

Cohabitation vs. Marriage: How Love's Choices Shape Life Outcomes

Summary

Cohabitation is not the same as marriage when it comes to outcomes. Compared to married couples, cohabiting couples tend to report poorer relationship quality and less psychological and financial well-being. Cohabiting relationships and even subsequent marriage tend to be less enduring.

- **Cohabiting couples are more likely to separate and less likely to reconcile after a separation than married couples.** Cohabiting couples were nearly eight times more likely to separate due to discord than married couples in the first year of a relationship. Cohabiting couples were nearly four times more likely to separate in the second year, and three times more likely to separate in the third year. Cohabiting couples had a separation rate five times that of married couples, and following separation, cohabiting couples had a rate of reconciliation that was one-third that of married couples.¹
- **Cohabiting couples are more likely to experience infidelity than married couples.** Among those surveyed, cohabiting couples were twice as likely as to have experienced an act of infidelity in the 12 months prior to the survey than married couples.²
- **Compared to women who did not cohabit before marriage, those who did are more likely to experience divorce or separation.** Women who cohabited before marriage were 33 percent more likely to have a marriage that ended in divorce or separation than women who did not cohabit before marriage.³
- **Cohabiting couples without plans to marry tend to report poorer relationship quality than married couples.** Compared to counterparts who were married, those in cohabiting unions reported having a poorer quality of relationship: They reported having more fights and violence, lower levels of fairness, and less happiness in their relationships. However, the quality of relationship of cohabitators who planned to marry did not differ from that of their married counterparts.⁴
- **Among individuals in their fifties, those who are cohabiting tend to have accumulated less wealth than their married peers.** Among a sample of pre-retirement respondents, cohabitators who had never married had, on average, 78 percent less total wealth (“net worth”) than those who were continuously married, and those who were cohabiting and had been divorced or widowed once had 68 percent less wealth. Cohabitators who had been divorced or widowed twice were not significantly different from the continuously married group in their net worth.⁵
- **Among mothers with infants, those in cohabiting relationships tend to fare worse economically than married mothers.** When the babies were six months old, married mothers reported, on average, the highest income-to-needs ratio (4.26), followed by cohabiting mothers (2.3) and then single mothers (1.17). Income-to-needs ratio (total family income divided by poverty threshold) is an indicator of financial resources per

person in each household; higher ratios suggest greater financial resources.⁶

- **Men in cohabiting households tend to have lower earnings than married men with families.** Based on the 1990 census, the average income of males in married-couple families (\$34,533) was twice that of males in co-habiting couple families (\$17,889).⁷
- **Compared to their married peers, women who are cohabiting tend to have higher earnings relative to their partners' earnings.** Women who were married and those who were cohabiting differed in their relative earnings to their partners' earnings. On average, women who were cohabiting earned nearly 90 percent of her partner's salary, whereas a wife earned just over 60 percent of the husband's income. Women in cohabiting unions tended to spend more time in paid employment than married women and were also more likely than married women to earn more than the partner.⁸
- **Compared to married individuals, those who are cohabiting tend to report higher levels of depression.** Compared with married peers of the same gender, age and race, individuals who were cohabiting reported depression levels that were about 2.8 points higher than those reported by married individuals. Couples' total earnings, duration of relationship, and relationship instability were mediating factors correlated with depression.⁹
- **Individuals who are cohabiting report, on average, more alcohol problems than married**

individuals. Respondents who were cohabiting reported nearly three times more alcohol problems than married respondents and about 25 percent more problems than their non-cohabiting single peers. Cohabiting men reported more alcohol problems than both married and single men, and cohabiting women reported more alcohol problems than married women.¹⁰

Endnotes

- 1 Georgina Binstock and Arland Thornton, "Separations, Reconciliations, and Living Apart in Cohabiting and Marital Unions," *Journal of Marriage and Family* 65, No. 2 (May 2003): 432-443.
- 2 Judith Treas and Deirdre Giesen, "Sexual Infidelity Among Married and Cohabiting Americans," *Journal of Marriage and the Family* 62, No. 1 (February 2000): 48-60.
- 3 Jay Teachman, "Premarital Sex, Premarital Cohabitation, and the Risk of Subsequent Marital Dissolution Among Women," *Journal of Marriage and Family* 65 (May 2003): 444-455.
- 4 Susan L. Brown and Alan Booth, "Cohabitation Versus Marriage: A Comparison of Relationship Quality," *Journal of Marriage and Family* 58 (August 1996): 668-678.
- 5 Janet Wilmoth and Gregor Koso, "Does Marital History Matter? Marital Status and Wealth Outcomes Among Preretirement Adults," *Journal of Marriage and Family* 64 (February 2002): 254-268.
- 6 Stacy R. Aronson and Aletha C. Huston, "The Mother-Infant Relationship in Single, Cohabiting, and Married Families: A Case for Marriage?" *Journal of Family Psychology* 18, No. 1 (2004): 5-18.
- 7 Wendy D. Manning and Daniel T. Lichter, "Parental Cohabitation and Children's Economic Well-Being," *Journal of Marriage and the Family* 58, No. 4 (November 1996): 998-1010.
- 8 Julie Brines and Kara Joyner, "The Ties That Bind: Principles of Cohesion in Cohabitation and Marriage," *American Sociological Review* 64, No. 3 (June 1999): 333-355.
- 9 Susan L. Brown, "The Effect of Union Type on Psychological Well-being: Depression Among Cohabitors Versus Marrieds," *Journal of Health and Social Behavior* 41 (September 2000): 241-255.
- 10 Allan V. Horwitz and Helene R. White, "The Relationship of Cohabitation and Mental Health: A Study of a Young Adult Cohort," *Journal of Marriage and Family* 60 (May 1998): 505-514.



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