting, shoving, and throwing things, cohabiting couples are more than three times more likely than the married to say things get that far out of hand.24

One reason cohabiters are more violent is that they are, on average, younger and less well-educated. But even after controlling for education, race, age, and gender, people who live together are 1.8 times more likely to report violent arguments than married people.25

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24 Tabulations from the National Survey of Families and Households, 1987-88 of the question “Sometimes arguments between partners become physical. During the last year has this happened in arguments between you and your partner?”

Table 3. Percent of Couples Who Say that Arguments between Them Became Violent in the Last Year for Married and Cohabiting Couples.

<table>
<thead>
<tr>
<th></th>
<th>Married</th>
<th>Engaged Cohabiting</th>
<th>Not Engaged Cohabiting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male to Female Violence</td>
<td>3.6%</td>
<td>4.7%</td>
<td>9.9%</td>
</tr>
<tr>
<td>Female to Male Violence</td>
<td>3.2%</td>
<td>3.4%</td>
<td>7.6%</td>
</tr>
</tbody>
</table>


It matters a great deal, however, whether cohabiting couples have definite plans to marry. Engaged cohabiters are no more likely to report violence than married couples but cohabiters with no plans to marry are twice as likely to report couple violence as either married or engaged couples. Women in uncommitted cohabiting relationships seem to be especially at risk of violence directed toward them, as Table 3 shows. Well-being of married and engaged cohabiting couples is substantially higher on this dimension than less committed cohabiting couples. Some researchers suggest that commitment to the relationship and to the partner reduces couple violence and these differentials seem to support this view.26

Interestingly, when domestic violence does erupt, marriage makes it easier for the law to contain. When one scholar looked at the affects of mandatory arrest policies on future domestic violence, he found striking evidence that marriage matters: Husbands who were arrested did become less violent as a result. But boyfriends actually became more violent towards their partners after being arrested for "minor" violent assaults.

Marriage may decrease the level of couple violence; 54% of men and women in a community sample of engaged couples who reported physical aggression prior to marriage did not report any violence a year later.\(^\text{27}\)

Marriage integrates men into the community. Men with a stake in conforming to the social rules are more likely to be deterred from violence when they are shown (by an arrest) how seriously society frowns on domestic violence. Cohabiting men, by contrast, appear to rebel against social control by inflicting more pain on their partners. Cohabiting men have less to lose from being publicly identified as an abuser than married men.\(^\text{28}\)

Even when it comes to murder, killings are more likely to happen to unmarried cohabiters than spouses.\(^\text{29}\) As one scholar sums up the relevant research, "Regardless of methodology, the studies yielded similar result: cohabiters engage in more violence than spouses."\(^\text{30}\)

**Cohabitation and Sexual Activity**

Cohabiting couples are much less likely than married couples to pool their finances, to share leisure activities, to assume responsibility for support of their partner, to own appliances or property together. What they do share is an active sex life.

Easy access to a sex partner is one benefit of marriage that is also enjoyed by cohabiting couples. For them too, dinner and small talk with their lover is not a special

\(^{27}\) O'Leary, Malone, and Tyree. 1994.

\(^{28}\) Sherman, 1992.

\(^{29}\) Wilson and Daly, 1992.

\(^{30}\) Jackson, 1996.
date—time out that must be somehow subtracted from regular life—but part of their daily routine. Consequently, live-in lovers also have a lot of sex, at least as much, on average, as married couples.

Sex appears to be a key part of the cohabiting "deal." In fact cohabiting relationships seem to be built around sex to an even greater extent than marriage. According to the 1992 National Health and Social Life Survey, cohabiting men and women make love on average between seven and seven and a half times a month, or about one extra sex act a month than married people.31 The slight advantage in sexual quantity holds even after we take into account the length of the relationship (men and women report the most sex in the early years of a marriage or cohabitation, and most couples who live together either marry or break up within a few years).

While cohabiting couples have at least as much sex as the married, they don't seem to enjoy it quite as much. For men, having a wife beats living with someone by a wide margin on this dimension: 48% of husbands say sex with their partner is extremely satisfying emotionally, compared to just 37% of cohabiting men. Thirty-nine percent of cohabiting men find sex physically satisfying compared to 50% of married men. For women the comparable figures are 39% of cohabiting women and 42% of married women who say they are extremely satisfied emotionally by sex with their partner. After controlling for age and other differences, married men and married women are substantially more satisfied with sex than cohabiting or single men and women.32

31Laumann, et. al., 1994
Cohabitation and Sexual Exclusiveness

Norms about the relationship between sex and marriage have changed a great deal over recent years. For example, only a minority of Americans now view premarital sex as always wrong. But within this sea of sexual change, the norm of marital faithfulness has changed very little. Almost all people who are married or even living with someone say they expect the relationship to be sexually exclusive. In the National Health and Social Life Survey, 94.6% of cohabiters and 98.7% of married people expect their partner to be sexually faithful to them.33

Cohabiting men and women are less likely than those who are married to live up to this ideal. The National Sex Survey shows the percentage of men and women who had another sexual partner in addition to their spouse or their cohabiting partner during their marriage or cohabitation.

Table 4. Percentage of Men and Women Born Between 1963 and 1974 Who Had More Than One Sex Partner While Married or Cohabiting.

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>9.9%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>24.2%</td>
<td>11.3%</td>
</tr>
</tbody>
</table>

Laumann et al. 1992, Tables 5.9A and 5.9B.

33 Laumann, et al., 1994, Table 11.12.
Renata Forste and Koray Tanfer find strikingly similar figures in the National Survey of Women. Married women in their survey were least likely to have had a secondary sex partner—4%, compared to 20% of cohabiting women and 18% of dating women. Women's behavior changed dramatically when they married, with a huge decline in the chances of having a secondary sex partner. Forste and Tanfer conclude that marriage itself increases sexual exclusivity; cohabitation is no better than "dating" on this dimension.34

Cohabitation and Commitment

Psychologists Scott Stanley and Howard Markman asked a national sample of individuals in couples about their commitment to their relationship. They asked whether people agreed with each of four statements: "My relationship with my partner is more important to me than almost anything else in my life;" "I may not want to be with my partner a few years from now;" "I like to think of my partner and me more in terms of 'us' and 'we' than 'me' and 'him/her;';" "I want this relationship to stay strong no matter what rough times we may encounter."

Markman and Stanley's questions—and the answers people give—are important social indicators—canaries in the coal mine—because they apply equally well to cohabitation and marriage. So we could, in theory, find that cohabiting partners are more committed to their union than married people. In fact, these questions show the opposite: cohabiting people with no plans to marry say that they are significantly less committed to their partner and to the partnership itself than husbands and wives say they are to each other.34

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34 Forste and Tanfer, 1996.
other and to their union. Men who were cohabiting scored lower on commitment than anyone else in the survey.\textsuperscript{35}

In fact, married men and women are more committed to their partners than cohabiting men and women or those in sexually-active dating relationships, they are more committed to the idea of sexual exclusivity, and they are much less likely to have been unfaithful.\textsuperscript{36}

\textbf{Cohabitation and Work}

Married men earn substantially more than otherwise similar unmarried men. The wage premium married men receive is one of the most well-documented phenomenon in social science, in this country and in many others. Married men earn at least ten percent more than single men and perhaps as much as 40 percent more. Economists call this the “marriage premium.” Women get no wage premium and pay no wage penalty for being married.\textsuperscript{37} Although high-earning men are more likely than others to get married, marriage itself seems to increase earnings.\textsuperscript{38}

The longer a man is married, the greater the wage premium he receives. One recent study of younger men, for example, found that married men in their twenties and early thirties earned $11.33 an hour, while single men earned $10.38, and divorced or separated men earned $9.61.\textsuperscript{39} For older men, the wage gap between husbands and

\begin{itemize}
\item \textsuperscript{35} Stanley and Markman, 1997.
\item \textsuperscript{36} Waite and Gallagher, 2000.
\item \textsuperscript{37} Waldfogel, 1997.
\item \textsuperscript{38} Daniel, 1995.
\item \textsuperscript{39} These are sample means for white men aged 24-31, in 1989 dollars. See Gray, 1997.
\end{itemize}
bachelors is even larger. A study of men aged 55 to 64 found that married men earned 20 to 32 percent more than their non-married counterparts.40

Economists generally agree that the greater productivity of married men plays a role in their higher earnings. This productivity boost comes with the more settled, stable lifestyle of marriage, with its regular hours, adequate sleep, and decent meals. It also may come directly from the productivity-enhancing efforts of the wife herself, assisting her husband with his tasks for work, giving advice, or taking on other household duties that allow him to focus on his job.41

Do cohabiting men get a "marriage premium?" Does cohabitation provide the same increases in productivity that comes with marriage? Only one study has compared the changes in men's earnings with that come with entry into cohabitation with those that appear at marriage. According to Daniel, cohabiting men receive just half the earnings premium of marriage. Daniel estimates that young black men get a marriage premium of 4.5% and a cohabitation premium of 3.6%. White men get a marriage premium of 6.3% and a cohabitation premium of 2.9%. These estimates take into account the selection of higher earning men into marriage. When he does not take selection into account, Daniel finds a 12 to 15% premium for marriage. So selectivity accounts for about half the marriage wage premium for men; the other half of the premium is caused by marriage.42

40 Bartlett and Callahan, 1984. These findings refer to the decade from 1966 to 1976. See also Grossbard-Shechtman and Neuman, 1991.


Cohabitation "causes" an increase in men's wages, according to Daniel's estimates. But the premium for cohabiting is about half the premium from marriage. The tentative, non-legal nature of cohabitation, with its uncertain future, makes investing in their partner's productivity risky for cohabiting women. Under the most common agreement governing cohabitation, partners do not assume financial responsibility for support of each other so a woman will not gain from the higher current earnings of her partner. And the uncertain prognosis for the relationship over the long term means that the woman has little assurance that the man will be around for her to reap the benefits of any future gains in his earnings. But cohabiters clearly benefit from the more stable, ordered life lead by couples, which increases the earnings of cohabiting men.

**Cohabitation and Housework**

Cohabiting men benefit from the housework done by the woman they live with. Couples who are living together generally do not share income. It is interesting that they don't share housework as much as one might expect either. A recent study of housework done by cohabiting and married men and women shows that women who are cohabiting spend 31 hours a week on household tasks compared to 19 hours per weeks spent by cohabiting men. Married women spend 37 hours on housework a week compared to 18 hours for married men. So, the "housework gap" is 12 hours for cohabiting couples and 19 hours for married couples. Taking into account the presence of children and others and characteristics of the partners reduces the gap to about 14 hours for married couples and about 10 hours for cohabiting couples. On this dimension, cohabitation is a better
Some economists argue that husbands compensate their wives for their time in work for the family by sharing their income with them. But cohabiting women generally don’t share their partner’s earnings, so they may be doing extra housework without extra pay.

Cohabiting couples organize their housework in a slightly more gender neutral way than married couples. Cohabiting men spend over 2.5 more hours per week on “female” chores like cooking and doing dishes than married men, but married men spend more time on tasks like outdoor maintenance. But both cohabiting and married men spend less time on the “female” chores and more time on “male” chores than other men.

Cohabitation and Parenting

Some cohabiting couples live with their own children, and some live with children that belong to only one of them. Cohabiting stepfamilies differ in important ways from cohabiting two-parent families but are often difficult to distinguish in most data used to study families.

Although cohabitation by the adults in their lives affects a sizeable number of children, we know very little about how cohabiting families or stepfamilies function and how they compare to married two-parent families or married stepfamilies.

Among all families with children, cohabiting families have very low levels of net wealth, on average, comparable to the wealth of single-mother families. A recent study

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43 South and Spitze, 1994.
45 South and Spitze, 1994. Housework gap calculated from Table 3. Gap net of other characteristics of the household calculated from Table 2.
by Lingxin Hao compares wealth net of debt for families with children. She finds that intact two-parent families and stepfamilies have mean levels of wealth six times as high as cohabiting couple families. They are also more likely to get substantial transfers of money from family. These financial transfers translate into greater wealth in the long-run but only for intact families and stepfamilies, not for cohabiting or single-parent families. As a result, children in married couple families—both intact and stepfamilies—enjoy a much better economic environment than children in cohabiting couple families or single-parent families.  

But the cohabitation “deal” generally does not generally include a parental role for the partner of the parent. As Hao points out, cohabitation does not impose obligations on the partner of a single parent for help—either financial or instrumental—in raising the child. So the low wealth of cohabiting couples with children may not be shared equally with the children in the family, especially if the non-parent partner has the higher income, as is usually the case. But even if “mom’s boyfriend” does share all his income with the woman he lives with and her children, Hao’s study shows how economically disadvantaged children in this situation are.

Children in cohabiting couples families are disadvantaged in other ways as well. Lingxin Hao compares children from different types of families on three measures of child development: emotional development; troublesome behaviors; and grades. She finds that children in cohabiting-couple families are disadvantaged on all these outcomes, showing poorer emotional development, lower grades, and more troublesome behaviors than children from married, two-parent families, closely resembling children in remarried

46 Hao, 1996.
and single-parent families. Family structure itself is strongly related to children’s well-being, even when one takes into account parents’ education, income, and occupation, and parenting values and behaviors. Hao attributes the better outcomes of married two-parent families to positive role modeling in those families. 47

Cohabitation and Money

Cohabitation lacks the legal and institutional supports of marriage. Couples who live together lack clear guidelines—either legal or normative—on appropriate financial arrangements between them. The short time horizon and uncertain future of the relationship may discourage cohabiting couples from many of the behaviors that increase productivity and asset accumulation in married couples. Cohabitation also seems most attractive to people who lack the financial wherewithal for marriage. Both the bargain under which cohabitators operate and the selection of those with modest resources into the arrangement leave cohabiting couples worse off financially than married couples.

Married couples link their fates—including their finances. This is a more attractive proposition if one’s intended has a decent income and few debts. But if not, living together is a way to avoid taking on the debts—current or future—of the partner. It also allows couples to avoid the “marriage penalty” in tax code—an issue for two-worker couples with fairly equal incomes (but couples with unequal earnings could see tax benefits if they marry and share income). Couples with the same income who live together are counted as separate in determining eligibility for many government programs like Food Stamps and the Earned Income Tax Credit. Since the income of one’s spouse

47 Hao, 1997.
(but not one's cohabiting partner) is counted in determining eligibility for benefits, the implicit tax on marriage in these programs can be very high.48

Selection of those with few resources into cohabitation and/or the negative effects of the cohabitation bargain combine to leave couples who are living together with relatively little money. Hao shows that among all families with children, cohabiting couples have the lowest average level of wealth, comparable to families headed by a single mother. Intact two-parent families and stepfamilies have the highest level of wealth, followed at a distance by families headed by a single father. Unlike single-parent families, cohabiting couples have two potential earners, so their very low levels of wealth are a cause for concern, especially for the children living in these families.

Table 5. Wealth of Families with Children: By Family Structure

<table>
<thead>
<tr>
<th></th>
<th>All</th>
<th>Intact</th>
<th>Step</th>
<th>Cohabit</th>
<th>Lone Mom</th>
<th>Lone Dad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>67.83</td>
<td>79.69</td>
<td>77.61</td>
<td>12.18</td>
<td>12.74</td>
<td>47.41</td>
</tr>
<tr>
<td>Median</td>
<td>11.00</td>
<td>25.75</td>
<td>22.50</td>
<td>1.00</td>
<td>0</td>
<td>22.93</td>
</tr>
</tbody>
</table>

Net wealth is total assets less total liabilities in 1987, in thousands of dollars.

Cohabitation and Emotional Well-Being

Something about living together seems to lead to lower psychological well-being; cohabiters report being more depressed and less satisfied with life than do married people. The key seems to lie in being in a relationship that one thinks will last. Marriage

is, by design and agreement, for the long run. So married people see their relationship as much more stable than cohabiting people do. And for any couple, thinking that the relationship is likely to break up has a dampening effect on the spirits. The result—cohabiters show less psychological well-being than similar married people. Worrying that one’s relationship will break up is especially distressing for cohabiting women with children, who show quite high levels of depression as a result.

Cohabiting couples for whom living together seems to be an alternative to marriage—those who have lived together for a long time without marrying and those living with children—seem to suffer psychologically. Those in unions that seem to be a prelude to marriage—short unions without children—have levels of psychological well-being as high as the married. 49

Perhaps cohabiting people are more depressed because depressed and dissatisfied people have trouble getting married. Brown finds, to the contrary, that cohabiters’ higher levels of depression are not explained by their scores before the start of the union. Perceptions of the chances that the relationship will break up seem to be the chief culprit in their poor emotional well-being. 50

Does Cohabiting Increase the Chances of Having a Successful Marriage?

Couples who live together find out a good deal about each other in the process. One of the reasons that people often give for wanting to live together is to see if they are compatible prior to marriage. But a large body of recent evidence now shows quite

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consistently that people who cohabited and then married are much more likely to divorce later than people who married without living together. This evidence suggests that couples who cohabit and then marry are more likely to divorce because they are less committed to the institution of marriage or they have other characteristics that both lead them to cohabit in the first place and make them poor marriage material—selection of those most likely to divorce into cohabitation accounts for the relationship.51

Conclusions

The evidence suggests to me that compared to marriage, uncommitted cohabitation—cohabitation by couples who are not engaged—is an inferior social arrangement.

Couples who live together with no definite plans to marry are making a different bargain than couples who marry or than engaged cohabiters. The bargain is very much not marriage and is "marriage-like" only in that couples share an active sex life and a house or apartment. Cohabiting men tend to be quite uncommitted to the relationship; cohabiting women with children tend to be quite uncertain about its future. Levels of domestic violence are much higher in these couples than in either married or engaged cohabiting couples. Children in families headed by an unmarried couple do much worse than children in married parent families. Uncommitted cohabitation delivers relatively few benefits to men, women, or children. This social arrangement also probably benefits communities less than marriage.

Clearly, the men and women who choose uncommitted cohabitation do not have the same characteristics as those who marry without living together or who live together while planning their wedding. This selection into cohabitation of people least likely to build a successful marriage seems to account for their higher chances of divorce. But cohabitation itself seems to cause attitudes to change in ways inimical to long-term commitment, to damage emotional well-being, and to distance people from religious institutions and from their families. There is some evidence that cohabitation is less beneficial for children than marriage is. And some suggestion that marriage—but not uncommitted cohabitation—reduces domestic violence.

If cohabitation is inferior to marriage, then we as a society should encourage marriage by privileging it over cohabitation. We should make a sharp distinction between the two social arrangements. This might involve allowing landlords to refuse to rent to cohabiting couples, removing penalties for marriage (but not cohabitation) in the tax code and in eligibility rules for government transfer programs, giving benefits like health insurance or housing preferences to married couples but not to domestic partners (except for gay couples who cannot legally marry). These are only example; of course, any policy changes must be debated at length.

Alternatively, we could put in place something resembling the old “common-law marriage” provisions in the legal code, whereby people who lived together would assume the legal rights and responsibilities of marriage after some interval. Perhaps people who lived together at all and had children together would automatically assume the legal rights and responsibilities of married parenthood.
Society has a larger stake in the stability of a union when there are children involved whether they are biological children of both partners or only one. Policies to encourage the delay of parenthood until a committed marriage was formed, to encourage couples with children to marry, and to discourage cohabitation by single mothers should be considered and actively debated.

All cohabiting couples could marry if they wanted (unless one member is already legally married). If couples chose cohabitation rather because they don’t want to get married, then making cohabitation legally just like marriage may cause those couples to avoid both marriage and cohabitation. We could see a move to visiting unions that did not involve coresidence, for example, if living together triggered a series of legal rights and responsibilities like those in marriage.

Encouraging marriage over cohabitation involves undoing a whole series of legal and social changes that have undercut the privileged status of marriage. To the extent that marriage delivers benefits that cohabitation does not, it is important to begin this process.
Bibliography


