

## **Measuring and Modeling Cohabitation: New Perspectives From Qualitative Data**

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## ABSTRACT

Almost of all of our knowledge about cohabitation in the United States rests on analysis of nationally representative, large scale surveys. We move beyond this work by drawing on 115 in-depth interviews with a sample of Black, Hispanic and White young men and women with recent cohabitation experience. These data allow us to address two issues of central interest to demographic analysis of the family. First, we use our qualitative data to assess the measurement of cohabitation in surveys and the Census. We find that current measurement strategies are probably underestimating cohabitation, and we may need to find new ways to measure cohabitation. Second, we employ qualitative findings to address issues relating to how we empirically model union formation. We find that the movement into cohabitation is not akin to marriage, it is often not a deliberate decision. Couples do not appear to be deciding between cohabitation and marriage, rather their decision seems to center around whether to remain single or cohabit. These results have important implications for our analysis and understanding of cohabitation.

## **Measuring and Modeling Cohabitation: New Perspectives From Qualitative Data**

Cohabitation has become a normative part of the life course of young Americans. The percentage of marriages preceded by cohabitation rose from about 10% for those marrying between 1965 and 1974 to well over 50% for those marrying between 1990 and 1994 (Bumpass and Lu 2000; Bumpass and Sweet 1989). The percentage of women in their late 30s who report having cohabited at least once rose from 30% in 1987 to 48% in 1995. And the proportion of all first unions (including both marriages and cohabitations) that begin as cohabitations rose from 43% for unions formed between 1980 and 1984 to 54% for those formed between 1990 and 1994 (Bumpass 1994, 1998). Having gone from a relatively uncommon experience to a commonplace one so rapidly, cohabitation is now engaging the attention of scholars, social commentators, and policymakers.

Moreover, although most Americans still marry at some point and the vast majority of people express strong desires to marry, unmarried cohabitation represents a striking potential rival to marriage and has, at the least, dramatically transformed the marriage process (see Seltzer [2000] and Smock [2000]). Further, as the most “marriage-like” family form, cohabitation challenges the legal and social bases of family structure defined largely by marriage (Smock and Gupta 2002). Cohabitation, as an unmarried living arrangement, is also challenging our notions of singlehood and courtship (Rindfuss and VandenHeuvel 1990).

This paper draws on 115 in-depth interviews with a sample of African American, Hispanic, and White young men and women with recent cohabitation experience. We use these data to address two issues of central interest to demographers and other social scientists researchers studying the family. First, we analyze what our qualitative data can tell us about the measurement of cohabitation in surveys and the Census. We examine how people talk about and

define the beginnings and endings of their cohabitations, the language cohabitators use to refer to their partners, and the living arrangements of cohabiting couples given that they are not uniformly living by themselves. Second, we use our qualitative findings to address issues relevant to models used in quantitative research of the decision to cohabit; the way we empirically model union formation has important implications for our understanding of cohabitation. We specifically explore how young adults decide to cohabit, including the choice set they use.

### **BACKGROUND AND SIGNIFICANCE**

Nearly all past research focused on the topic of cohabitation has been quantitative, drawing on survey and census data (for an exception see Sassler and Jobe [2002] for an analysis of a college based sample of cohabitators). This work is continually expanding in response to past research and to new data sources, and currently covers a broad array of topics (Smock 2000). For example, we know a good deal about basic trends and differentials in cohabitation (Bumpass and Sweet 1989; Casper and Bianchi 2002; McLanahan and Casper 1995); the effects of premarital cohabitation on marital stability (e.g., Axinn and Thornton 1992; Bennett et al. 1988; Booth and Johnson 1988; DeMaris and MacDonald 1993; DeMaris and Rao 1992; Hall and Zhao 1995; Lillard et al. 1995; Schoen 1992; Teachman and Polonko 1990; Teachman et al. 1991; Thomson and Colella 1992); nonmarital childbearing (e.g., Bachrach 1987; Brien, Lillard, and Waite 1999; Brown 2000; Bumpass and Lu 2000; Landale and Fennelly 1992; Landale and Forste 1991; Loomis and Landale 1994; Manning 1993, 1995, 2001a; Manning and Landale 1996; Raley, 2001; Wu 1996); and various differences between cohabitation and marriage such as patterns of assortative mating, relationship quality, relationship stability, and sociodemographic characteristics (e.g., Blackwell and Lichter 2000; Brines and Joyner 1999; Brown and Booth

1996; Nock 1995; Qian 1998; Qian and Preston 1993; Rindfuss and VandenHeuvel 1990; Schoen and Weinick 1993). Most recently, researchers have been increasingly drawn to examining the implications of cohabitation for children, especially how children fare in cohabiting families compared to other family types (e.g, DeLiere and Kalil 2002; Hao and Xie 2001; Manning and Lamb 2003; Thomson et al. 1994).

What all of this research has in common is that it is based on quantitative analysis. While reliance on quantitative data and analyses is certainly appropriate given that a central mission for family demographers is to attain understandings of family structures and processes that can be generalized to various populations, there is growing recognition that qualitative studies may be critically important. One basis for this recognition is that new hypotheses and theories about union formation need to be developed and in-depth knowledge based on a few cases can be used to do so (Ragin 1994). Second, while analyses based on quantitative data can often provide us with the “what” (i.e., that two or more variables are related and that there may be a credible causal story), they cannot necessarily provide us with the “how” and the “why” (Lin 1998) which are critical to theory development. Third, even the measurement of cohabitation for use in surveys apparently requires further investigation; it has been determined that estimates of the prevalence of cohabitation are affected by how it is measured (e.g., Baughman, Dickert-Conlin, and Houser 2002; Casper and Cohen 2000; Teitler and Reichman 2001). Most broadly, we argue that qualitative data collections and analyses are vital to attain a clearer understanding of this important new living arrangement affecting increasing numbers of adults and children.

Drawing on data from in-depth interviews with young men and women who are currently cohabiting or have recent cohabitation experience, our paper explores two questions that are of interest to demographers and to other social scientists studying the family. First, we focus on

issues relevant to the measurement of cohabitation for surveys and the Census. We discuss how cohabitators talk about the starting and ending dates of cohabitation, the language cohabitators use to describe themselves and their relationships, and the diversity of living arrangements of cohabiting couples. Second, we consider the decision-making processes surrounding entry into cohabitation and discuss the implications of our qualitative findings for modeling the decision to cohabit in quantitative studies. Below we discuss each aim in turn.

### ***Measuring Cohabitation***

Surveys that collect cohabitation history data, and research that relies on these, uniformly assume a discrete beginning of cohabitation (e.g., National Survey of Families and Households; National Survey of Family Growth). Yet there is no formal marriage ceremony, so there is no official marker to indicate the start of the union. Given the importance in demographic analyses of the timing and sequencing of events, both as independent and dependent variables, it is important to understand how the beginnings of cohabitations are defined and experienced. In fact, research based on college students in the 1970's argued that the transition into cohabitation was gradual without a clear defining start date (Macklin 1972). Simply put, the boundaries between singlehood and cohabitation may be much blurrier than generally assumed. In this regard, cohabitation endings may also be blurred. One quantitative study shows that the movement out of cohabitation is not unidirectional and often involves reconciliations (Binstock and Thornton 2003); the authors conclude by asking whether "cohabitators who are temporarily living apart from their partners should be conceptualized as cohabitators or singles" (p.442).

Our data allow us to tap into the issue of the boundaries between cohabitation and singlehood. We ask questions about move-in and move-out dates, and precisely how the

cohabitation began (i.e., how and when individuals come to define themselves as cohabiting).

These questions have implications for analyses that rely on dates to measure transitions into and out of cohabitation, and for interpreting the results of such analyses.

Second, we explore the measurement of cohabitation by asking cohabitators directly about terminology they use to refer to their own living arrangements and when introducing their cohabiting partner. Questions about cohabitation status have become standard in national data collection efforts. In 1990, the U.S. Census included “unmarried partner” as a relationship type on the household roster; in 1995 the same strategy was adopted by the CPS, and, in 1996 the SIPP included unmarried partner on their roster of household relationships. Other ways of measuring cohabitation have included complete cohabitation histories (National Survey of Family Growth, National Survey of Families and Households), living arrangements at time of annual panel data (National Longitudinal Survey of Youth, Panel Survey of Income Dynamics), or questions that inquire whether the respondent is “now married, widowed, divorced, separated, never married or living with a partner” (National Health Interview Survey).

Researchers have begun to analyze how accurately cohabitation is measured (Baughman, Dickert-Conlin, and Houser 2002; Casper and Cohen 2000; Fields and O’Connell 2003; Teitler and Richman 2001). For example, comparisons of direct (based on respondents replies to household rosters and self-reported relationships) versus “inferred” (based on researchers’ definitions using household composition) measures of cohabitation suggest that there is a considerable discrepancy between the two and that only about three-fifths of potential cohabitators (identified by either direct or inferred measures) are identified by both types of measures (Baughman, Dickert-Conlin, and Houser 2002; Fields and O’Connell 2003). The U.S. Census Bureau bases their reports of cohabitation on CPS inferred measures of cohabitation. However,

recent analyses suggest that this strategy is increasingly inaccurate and includes more than one million households that are in fact not cohabiting (Fields and O'Connell 2003). Another study using survey data on new parents suggests that the type of question influences reports of cohabitation. Teitler and Reichmann (2001) find 84% concurrence in responses about cohabitation among respondents who were cohabiting according to a household roster (respondents identify household members and report how they are related to the respondent) or a separate direct question about living arrangements, "Are you and the baby's father living together now?" Moreover, both members of the couple with a new child do not always agree on their relationship status, with 11% of mothers and fathers reporting differently about cohabitation status (Teitler and Reichmann 2001).

We explore the terms cohabitators use in reference to their relationship and how they introduce their partners to others. Also, we probe specifically for reactions to the term "unmarried partner;" we do so because it is used as the measure of cohabitation status by the Census and CPS which provides scholars and policymakers with a critical knowledge base about cohabitation, trends in cohabitation, and characteristics of cohabitators of various racial/ethnic groups. In addition, we analyze the language of cohabitators not only due to its importance for measurement, but also because variation in terminology may signal a lack of "institutionalization." As argued by Cherlin (1978), the absence of commonly agreed-upon kinship terms reflects that a family form has not been institutionalized.

Finally, we explore the diversity of living arrangements of cohabiting couples. Basic knowledge about cohabitation, including trends over time and characteristics of cohabitators, rests heavily on reports based on Census and Current Population Survey data. Reports on trends have relied on inferred measures of cohabitation as discussed above, such as POSSLQ, in which

households are classified as cohabiting if a household head lives with someone of the opposite sex and no other adults (defined as 15 and older) are present. This strategy has been criticized because it excludes cohabiting households when children ages 15 and older are present, when the household head is not a member of the cohabiting couple, when cohabiting couples are secondary families, and when cohabiting couples are living with roommates (e.g., Baughman, Dickert-Conlin, and Houser 2002; Casper and Cohen 2000). Even relying on the direct measures in the Census or Current Population Survey will miss some cohabitators. If “Person #1” (defined as the household head who rents, owns, or is buying the dwelling) is not one of the cohabiting partners, the existence of a cohabiting couple will be missed, because only relationships to the head of household are captured in these data. Our paper thus explores the diversity of living arrangements of cohabiting couples in order to achieve some leverage on subgroups likely to be missing from current measures and measurement strategies.

### ***Modeling Cohabitation***

Our second question addresses how qualitative data can inform our analytic and theoretical modeling of cohabitation. We explore two features of the decision-making process surrounding entry into cohabiting unions. The first is the nature of the decision to cohabit, specifically whether the decision can be conceptualized as deliberate and purposeful. While cohabitation is often treated as analogous to marriage in quantitative analysis and theoretical treatments of union formation, the decision to cohabit may not be as deliberate or as thoroughly considered as marriage. Macklin (1978) reports that college students in the 1970s treated the decision to cohabit as a “gradual, often uncounscious, escalation of emotional and physical involvement” (p.6). The transition into cohabitation may best be characterized by a different type

of decision making process than the decision to marry. We ask cohabitators about how they started living together and learn about the nature of the reasoning that underlies the decision to cohabit.

The second aspect we discuss is the alternatives or “choice set” used by young adults as they consider whether or not to cohabit. Most models used by researchers to describe union formation are based on a conceptualization that single individuals consider two alternatives – cohabitation or marriage – as potential pathways to coresidential unions. This conceptualization often drives the framing of research questions and the interpretation of findings, as emphasis is placed on interpreting covariates that accelerate marriage but not cohabitation and vice versa (e.g., Clarkberg et al. 1995; Oppenheimer 2003; Raley 2001; Thornton 1991).

By using qualitative data that delves into the decision surrounding entry into cohabitation, our study has implications for the types of empirical approaches that may be best suited to model decisions regarding the transition into cohabitation. There are two decision frameworks that are commonly considered in work on union formation. First, a competing risk framework assumes that the hazard process leading to cohabitation is different – in both baseline hazards and effects of covariates – from the process leading to marriage. This approach treats decisions to cohabit and marry as separate decision processes. This strategy has been applied to analyses focusing on race or income differentials in union formation (e.g, Raley 2001; Xie, Raymo, Goyette, and Thornton 2003).

Second, a two-step modeling strategy assumes that one process governs the timing of transition into a union and another governs the choice of destination state (cohabitation or marriage). In other words, individuals decide first to form a coresidential union and then are simply deciding whether to form cohabiting or married unions, essentially posing decisions to marry against decisions to cohabit. For example, Hill, Axinn and Thornton (1993) use SURF

(shared unmeasured risk factors) models to analyze union formation, and their “formulation of the problem assumes that the decision to form a union precedes the choice between cohabitation and marriage” (Axinn and Thornton 1993 p. 238; see also Axinn and Thornton 1992; Thornton, Axinn and Hill 1992). Other studies also present models (or parts of models) that explicitly characterize the decision-making process as one that involves first making a decision to form a union and then a decision about the type of union (Clarkberg et al. 1995; Oppenheimer 2003; Thornton 1991), again suggesting that marriage is considered as an alternative when deciding to cohabit.

Our paper addresses the decision pathways into cohabitation by probing respondents about their decision-making processes, including whether marriage was considered as an option at the time of cohabitation. Our results will help inform both theoretical treatments and analytic models used to answer questions about union formation.

## **DATA AND METHODS**

We rely on data collected as part of the Cohabitation and Marriage in America (CMA) project. The project contains three components: (1) in-depth interviews with young adults with cohabitation experience, (2) focus group interviews with young adults with a range of cohabitation and marital experiences, and (3) interviews with dating, cohabiting, and married couples. The data we draw on here are part of the first portion of the project.

Our sample includes 115 young adults who are currently cohabiting or have recent cohabitation experience. The respondents were interviewed in 2002, largely between October and April. We focus on young adults who are between 21 and 35 years old, although we have a few respondents less than 21 or slightly older than 35. Additionally, our sample is divided such that we have at least 15 interviews with each gender and race/ethnic group (White, Black,

Hispanic), permitting us to explore possible gender and racial/ethnic variations. While the number of interviews does not seem large by quantitative data analysis standards, it is by qualitative data collection standards.

The respondents all live in the vicinity of Toledo, Ohio. The population of Toledo is quite similar to the distribution of the population in the nation with regard to race, marital status, education, and income.<sup>1</sup> We recruited our sample by means of personal contacts, as well as encounters with potential respondents in the community (for example, in the laundry mat, grocery store, restaurants, neighborhood). To meet the demographic specifications of the sample, some respondents were targeted from specific social service agencies and areas in the community where there pool of prospective participants had a greater probability of being a specific race or gender. Some interviews were conducted immediately following an introduction, but most were scheduled for a later time. The sample was partially a snowball sample, 30% of the respondents were referred from the pool of participating respondents. While this sample is not random and is not representative of the population, it has the advantage of reaching working class participants who may be unwilling to respond to phone call or mail solicitations to participate in surveys.

As shown in Table 1, our sample can be characterized as largely working class and lower middle-class (i.e., generally high school graduates and those with some college or technical school training). We believe this is a particularly important subgroup to study because much of the change in American families is occurring among lower education groups (Ellwood and Jencks 2001). Additionally, qualitative research examining questions similar to ours has focused

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<sup>1</sup> Based on Census data the populations of the MSA of Toledo and the nation are similar in terms of race (13% in Toledo and 12% in US Black); education (80% in Toledo and 84% in US high school graduates); median income (\$50,046 in Toledo and \$50,287 in US); and marital status (73.5% in Toledo and 75.9% in US married couple families).

only on the low income population (Edin and Lein 1997; Winston et al. 1999) or largely college students (Sassler and Jobe 2002). As shown in the table, approximately 13.7% of White, 43.8% of Hispanic, and 41.2% of Black women have high school education or less. This represents their education at time of interview, given the age range of the sample many were pursuing education at the time of cohabitation. At least half of Black and Hispanic men in our sample are characterized by low education levels, while only about one-quarter of White men have high school educations or less. The personal incomes range from about \$10,000 per year to \$55,000 per year, with most people falling in less than \$20,000 per year category. Here, too, there are race and ethnic differentials with White men and women reporting higher incomes with almost all Hispanic females earning less than \$20,000 per year. These are personal incomes and not household incomes which would be substantially higher because the norm was that both partners were in the labor market, although not necessarily full-time.

These interviews themselves are extensive, on average lasting about one hour; the mean length of a single transcribed interview is 36 pages. We use semi-structured interview techniques. While this technique provides some structure, it also allows the interviewer to probe with follow-up questions and pursue additional lines of inquiry. Generally, in-depth interviews are excellent method for exploring perceptions, behavioral patterns, and their cognitive justifications; essentially, they provide data at a greater level of detail than closed-ended survey questions, reveal linkages among meanings, decision-making, and behavior, and ultimately help to illuminate the causal processes that quantitative social science seeks to uncover (Weiss 1994).

We use a computer program called Atlas/ti to aid in our analyses. Termed a “code-based theory builder,” the program assists with coding and analysis of qualitative data (Weitzman

1999), and offers tools to manage, store, extract, compare, explore, and reassemble meaningful pieces of our data flexibly and systematically.

The development of our coding scheme was an intensive, evolving, and central analytic task. Coding is a way to capture meaning in the data and serves as the basic building block for our analyses. Essentially, coding applies a meaning or interpretation to a segment of data -- in our case, textual data from the interviews. Coding consists of creating categories (i.e, groups of concepts/categories that represent phenomena) and identifying the range along which properties of categories vary. Segments of the data are marked with codes; a single paragraph or sentence may have one code or several and these may be overlapping with other text segments.

To begin, we coded text segments according to key topics derived from our research questions. We also sometimes used “open-coding” within segments and for segments not directly related to our questions but, in our judgment, potentially important for understanding cohabiting unions. Open-coding is a procedure that derives codes from the interview text itself rather than applying a list of preconceived codes to the text.

Additionally, we examined intercoder reliability by using the “merge” function in Atlas. The two authors and a graduate student each read a subset of transcripts and independently coded them. The merge function allowed us to juxtapose codes, and to review similarity of code lists, compare the number of codes derived, and assess consistency between coders in segments of text coded (i.e., where segments begin and end). We were then able to discuss the discrepancies and generate an improved coding scheme. Thus, our coding evolved over the course of analysis and coding schemes have been revised and expanded as our reading, re-reading, coding, and reviews of previously coded text generated new insight (Knodel 1993; Krueger 1998).

Below we report our findings. We organize them around each research question, providing representative quotations to illustrate our findings. Throughout, we also attend to the implications of our findings for research.

## RESULTS

### *Measuring Cohabitation*

Transitions into Cohabitation. Demographers usually identify the beginning of a new status such as marriage or cohabitation or a new job by the date the new status begins. This approach allows researchers to investigate the timing or sequencing of events and evaluate how statuses and changes in status relate to other activities, e.g., graduation, marriage or first job.

How do young adults define the start of their cohabiting unions? We ask cohabitators to describe how they started to living together.

We started seeing each other on New Year's, and she stayed with me for New Year's. But she didn't really move in until probably a couple months after, but she stayed with me every single night.

[White Male Unemployed, Age 34]

Ah... we met, he was nineteen. I was twenty. Within that next year, he basically moved in, there wasn't a definite date, he would stay one night a week, and then two nights, then..... it got to a point where he just never left. And, it...and I wanted the control, of saying, uh, go home, if need be. I didn't want him to pay half the rent, to have, to have --- to be entitled to be here. That other, was at my discretion. It was kind of like my way of maintaining some, control, independence, however you want to say it.

[White Female Law Clerk, Age 28]

R: Um... I think maybe October 13th is when we started dating, and that's about the same time that he just started staying with me and my other roommates. And then the first time that we ever, that he actually was on the lease, and we were actually living together would have to be this summer. So it would have to be May of...

I: Last May?

R: Um, yes, last May.

I: So like May of 2001?

R: Yes

I: And you started...

R: Wait, wait, 2001... Yeah!

I: So he started living with you, like spending the night the previous October?

R: Yes.

I: So, was it an every night thing at first or was it just kind of like, OK, this is it...

R: Yeah, every night.

[White Female Office Worker, Age 22]

Clearly, one key difference between cohabitation and marriage is a defining moment that marks the beginning of the union. Our interviews suggest that asking respondents for a date the cohabitation began does not result in a quick response with a specific day, month, or even a year. In fact, the process of defining the beginning of the relationship often required much thought and consideration on the part of many of our respondents. Although most could usually offer a month or a season as a starting date, respondents seemed to need time to mull over the question. Some could link the date to other events, such as signing a lease, the birth of a child, or moving to a new city, but cohabitation itself does not appear to be an event easily marked by a single date.

An important reason that cohabiting men and women have difficulty providing a start date is that cohabiting unions sometimes are quite fluid before they take “shape” into something those involved, and observers, would define as cohabitation. As described by the respondents, the lines between cohabitation and singlehood are quite blurry, with the movement into cohabitation often described as a gradual or unfolding process that occurs over a week, or even months.

R: In a way it did just kind of just happen because if you think about it, it started where, you know, I would come over and stay with him at night and one night led into two nights, two nights leading to three nights and then next thing you know I have clothes over there and I'm cooking dinner for him and everything and it's just where, it got to the point where we, if I wasn't coming to him, he was coming to me.

I: Okay.

R: One thing led to another, we just agreed, you know well, we'll be together, we'll stay together. When I was living with my mom, he had his own place and I would come over and spend the night with him and um, what really got us to stay

together for real for real was um, I had got another apartment in '96, I had got another apartment and I just asked him to move in with me because I didn't want to be by myself.

[Black Female Computer Services, Age 28]

It began by an attrition of this thing at her parents' house. In other words, she stayed at my house more and more from spending the night once to not going home to her parents' house for a week at a time and then you know further, um, so there was no official starting date. I did take note when the frilly fufu soaps showed up in my bathroom that she'd probably moved in at that point.

[White Male Computer Consultant, Age 30]

Um, he had came over, and we had talked and we had, he had spent the night and then from then on he had stayed the night, so basically he ended up staying there, he just never went home, he just honestly never went home. I guess he had just got out of a relationship, the person he was living with before, he was staying with an uncle and then once we met, it was like love at first sight or whatever and um, he never went home, he stayed with me.

[Hispanic Female Student, Age 23]

Yeah. OK, you see the thing was he lived with his dad. And he didn't want to be living with his dad anymore, as any twenty-year-old really doesn't wanna live with their parents. And um, so I got kicked out, and me being from New York, having no family or nothing, I had to find an apartment and sign a lease. And it was so late in the summer that I couldn't get just a summer lease, so I had to sign a twelve-month lease. I found a place where, I could afford, living by myself, a one bedroom, I signed the lease and I moved in. I was living there, and he ended up just staying there constantly. And I was like, "If you're going to be staying here all the time, you're going to start paying rent." And so he just moved himself in. I didn't want to be living with him, he just moved in...

[White Female Office Worker, Age 21]

... Um, we've known each other since grade school and when I ran into him again we went on a few dates and we just started to, he was living at home at the time and I was living by myself so he just started staying really late, and he had worked third shift, so then once he had changed shifts since he was here all the time he went to second shift, he just ended up staying here and just gradually moved stuff in.

[White Female Legal Assistant, Age 32]

In fact, many cohabitators appear to sometimes straddle two living quarters at the same time, avoiding completely severing ties at one residence. This may be a strategy to reduce uncertainty and ensure they have somewhere to land if the cohabiting relationship dissolves.

R: No, it's sort of a, "I have an apartment and you don't feel like driving home to Monroe so lets make the best of it."

I: And right away you moved your stuff in?

R: I moved a fair amount of stuff in, yes. I still retained... I contributed to her rent and I contributed to my mother's rent too, so, but for all intents and purposes I was there.

[White Male Office Worker, Age 28]

I: Okay so you have another place that you're living, yes?

R: Yes.

I: But you also still live here?

R: Right.

I: So how many days a week like out of the seven days how many days or nights are you here?

R: Six.

I: Okay.

R: ...I'm not living here per se, it's just that I'm here all the time and I feel more comfortable here because of the whole three years of off and on thing, this is where my comfort level is.

[Black Male Restaurant Server, Age 25]

I: How many days do you stay with her?

R: Maybe 3 or 4

I: Okay.

R: Maybe sometimes I'll stay with her 2 weeks and I won't even be at my house I'll just show up. I'm like, you'll never know when I pop back in my house. I pay rent and she's like "you know, that's stupid. You pay 350 a month and your roommate pays 350 a month and you're not even there." I'm like, "I know. I could be using that 350 for a place for me and you."

I: Why don't you?

R: Um...because I don't know, I don't know if I want, I don't know yet....

[Hispanic Male Packaging Technician, Age 20]

Sometimes cohabiting partners begin living as non-romantic roommates and then become romantically involved. In this case, it is the shift in the *nature* of the relationship that makes it difficult to ascertain the beginning of a cohabiting relationship.

I was looking like to move or find a roommate or something, and he offered to move in and he said, "you know, we'll just be roommates if you want, and I'll just cut the bills with you in half, but I hate to see you move, I know you liked it where you are, and uh, and you know, I'll just stay as long as you want me to and then I'll leave..." It was, just, we were supposed to be roommates. But I was an idiot, and I fell in love with him (laughs).

[White Female Computer Technician, Age 32]

I: Did you move in to be romantic or did you move in to be a roommate?

R: Roommate.

I: When did it turn romantic?

R: About in November. It started getting, you know, I was paying the bills, you know, I was, you know, it was sort of the couple thing. He'd pick me up, we'd go out to dinner or...

[White Female Bartender, Age 30]

Cohabitation Endings. Our interviews suggest that many cohabiting couples take some time to resolve the ending of their relationships, sometimes moving back in with one another in attempts to reconcile, a finding that is corroborated by survey research (Binstock and Thornton 2003). Also, some couples continue seeing one another romantically after they stop living together.

Yeah. And we- we'd broken up a couple times before, and he just kind of stayed here, and I kind of stayed in my bedroom, you know. I was just gone most of the time. And then you know, a week later, we'd get back together. Like we were just waiting for the end of the month to come up for you know, for one of us to move out.

[White Female Childcare Worker, Age 23]

I: So are you, you said you're not living together right now is he still coming over sleeping there or not?

R: Yeah, he comes over here.

I: But he doesn't have his stuff here?

R: No.

I: Okay so his stuff isn't here but he's still sleeping here?

R: Yes, he sleeps here.

I: Okay, and so you haven't really ended the relationship.

R: No.

I: And you haven't, and he's not living here, nodding, is that a no?

R: Sort of no.

I: Okay so he's just sort of it's in limbo right now.

R: Yeah.

[Hispanic Female Laid-off Auto Worker, Age 23]

We were not living together but not broken up. The... I mean we were not living together. We were uncertain whether or not we were going to be together.

[Hispanic Male Unemployed, Age 20]

Well, it's kind of like when we separated we stayed in contact. We never really severed ties, you know.

[Black Male Carpenter, Age 36]

And while the dissolution of cohabiting relationships is usually marked by someone moving out, this is not always the case.

R: ...well, we broke up in March.

I: Did you move out?

R: No, I didn't move out. I moved into the spare bedroom, we had a spare bedroom.

[White Female Mail Sorter, Age 34]

The relatively common inability to identify a clear ending (or beginning) of cohabitation underscores its fluidity. In terms of demographic research, this is problematic because we often want to link the beginning or ending of cohabitation to other events. For example, researchers studying the role of cohabitation in fertility processes rely on a month and year of cohabitation to determine whether a respondent has cohabited or married in response to a pregnancy (Raley 2001; Manning 2001a). These studies might yield distorted findings because of a slightly "off" recollection of the start of the union. In fact, cohabitators may be stating a start date that is anchored near the birth of the child, resulting in an overestimation of legitimation. In addition, interpretation of the effects of other variables could be confused if the moving-in-process began the month, or even two months, before the date provided.

Language: What Do Cohabitators Call Themselves? Part of the transition to marriage involves adopting a new language to refer to one's romantic partner (i.e., spouse, husband, wife). There is even a term to refer to an individual with plans to marry, fiancée. One signal that cohabitation is not fully "institutionalized" is that there may be no commonly used terms used to refer to cohabiting partners.

Our findings suggest that cohabitators frequently refer to their partners as girlfriend/boyfriend or fiancée, although there appears to be no universally accepted term or language to specifically refer to a cohabiting partner.

I feel bad. He doesn't...he has a problem introducing me. If he is anywhere, he won't introduce me at all, so it's almost like they have to ask who I am. And I guess I just say that's, he's Joe. I never really say that he's my boyfriend; most of the people that I am introducing him to are family or close friends who know about him.

[White Female Social Services Worker, Age 22]

I always said this is my girlfriend, ah, um... Veronica. We called her Ronny for short....

[White Male Truck Driver, Age 22]

R: She's the mother of my child now.

I: More than girlfriend?

R: More than way more girlfriend.

I: But a little less than wife.

R: Just around the corner from being my wife.

I: Okay. So a little lower, a little less.

R: Mmm.

I: Okay.

R: A little less. Around the corner.

[Hispanic Male Unemployed Painter, Age 20]

At times, the lack of a term can create conflict and problems. For example, the respondent below referred to his cohabiting partner as a roommate on a form, leading to a disagreement about the relationship.

It wasn't "roommate" and I realize, and, and I realized it afterwards and there were a number of occasions like that where, you sort of, I mean (sighs) There is no, there is no term for somebody who is in between girlfriend and wife

[White Male Office Worker, Age 33]

The term used sometimes depends upon the context. One woman uses "husband" when she calls his place of employment as a way to formalize her relationship and legitimize her call

to work. Another woman uses fiancée when she wants to communicate to other women that her cohabiting partner is not available.

Oh, sometimes I say "my husband." Sometimes I say "My boyfriend." So it just varies. Like when I call -- when I used to call my work -- I'd say, oh, "this is his wife," when really I wasn't.

[Hispanic Female Clerk, Age 27]

I: What do you call each other? How do you introduce each other? This is my...

R: Sometimes I call him my fiancée.

I: Ok.

R: Depends on who I'm talking to. Other times I'm like "this is my boyfriend."

I: What makes the distinction of who you say boyfriend to and who you say fiancée to?

R: If it's someone that I think would threaten my relationship, like some girls I think are really prettier than me and I think Dustin's looking at them a little too much than he should I'll say "yeah, so you noticed my fiancée Dustin."

[Black Female Restaurant Hostess, Age 18]

Alternatively, some cohabitators avoid using conventional terms to refer to their partners.

They seem to develop special terms of affection to refer to one another such as 'my girl,' 'my man,' 'my dude' or 'my boo.'

R: This is Damion, my boyfriend and he'll say this is Jennifer my lady.

I: My lady?

R: Mmhmm.

I: He doesn't say girlfriend.

R: No

I: He says lady

R: Mmmmm

I: Is that like an elevated step above girlfriend, closer to fiancé or wife

R: I think in his eyes it is.

[Hispanic Female Administrative Assistant, Age 29]

Increasingly, national household and family surveys are acknowledging cohabitation, asking about cohabitation experience and cohabiting partners' characteristics. Also, the U.S. Census and the Current Population Survey now include the "unmarried partner" as an option on the household roster. Our findings suggest that the term 'unmarried partner' is not easily

understood by all cohabitators or even by most. Also, we asked respondents whether they would use the term ‘unmarried partner’ to refer to themselves in the context of their relationship. Not one respondent said they would.

Some were puzzled by the term, trying to figure out -- by talking it through or thinking about it -- how the term represented their circumstances.

Well in my situation I would say that we are unmarried, you know, we're a couple, we're partners, sexual partners, financial partners, emotional partners, living together that are not married.

[Black Female Health Care Worker, Age 22]

Well, I guess..., but... it never naturally would have come out of my mouth. But I guess that's what we are.

[Hispanic Female Homemaker, Age 25]

Other respondents felt that the term unmarried partner referred to same-sex couples. In these cases, this is not a term they would use to describe their relationship.

That sounds like two guys (laughs) living together. No, I wouldn't have seen it that way.

[White Male Train Conductor, Age 30]

I: What do you think of? The first thing you think of when you hear the word unmarried partner what do you think of

R: um...gay.

[Black Female Supervisor, Age 36]

I: What do you think of when you hear the word unmarried partner?

R: Um, like lesbians or gay people [giggles].

[White Female Legal Assistant, Age 32]

Some of the respondents felt that unmarried partner was a term that did not capture the meaning of the relationship. In other words, the term is perceived as rather sterile and did not convey how people actually felt about one another.

I don't know, it just don't sound, it don't sound positive, it don't sound loving. It just don't sound positive at all.

[Black Male Grocery Clerk, Age 19]

Yeah, it, it sounds...an unmarried partner to me, could be, like a half a dozen people with the same guy. You could be juggling two or three different guys. You're unmarried or you're partners. It, it doesn't make it sound exclusive at all.  
[White Female Teacher, Age 22]

I: What do you think of when you hear the word "unmarried partner"?

R: That to me means just a person I'm having sex with.  
[Black Female Home Health Aide, Age 22]

The Living Arrangements of Cohabiting Couples. Research on cohabitation often assumes that cohabiting couples live “independently,” ignoring the fact that cohabiting couples may well be living with other adults. This assumption may stem from the fact that married couples do often move into their own home and live independently of their parents or other adults in the U.S. context (Fields and Casper 2001).

Our results suggest that the process of becoming a cohabiting couple, at least for lower middle class and working class men and women, sometimes involves adults other than cohabiting partners.

And he moved in with my two roommates and me until he found a place and then I ended up moving in with him after the summer...  
[White Female Factory Worker, Age 26]

It began with, first, I had an apartment and she lived with her parents. And it began with her just spending more and more time, staying overnight, um, basically just out of the, you-know, just gradually becoming a fixture and uh, there was never an discussion of the matter. When my roommate moved out and I didn't have a roommate, it just sort --- well, it had become permanent even before that, probably, but just wasn't said.  
[White Male Office Worker, Age 33]

As this quote illustrates, the movement into cohabiting relationships is sometimes a situation where a cohabiting partner moves in with his or her partner and another roommate. This type of cohabiting relationship may be quite transitory because they are not required to pay rent and do not have a formalized role in the household. In addition, the roommates may

influence decision making and the quality of the cohabiting partners' relationship. In the above case, the movement of the roommate out of the home led to a redefinition of cohabiting partner roles.

Cohabiting couples may also live with one of the partner's parents. This seems to occur among young cohabitators, or those with children, who are economically strapped.

R: No, actually the day he was born, I moved into her parents' house.

I: Really?

R: Yeah

I: Did you move in anticipation that your son was being born?

R: I didn't know I was movin' in there. He just born, and I ended up stayin' there, and it just graduated into staying there for a while

[White Male Construction Worker, Age 26]

R: Well, I started staying the night a lot like almost every night and then he just said "well, why don't you move in?" and he talked to his grandma about it.

I: What did his grandma have to say?

R: Well, she loves me. I help her, I clean the house, I do her laundry. She's in a wheel chair. She can't do much. So, she's fine with it.

I: Ok. So, she kind of encouraged it?

R: Um...she didn't encourage it. She just said it wouldn't be a problem.

[Hispanic Female Clerk, Age 21]

R: I wouldn't move in with him just me and him and my baby.

I: So it's you, him, baby and who right now?

R: My mom. My step-dad.

I: They live with you?

R: Yeah. My step dad, my mom and my sister.

I: Oh you're all under one roof?

R: All under one roof.

[Hispanic Female Unemployed, Age 19]

We were like, I became pregnant and my father told me from day one that if I ever got pregnant by a black guy then he would just disown me, so he disowned me and I had to move in with my son's father and his mother.

[Hispanic Female Administrative Assistant 24]

Cohabitators living with parents often express a desire to live independently, but cannot financially afford to move out and live alone with their cohabiting partner. As one female clerical worker put it:

Cause we don't have the, I feel like we don't have the money, I feel like we don't have the resources, I mean he lives here, and my mom always says you know, "if you want to get married, you can live here and it wouldn't matter", cause, but I, I wouldn't feel right. I feel like if you get married, you need to go out on your own, and start your own life, and I'm not ready for that right now. And neither is he.  
[Hispanic Female Office Assistant, Age 19]

Living arrangements such as these are typically not captured with secondary data because most data are structured around a relationship to a household head (Manning 2001b). Thus, the relationships of members of a household are constrained to that of relationship to the head and not to each other. Additionally, this hierarchical design prevents the identification of certain types of cohabiting families. For example, if a roommate is identified as the head of the household, the cohabiting partners are simply identified as unrelated adults to the head. Similarly, cohabiting subfamilies cannot be identified because the cohabiting couple must define their relationship to the head of the household, and most often will be classified as a relative and unrelated adult.

Fortunately, other data sources include more complete household rosters that identify individual relationships within the household (e.g., Survey of Income and Program Participation). Nonetheless, the majority of family and household data sources would not detect shifts in the definition of relationships from roommates to romantic cohabiting partners as we described earlier.

### ***Modeling Cohabitation***

Nature of the Decision to Cohabit. How do cohabitators come to decide to live together? Given the legal nature of marriage, marriage is a decision that is formally agreed upon by both parties and is a decision that must be recognized by the state. In contrast, cohabitation does not require a formalized agreement; as a result, it can be entered at the spur of the moment despite

the important potential implications for the men, women, (and sometimes children) involved.

Our data suggest this is common.

I'm not really sure, I guess, I think how it all happened was the day that I was moving my stuff out I kinda thought, 'am I gonna move my stuff back in with my dad or am I gonna move it over here since she was getting this place'? And she had already gotten it and I helped her move, so instead of moving my stuff over, over to my dad's, I moved it all over here.

[Hispanic Male Prison Guard, Age 27]

I had never, I had never intended for it to happen, but yet had not put any barriers up or any, uh, conditions on it. And as she just began to spend more time there, ah, it sort of snuck up on me.

[White Male Office Worker, Age 33]

It just kind of happened actually. It wasn't planned or anything. First we just started staying the night together, and he just kind of came right over and never left.

[Hispanic Female Office Assistant, Age 19]

These results are consistent with those presented earlier that the transition to cohabitation is gradual and often “just happens.” They call into question the assumption often made in research of a conscious decision-making process leading to cohabitation, suggesting this assumption may be inappropriate. The process of deciding to cohabit is not necessarily planned or deliberate and thus appears to differ in important ways from processes determining entry into marriage.

Choice Set Used in Decision to Cohabit. Our data powerfully suggest that for many cohabiters the decision-making calculus is focused on whether to cohabit or to remain single, with marriage not seriously entering the picture.

I wasn't ready, I mean to get like, I mean, that close to somebody and I mean I lived with her but we still had our freedom we still let each other do what we wanted to do so I had my space and she had her space.

[White Male Stock person, Age 29]

... I think it was more of a gradual thing for us and I think that's what we needed at the time. A gradual change instead of a lets flip our lives up side down and move in together and or get married and you know.

[White Female Customer Service worker, Age 26]

Yeah. I want to wait, that's the only thing on my mind. I ain't really thinking about marriage right now. I'm just you know thinking about how I'm gonna survive, that's it.  
[Black Male Cook, Age 18]

Well no it wasn't- wasn't even like that because I didn't want to move in with her, you know? We were just more or less infatuated with each other. We just... wanted to be around each other. We just- we were just like that, you know?  
[Black Male Construction Worker, Age 26]

I wasn't thinking about marrying Denise. I wasn't thinking about even like staying there. I was just thinking she's a cool girl. I like being around her, and I ended up just staying around there all the time and you know, taking showers over there, I would call it living there.  
[White Male Construction Worker, Age 26]

I: So, you don't look at living with her as a step towards marriage?  
R: Not really. It's a step in our relationship, but as I mean marriage isn't something that we're working towards. It's just we're being, we're together and we're gonna make the most of right now.  
[Black Male Painter, Age 18]

In fact, not one respondent stated that they, or they and their partner, were deciding between marriage and cohabitation at the outset of their cohabitation. At the extreme, it is notable that there are also cases in which marriage is not even a hypothetical option; marriage is impossible because one partner is still legally married.

Oh he knew, he knew I was still married and I was on my way through the divorce but he asked me to move in with him you know. I moved in with him.  
[Hispanic Female Waitress, Age 18]

R: I had no feelings for marriage.  
I: None?  
R: None.  
I: Okay. And so you never thought...  
R: He was just going through a divorce so..  
I: Okay.  
R: It wasn't like he was going to marry somebody.  
[Black Female Grocery Clerk, Age 25]

Well see, the one with me and Melvin I didn't think it would last too long because he was married at the time he met me.  
[Black Female Fast Food Clerk, Age 32]

The implications of our findings are that theoretical approaches and empirical models should be reoriented around the idea that the dominant choice set is between cohabitation and being single (e.g., living alone, with roommates, or with parents). Unlike the implicit assumption in some prior studies (e.g., Clarkberg et al. 1995; Oppenheimer 2003; Thornton 1991), young adults do not appear to be explicitly deciding between cohabitation and marriage.

## **DISCUSSION**

This project uses qualitative data from 115 in-depth interviews with Hispanic, African American and white young adults to study the transition into cohabitation. We specifically use these data to gain insight on the issues of measuring and modeling cohabitation, a task difficult to accomplish using currently available secondary data sources. Our results provide several unique insights into cohabitation, suggesting alternative ways to think about and measure cohabitation.

First, our results indicate that we may need to develop new ways of measuring cohabitation, and that current measurement strategies are probably underestimating cohabitation. The term 'unmarried partner' is used in the U.S. Census, Current Population Surveys, and Survey of Income and Program Participation to identify cohabiting couple families. However, our data suggest that 'unmarried partner' is not at all universally understood by young adults who have, in fact, lived with an unmarried partner. Moreover, while it may not be surprising that cohabitators do not use the term 'unmarried partner' themselves to describe their relationship, some cohabitators do not even think that this term is referring to their living arrangement. It seems that household rosters could be modified to include a category "boyfriend/girlfriend." In this regard, our results are also supportive of the idea that cohabitation is still incompletely institutionalized (e.g., Nock

1995). Similar to Cherlin's (1978) analysis of remarriage, we find that cohabitation lacks common language and terminology to refer specifically to cohabiting partners.

Second, we find that there is another reason why official measures may be underestimating cohabiting couples: cohabitators do not necessarily move into their own independent living quarters. They sometimes live with roommates or parents or other relatives, decisions that appear to be based on a lack of economic resources. Thus, analysis of household relationships that rely on a simple relationship to the head of the household (e.g., U.S. Census or Current Population Surveys) are underestimating cohabitation, particularly among poor cohabiting couples.

Third, one of our most important findings is that cohabitation is a gradual transition. This is not a new finding. Nearly thirty years ago Eleanor Macklin's (1972) research on college students indicated that cohabitation "was seldom the result of a considered decision, at least initially" and most often cohabitation was a "drifting into staying together" (p. 466). This is consistent with Rindfuss and Van den Heuvel's (1990) speculation some years ago that cohabitation is a gradual transition. The gradual evolution of a cohabiting arrangement presents some analytic challenges because demographers tend to assume a clear differentiation between being single and cohabiting. In fact, the lines seem to be quite fuzzy, with considerable fluidity between singlehood and cohabitation. This has important implications for quantitative research on the transition into cohabitation. Studies that use monthly time-varying covariates to predict entrance into cohabitation may be reporting distorted findings if, for example, their key independent variables are measured after the couple has really already moved in together. In any event, our data suggest that the notion of a transition to cohabitation based on a change in living arrangements should be reconceptualized as a "slide" or "drift" into cohabitation.

Finally, our data provide considerable support for the idea that cohabitation for many is more an alternative to being single than a substitute for marriage. For example, not one respondent reported they were deciding between marriage and cohabitation. Instead, their choice set seemed to include their current living arrangements (whether with parents, other relatives, friends, or alone) versus cohabitation. These results support the view proposed by Rindfuss and Van den Heuvel (1990) that "...cohabitation in the American context is primarily an alternative to being single" (p. 723). These findings also suggest that models predicting whether single men and women decide to marry versus cohabit are not reflecting young adults' actual decision-making processes.

Our data are not nationally representative and provide an in-depth perspective on the experiences of only a small group of cohabitators. Nonetheless, we believe that our findings have some important implications for how demographers and social scientists conceptualize and analyze cohabitation. Ultimately, we hope these findings can be used to inform both future data collections and empirical evaluations of the U.S. family.

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Table 1: Distribution of Sample According to Race, Gender, and Education

	White Male	White Female	Black Male	Black Female	Hispanic Male	Hispanic Female	TOTAL
<u>Educational Attainment</u>							
Less than High School	4.5	3.4	18.8	0.0	33.3	25.0	12.2
High School or G.E.D.	22.7	10.3	31.3	41.2	40.0	18.8	25.2
Technical or Some College	50.0	48.3	43.8	41.2	20.0	56.3	44.3
College Graduate	22.7	37.9	6.3	17.6	6.7	0.0	18.3
N	22	29	16	17	15	16	115