

# Why They Cohabit: Couples' Reasons for Cohabitation and Relationship Quality

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## Abstract

There is limited research on why couples choose to cohabit and how these reasons are related to relationship quality, as existing studies are constrained by small, non-representative samples. The present study uses a national sample of cohabiting couples to examine reasons for cohabiting and associations with union quality. In contrast with previous research, we found that partners were largely in agreement about why they chose to cohabit, and there were no gender differences in reasons for cohabiting. Relationship quality was similar for couples who cohabited to test compatibility, who were not ready to commit to marriage, or who wanted independence. In contrast, couples who cohabited because it required less faithfulness than marriage or in order to raise children reported the lowest quality unions. We discuss implications of these findings for existing cohabitation typologies—as an alternative to dating, a trial marriage, a precursor to marriage, and an alternative to marriage.

## Why They Cohabit: Couples' Reasons for Cohabitation and Relationship Quality

Much of the research on premarital cohabitation finds its motivation in the idea that premarital processes and experiences matter for marital outcomes. Couples who cohabit before marrying report lower quality marriages than couples who enter marriage without living together beforehand (Heaton, 2002; Kamp Dush, Cohan, & Amato, 2003; but see Manning & Cohen, 2012), but this association is more negative for couples who bear and raise children in a premarital cohabitation, and it is virtually non-existent for couples who were engaged prior to cohabiting (Kline et al., 2004; Tach & Halpern-Meekin, 2009). The heterogeneous associations of cohabitation with later relationship outcomes based on marital intentions and childbearing raise the possibility that the function of cohabitation varies across relationships and that a couple's reasons for cohabitation might be related to their union quality.

Many of the studies on reasons for cohabitation examine attitudes towards cohabitation in general, not why one decided to cohabit with a particular partner, or they take a qualitative approach, which offers a good deal of depth but limited possibilities for generalizability. Further, only two existing studies examine the association between reasons for cohabiting with a particular partner and relationship quality outcomes, and conclusions from both studies are limited by their small, non-representative samples. The present study offers the opportunity to explore whether the findings from the previous studies are generalizable to the larger population.

Using novel data from a national sample of couples that includes current cohabitators (N=646) and now-married premarital cohabitators (N=752), this paper fills these

gaps in the existing literature by examining couples' reported reasons for cohabiting with their current partner and testing whether these reasons are associated with current relationship quality. Because we have reports from both members of the couple, we further explore the extent of intra-couple discordance in reasons for cohabitation and whether the reasons for cohabitation, and their associations with relationship quality, differ by gender. This will allow us to discuss the implications of these findings for existing typologies of cohabitation—as an alternative to dating, a trial marriage, a precursor to marriage, and an alternative to marriage.

## BACKGROUND

The present study focuses on the reasons couples provide for their decision to cohabit. While there is a wide array of existing studies of cohabitation in general, there is far less nationally representative survey research specifically on why couples say they chose to cohabit within the context of a particular relationship. Bumpass, Sweet, and Cherlin (1991) used the National Survey of Families and Households, 1987-1988, to examine reasons for cohabitation, however the survey questions asked respondents about reasons why one might cohabit in general, as opposed to their own personal motivations in making decisions around cohabitation. A small set of studies has taken a more theoretical approach, developing typologies of the ways cohabitation may function in relationships (Heuveline & Timberlake, 2004; Rindfuss & VandenHeuvel, 1990; Willoughby, Carroll, & Busby, 2012). In addition, much of the research in the area involves either a survey or qualitative study with a relatively small, non-representative sample of respondents, which limits the statistical power and generalizability of the conclusions.

Nonetheless, this previous research offers insight into the varying reasons couples say they cohabit. Using data from focus groups and interviews, Huang, Smock, Manning, and Bergstrom-Lynch (2011) found that people chose cohabitation because it allowed them to spend more time together, allowed them to share living costs, and offered the opportunity to “test compatibility” (886). Some gender differences emerged in their analyses, with women being more likely than men to view cohabitation as a step on the path towards marriage. Similarly, in their qualitative interviews with cohabitators, Sassler and colleagues (Sassler, 2004; Sassler & Miller, 2011; see also, Manning & Smock, 2005) found that people reported choosing to cohabit both for practical purposes—it makes sense for those already spending the night together on a regular basis or it offers economies of scale, for example—and for relational reasons—wanting to spend more time together or as a statement of dedication; middle-class cohabitators were more likely to see cohabitation as a step toward marriage and to form concrete wedding plans than were their working-class counterparts. In addition, it was common for cohabitators to report having “slid” into living together, rather than having made a thorough decision to enter cohabitation. Notably, across classes, those who reported relational reasons for cohabitation were more likely to become engaged than those who described living together for practical reasons.

Rhoades, Stanley, and Markman (2009) conducted a survey with a non-representative sample of 120 cohabiting couples. In line with the qualitative research reviewed above, they found couples most often reported cohabiting in order to spend more time together and as a matter of convenience. Results showed that men were more likely than women to use cohabitation to “test” the relationship, while women were more

likely to say they chose to cohabit for reasons of “convenience”; those who saw cohabitation as a time to test the relationship had lower relationship quality. Finally, using their couple-level data, they found that partners’ reasons for cohabitation were significantly and positively correlated, although the level of agreement was “modest” (Rhoades, Stanley, & Markman, 2009: 250).

Murrow and Shi (2010) surveyed 139 cohabitators and found that people often gave multiple reasons for cohabitating, with financial reasons often accompanying relational ones. Despite indications from the existing qualitative research that cohabitators rarely describe using the stage as a “trial marriage” (Sassler, 2004), Murrow and Shi distinguished between three groups of cohabitators: those for whom cohabitation is a prelude to marriage, a form of “coresidential dating”, or a trial marriage. They found that these groupings of cohabitators were not strong predictors of relationship quality.

The present study builds on this prior literature in several ways. First, we provide the first nationally representative estimates of the reasons why men and women report choosing to cohabit with their current partner, and examine the extent of intra-couple variation in these reports. Second, we provide the first nationally representative estimates of whether reasons for cohabitation are associated with subsequent relationship quality and self-reported likelihood of marriage. We examine whether these associations hold only for currently cohabiting couples or whether they continue to matter among cohabiting couples who have transitioned into marriage. And finally, we examine gender differences in the association between cohabitation reasons and relationship quality. This set of contributions helps to shed light on this increasingly common, yet deinstitutionalized relationship form.

## DATA & METHOD

Our analysis uses data from an internet survey conducted by Knowledge Networks (KN), in conjunction with the National Center for Family and Marriage Research (NCFMR) at Bowling Green State University, between July and October 2010. In 1999, KN established the first online research panel (Knowledge Panel [KP]) that is representative of the U.S. population ages 18 to 64, using probability-based sampling methods that include computer users and non-users. If the panel members did not have access to the Internet, they were provided computer equipment to participate in the study. A recent evaluation found that a survey using the KP was comparable to a nationally representative random digit dial (RDD) telephone survey sample, and the data obtained from the KP internet component were superior to the RDD sample with respect to reliability and validity (Chang & Krosnick, 2009).

Knowledge Networks assigned the NCFMR survey to 1,500 married men in the panel, of whom 1,060 completed the survey. The wives of men who completed the survey were assigned the survey as well, and 752 wives completed the survey. This yields a final sample of 1,504 currently married individuals and 752 currently married couples; 376 of these currently married couples cohabited before marrying and are therefore included in our analytic sample. A similar recruitment procedure for currently cohabiting KN panel members yielded 139 currently cohabiting couples (278 individuals). To supplement the comparatively small number of currently cohabiting panel members, KN survey researchers also recruited off-panel respondents through a non-probability sample, which yielded an additional 184 cohabiting couples, for a total of 323 cohabiting couples. National sampling weights were constructed so that the observed characteristics of the

married and cohabiting samples matched the observed characteristics of the national populations of currently married and cohabiting couples.<sup>1</sup> The full sample therefore includes data from each partner in 699 couples, resulting in 1,398 survey responses. We divide the sample into two groups: currently cohabiting couples (N=323) and currently married couples who cohabited before marriage (N=376).

### *Measures*

We designed survey questions to measure the onset and length of several relationship stages, the reasons for cohabitation, and current relationship quality. Due to space limitations in the survey, we did not collect complete relationship histories, but rather focused on the path of the current relationship. For all questions, respondents were not given a ‘don’t know’ option, but were asked to provide their best answer. Each member of a couple was interviewed, so we obtained two sets of responses about the relationship.

*Reasons for Cohabitation.* All respondents were asked, “Which of the following factors affected your decision to live together without being married?” Response options were: not ready to commit to a marriage yet, more sexually satisfying than dating, possible to share living expenses, requires less sexual faithfulness than marriage, to make sure we are compatible before marriage, allows us to be more independent than marriage, to share in caring for child(ren), and my partner wanted to. Respondents were allowed to check all reasons that applied.

*Relationship Quality.* Respondents were also asked a series of questions about the quality of their current relationship. A measure of relationship satisfaction asked couples,

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<sup>1</sup> In future iterations of the paper, we will conduct additional robustness checks to ensure that our results are similar for both the panel and off-panel cohabiting respondents.

“Taking all things together, how satisfied are you with your relationship?” A measure of listening satisfaction asked “How satisfied are you with how well your spouse listens to you?” For both measures, respondents answered on a five-point scale ranging from very dissatisfied (1) to very satisfied (5). We constructed a measure of partner supportiveness which takes the mean of the following items: “My spouse shows love and affection toward me”; “My spouse encourages me to do things that are important to me”; “My spouse will not cheat on me”; “My spouse listens when I need someone to talk to”; and the reverse code of “My spouse and I avoid discussing unpleasant or difficult topics.” Responses were on a five-point scale from strongly disagree (1) to strongly agree (5). The reliability of this scale was  $\alpha = 0.76$ . A measure of relationship happiness asked respondents “How would you rate your relationship with your current spouse?” with responses ranging from completely unhappy (1) to completely happy (10). Finally, respondents were asked “What are the chances you and your spouse will break up in the future?” with responses ranging from no chance (1) to almost certain chance (5). This set of outcome measures was highly correlated, so we combined them into a single standardized scale of relationship quality ( $M=0$ ,  $SD=1$ ; alpha reliability = 0.96).

*Control Variables.* We also include measures of respondents’ demographic and economic characteristics measured at the time of the interview as control variables. We measure respondent’s age (< 30, 30-44, 45-59, or 60+), educational attainment (less than high school, high school graduate, some college, or college graduate), race (non-Hispanic black, non-Hispanic white, non-Hispanic other, or Hispanic), whether there are children under the age of 18 in the household, household income (< \$20,000, \$20-39,999, \$40-59,999, \$60-99,999, or \$100,000+), and employment status (unemployed, employed, or



retired/disabled). Table 1 provides descriptive statistics about the characteristics of our sample.<sup>2</sup>

[TABLE 1 ABOUT HERE]

### *Method*

The following analysis proceeds in several steps. First, we provide descriptive evidence on couples' reasons for cohabiting, showing differences between men and women, intra-couple differences in reported reasons for cohabiting, and differences between current cohabitators and former cohabitators who transitioned to marriage. Because respondents were allowed to select more than one reason for cohabiting, we also show the most common configurations of reasons. Then, we show the results of regressions of relationship quality on reasons for cohabitation, net of the control variables. We again show these results separately for current cohabiters and premarital cohabiters. Finally, in subsequent analyses we will examine whether intra-couple discordance in reasons for cohabitation is associated with relationship quality and whether the associations of cohabitation reasons with relationship quality differ for men and women.<sup>3</sup>

## RESULTS

### *Reasons for Cohabitation*

Table 2 reports the reasons for cohabitation given by men and women, separately for current cohabitators and former cohabitators who have transitioned into marriage. Among current cohabitators, the most commonly reported reasons for cohabitation among both men and women were that they were not ready to commit to marriage (39% women, 37% men), to share living expenses (39% women, 37% men), and to make sure they were

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<sup>2</sup> This table will appear in future versions of the paper.

<sup>3</sup> These analyses will appear in future versions of the study.

compatible (39% women, 42% men). A second tier of reasons were reported by a smaller fraction of respondents, including it being more sexually satisfying than dating (13% women, 13% men), allowing them to be more independent than marriage (19% women, 16% men), and to care for children (23% women, 22% men). Few respondents reported in the final two categories: requires less faithfulness than marriage (2% women, 3% men) and because partner wanted to (4% women, 3% men).

[TABLE 2 ABOUT HERE]

The second panel of Table 2 reports results for currently married couples who cohabited before marrying. The three most common reasons – not ready to commit, share living expenses, and make sure compatible – were the same for premarital cohabitators and current cohabitators. The rank ordering of these three categories did differ somewhat, however, with sharing living expenses far more common and not ready to commit to marriage considerably less common among the currently married than the currently cohabiting. Currently married couples were also less likely to report cohabiting because it offered more independence than marriage or as a way to care for children, and they were more likely to say they cohabited because their partner wanted to.

The relative importance of reasons for cohabitation with the current partner is broadly in line with prior qualitative research and research asking about cohabitation in general. These results suggest, perhaps unsurprisingly, that cohabitators who transition into marriage are more likely to live together for practical reasons and less likely to live together as a less-committed alternative to marriage.<sup>4</sup> One notable difference from prior

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<sup>4</sup> Alternatively, because the relationships of the current cohabitators are, on average, “younger” than those of the now-married cohabitators, the reasons for cohabitation may differ as the cultural notions of cohabitation shifted over time; it may have become more common for cohabitation to serve as an alternative to or extension of dating (therefore making it more likely to be a less committed relationship form).

research, however, is the lack of gender differences in this nationally representative sample: we found no statistically significant differences between men and women in reported reasons for cohabiting among either current cohabitators or premarital cohabitators.

Table 3 reports the most common configurations of reasons for cohabitation. Among both current and premarital cohabitators, the most common combination of reasons for cohabitation was to share living expenses and to make sure they were compatible (20% current, 19% premarital). Other common configurations included not ready to commit and share living expenses (16% current, 11% premarital) and not ready to commit and make sure compatible (16% current, 13% premarital). Other combinations were considerably less common. In line with previous research, these results suggest that it is indeed common for couples to simultaneously report both practical and relational reasons for cohabitation.

[TABLE 3 ABOUT HERE]

Next, we examine intra-couple differences in reasons for cohabitation by comparing the responses for each member of a couple. These results, presented in Table 4, show a high level of agreement among couples in their reasons for cohabitation. Among current cohabitators, the items with the least correspondence were: not ready to commit (66% concordant) and share living expenses (73% concordant).<sup>5</sup> The items with the highest level of concordance were: to share in the care of children (87% concordant) and requires less faithfulness than marriage (97% concordant). Other items fell in between these two extremes. The overall levels of concordance were even higher among premarital cohabitators, but the pattern of results was essentially the same. Previous

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<sup>5</sup> We exclude 'my partner wanted to' from this particular analysis because we would expect by definition a high amount of disagreement on this measure.

research also found partners fairly likely to report the same reasons for having chosen to cohabit (Rhoades, Stanley, & Markman, 2009).

We again tested for gender differences: among couples who disagreed, was a woman more likely to report a reason than her husband? We again found strikingly few gender differences, with a single exception that, among premarital cohabitators only, women were significantly more likely to report that they lived together to share living expenses than men (which is in line with the finding in Rhoades, Stanley, and Markman (2009) that women were more likely to report cohabiting for reasons of convenience). Given the large number of significance tests performed here, however, we interpret the significance of this difference with caution and instead highlight the overwhelming lack of gender differences across both current and premarital cohabitators.

[TABLE 4 ABOUT HERE]

#### *Cohabitation Reasons and Relationship Quality*

How, if at all, are reasons for cohabitation related to the quality of relationships? We answer this question with a regression of relationship quality on reasons for cohabitation, presented in Table 5. We found that, among current cohabitators, reasons for cohabitation were indeed associated with relationship quality. The omitted reference category is “to see if compatible”. Relative to this group, respondents who reported that cohabitation was more sexually satisfying than dating reported significantly higher quality relationships (over one-fifth of a standard deviation). In contrast, respondents who reported that cohabitation required less faithfulness than marriage reported significantly lower quality relationships (by a half standard deviation). Respondents who reported that they cohabited to share in child rearing also reported significantly lower quality

relationships (by 0.38 of a standard deviation). There were no significant differences in relationship quality between couples who cohabited to see if they were compatible (i.e., to ‘test’ the relationship) and those who said they were not ready to commit to marriage, wanted more independence than marriage, or because their partner wanted to. The results from our representative sample lie in contrast to those from previous studies, which found that those cohabiting to ‘test’ the relationship had significantly poorer relationship quality (Rhoades, Stanley, & Markman, 2009).

[TABLE 5 ABOUT HERE]

The second panel of Table 5 reports the same regression for currently married couples who cohabited before marriage; these couples are reporting on the quality of their current marriages. Among this sample, we found no significant associations between reasons for cohabitation and subsequent marital quality. The differences between this sample and the current cohabitators likely reflect the fact that these are a select sample of the most committed cohabitators who transitioned to marriage and whose marriages have persisted; further, the decision to cohabit is more recent among the current cohabitators, and therefore may be more “proximate” to their current relationship quality.

In future iterations of this regression, we plan to test whether intra-couple differences in reasons for cohabitation are associated with lower quality relationships. We will also test whether there are gender differences in the associations between cohabitation reasons and relationship quality.

## DISCUSSION

In line with existing research, the present study finds that couples report choosing to cohabit for both practical and relational reasons simultaneously. Given previous findings of people sliding into cohabitation without much contemplation, it is notable that we find that couples largely report similar reasons for living together; even if the decision was made without much deliberation, partners have similar recollections of why moving in together made sense. In addition, past studies with small, non-representative samples found gender differences in reasons for cohabitation; in contrast, the findings in the present study underscore that men and women seem to have the same motivations for entering cohabitation. The decision to cohabit appears to be more equal than existing research would lead us to expect.

This study is, of course, not without its limitations. First, due to the cross-sectional nature of our data, couples' reports of their reasons for cohabitation are retrospective and therefore may be biased in some way by the relationship events that transpired afterwards. Second, within this sample, marriages are relatively long lasting—15 years on average among those who cohabited prior to marriage.<sup>6</sup> It is possible that the reasons for cohabitation vary or are associated differently with other facets of the relationship among those whose marriages ended in divorce quickly (meaning they were not represented in our data) or who married more recently. Future research could extend the insights of the present study to examining cohabitation among “younger marriages” and those that end in divorce.

The present study contributes to our understanding of the nature of cohabitation. While previous research has found that couples propelled into cohabitation by relational reasons have higher relationship quality, we find that it is most common for couples to

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<sup>6</sup> The dataset does not have a measure of the length of the current cohabiting unions.

say they chose cohabitation for both practical and relational reasons. Although couples are often not thorough and deliberative in their decision to enter cohabitation (Manning & Smock, 2005; Sassler, 2004), and although men are less likely to be dedicated to their cohabiting partners than are women (Rhoades, Stanley, & Markman, 2006; Stanley, Whitton, & Markman, 2004), couples do appear to view their purposes in cohabiting similarly. There may be “his” and “hers” marriages, but there do not appear to be “his” and “hers” reasons for cohabitation.<sup>7</sup>

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<sup>7</sup> Future iterations of this study will include a more extended discussion that reflects on the implications of the results for the existing typologies of cohabitation that are commonly used, including an examination of the distinctions between cohabitation as an alternative to dating, a trial marriage, a precursor to marriage, and an alternative to marriage.

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Table 2. Reasons for Cohabitation by Respondent Gender and Current Relationship Status

	Female	Male	Male-Female Sig Diff?
<b>Current Cohabitators</b>			
Not Ready to Commit	38.7%	37.4%	
More Sexually Satisfying	13.1%	12.8%	
Share Living Expenses	39.5%	37.3%	
Less Faithfulness than Marriage	2.2%	2.5%	
Make Sure Compatible	38.8%	41.6%	
More Independent than Marriage	19.3%	15.7%	
Share in Caring for Children	22.5%	21.7%	
Partner Wanted To	3.8%	3.2%	
<b>Premarital Cohabitators</b>			
Not Ready to Commit	26.5% <sup>a</sup>	21.6% <sup>a</sup>	
More Sexually Satisfying	11.7%	11.9%	
Share Living Expenses	50.2% <sup>a</sup>	41.5% <sup>+</sup>	
Less Faithfulness than Marriage	2.3%	0.4% <sup>a</sup>	
Make Sure Compatible	45.3%	47.3%	
More Independent than Marriage	6.0% <sup>a</sup>	6.9% <sup>a</sup>	
Share in Caring for Children	10.6% <sup>a</sup>	10.9% <sup>a</sup>	
Partner Wanted To	17.7% <sup>a</sup>	20.7% <sup>a</sup>	

N = 627 Current Cohabitators, N = 730 Premarital Cohabitators

Weighted with national sampling weights

a. Premarital cohabitor percentage differs from current cohabitor percentage

Table 3. Percentage of Married and Cohabiting Couples Selecting Multiple Reasons for Cohabiting

	Not Ready to Commit	More Sexually Satisfying	Share Living Expenses	Make Sure Compatible	More Independent than Marriage	Share in Caring for Children	Partner Wanted To
<b>Current Cohabitors</b>							
Not Ready to Commit	-----						
More Sexually Satisfying	6.4	-----					
Share Living Expenses	16.3	8.8	-----				
Make Sure Compatible	15.9	7.2	19.8	-----			
More Independent than Marriage	8.6	3.8	9.4	7.5	-----		
Share in Caring for Children	3.5	2.1	7.5	6.1	3.8	-----	
Partner Wanted To	7.3	4.8	12.6	9.6	4.5	4.3	-----
<b>Premarital Cohabitors</b>							
Not Ready to Commit	-----						
More Sexually Satisfying	4.0	-----					
Share Living Expenses	10.8	7.3	-----				
Make Sure Compatible	12.5	5.6	18.8	-----			
More Independent than Marriage	2.3	1.0	2.7	3.0	-----		
Share in Caring for Children	2.1	0.8	4.8	4.7	0.7	-----	
Partner Wanted To	2.9	2.5	5.9	5.5	1.1	1.4	-----

Table 4. Within-Couple Discordance In Reasons for Cohabiting

	No - Agree	Yes - Female Only	Yes - Male Only	Yes - Agree	Total Concordant	Male- Female Difference
<b>Current Cohabitor</b>						
Not Ready to Commit	45.8%	17.0%	16.9%	20.3%	66.1%	-0.1%
More Sexually Satisfying	79.3%	7.6%	8.4%	4.8%	84.1%	0.8%
Share Living Expenses	46.7%	14.7%	12.3%	26.2%	73.0%	-2.4%
Less Faithfulness than Marriage	96.3%	1.0%	2.0%	0.8%	97.1%	1.0%
Make Sure Compatible	48.3%	8.9%	13.2%	29.6%	77.9%	4.3%
More Independent than Marriage	74.0%	8.6%	7.4%	10.0%	84.0%	-1.2%
Share in Caring for Children	71.8%	6.6%	5.6%	16.0%	87.8%	-1.1%
Partner Wanted To	57.1%	20.0%	13.5%	9.4%	66.5%	-6.5%
<b>Premarital Cohabitor</b>						
Not Ready to Commit	63.0%	15.3%	11.4%	10.3%	73.3%	-3.8%
More Sexually Satisfying	81.9%	5.6%	7.5%	5.0%	86.9%	1.9%
Share Living Expenses	38.9%	20.0%	11.3%	29.7%	68.6%	-8.7% *
Less Faithfulness than Marriage	97.5%	2.1%	0.4%	0.0%	97.5%	-1.8%
Make Sure Compatible	40.4%	14.7%	15.1%	29.9%	70.2%	0.4%
More Independent than Marriage	88.4%	4.8%	5.4%	1.5%	89.9%	0.6%
Share in Caring for Children	85.5%	4.6%	37.8%	6.2%	91.7%	-0.8%
Partner Wanted To	69.6%	11.1%	13.3%	6.0%	75.6%	2.2%

N = 627 Current Cohabitors, N = 730 Premarital Cohabitors

Weighted with national sampling weights

Table 5. Regression of Current Relationship Quality on Reasons for Cohabitation

	Current Cohabitor			Premarital Cohabitor		
	Coef	SE		Coef	SE	
Cohabitation Reason						
Not Ready to Commit	-0.10	0.08		-0.03	0.07	
More Sexually Satisfying	0.22	0.11	*	-0.09	0.10	
Share Living Expenses	-0.01	0.08		0.04	0.06	
Less Faithfulness than Marriage	-0.54	0.26	*	0.05	0.34	
More Independent than Marriage	0.09	0.09		-0.02	0.12	
Share in Caring for Children	-0.38	0.11	**	-0.07	0.11	
Partner Wanted To	-0.03	0.09		-0.08	0.08	
Age						
30-44	-0.26	0.09	**	-0.15	0.11	
45-59	-0.18	0.10	*	-0.14	0.11	
60+	-0.58	0.21	**	-0.19	0.17	
Education						
Less than HS	-0.08	0.17		0.02	0.13	
Some College	0.02	0.10		0.04	0.08	
College Degree	0.00	0.12		0.13	0.09	
Race						
Non-Hispanic Black	0.08	0.12		-0.62	0.19	**
Hispanic	0.35	0.13	**	-0.11	0.12	
Non-Hispanic Other Race	0.04	0.14		-0.03	0.12	
Children in Household	-0.14	0.10		-0.17	0.07	*
Household Income						
20-40,000	0.18	0.12		-0.38	0.14	**
40-60,000	0.24	0.13	+	-0.15	0.14	
60-100,000	0.29	0.12	*	-0.21	0.14	
100,000+	0.18	0.15		-0.16	0.14	
Employment Status						
Unemployed	-0.11	0.10		-0.12	0.08	
Out of Labor Force	0.02	0.14		-0.13	0.11	
Male	0.25	0.07	**	0.17	0.06	**
Intercept	-0.31	0.16	*	0.39	0.17	*

N = 596 current cohabitators, 730 premarital cohabitators.

Reference categories are: to see if compatible; age < 30, high school graduate, non-Hispanic White, income < 20,000, and employed.