



## Research Report

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Heterosexual Cohabitation in the United States:  
Motives for Living Together among Young Men  
and Women

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Heterosexual Cohabitation in the United States:  
Motives for Living Together among Young Men and Women\*

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ABSTRACT

Cohabitation has become the modal path to marriage in the U.S. for heterosexual men and women, and is experienced widely whether or not marriage is the result. Consequently, understanding marriage formation, and living arrangements more broadly, requires a nuanced understanding of cohabitation. Drawing on data from 18 focus group interviews (n=138), supplemented by 54 semi-structured interviews with cohabiting working and middle-class young adults, this paper explores motivations and beliefs surrounding reasons to cohabit or refrain from doing so. Findings suggest that primary motives to cohabit include spending more time together due to affection, attraction, and logistics; sharing expenses; and evaluating compatibility. Notably, results also indicate gender differences in how cohabitation is perceived. Of concern to men is a perceived loss of freedom associated with cohabitation, while women voice concerns that cohabitation decreases their bargaining power and can delay marriage. Moreover, the ultimate goal of cohabitation for women is typically marriage, while, for men, the linkage between cohabitation and marriage is weaker. Our results suggest that gendered cultural schemas shape cohabiting unions, implying a gender gap in the perceived role of cohabitation in the courtship and marriage process.

## INTRODUCTION

Although most Americans marry at some point, heterosexual cohabitation has dramatically transformed courtship, the marriage process, and the life course of both adults and children. Today, the majority of marriages and remarriages begin as cohabiting relationships, most young men and women have cohabited or will do so, cohabitation has increased in all age groups, and cohabitation is increasingly a context for childbearing and childrearing (Bumpass and Lu 2000; Casper and Bianchi 2002; Manning 2002).

Not surprisingly, numerous social scientists have speculated on the sources of the dramatic rise in “living together,” which has co-occurred with other changes in family patterns such as increases in nonmarital childbearing and high levels of marital disruption. Sometimes the explanatory focus is broad, referencing long-term societal changes (e.g., changes in the economy, changes in the roles of men and women, and ideational shifts), and sometimes on more proximate factors such as improvements in birth control technology (i.e., the Pill), and the sexual revolution (Bumpass 1990; Lesthaeghe 1983; Lesthaeghe and Surkyn 1988; Popenoe 1988, 1993; Rindfuss and VandenHeuvel 1990; Thornton 1989; Thornton, Axinn, and Xie 2006; Thornton and Young-DeMarco 2001).

While these factors are important for understanding changing family patterns over the longer-term, to date we know little about how people themselves perceive cohabitation as a living arrangement and the beliefs, motivations, and meanings that underlie these perceptions. Arguably, this type of knowledge is critical for understanding the continued growth and increasing prominence of cohabitation in the family landscape. Drawing on data from focus groups and in-depth interviews representing a diverse sample of working and middle-class young adults, the purpose of this paper is to begin to provide that knowledge. Our emphasis is two-fold: identifying perceptions surrounding motivations to cohabit, and examining whether and how these perceptions may be gendered. While some research suggests that cohabitation is more gender egalitarian than marriage, these studies have largely been unable to explore subtleties, resting primarily on closed-ended attitudinal questions or on inferences from behavioral data. Sustained attention to gender, we argue, is just as critical for attaining a rich sociological understanding of the phenomenon of cohabitation as it has been for marriage.

Unlike most research on cohabitation, which has tended to be quantitative (see Seltzer [2000] and Smock [2000] for reviews), we rely on two qualitative methodologies: 18 focus groups consisting of young adults with and without cohabitation experience supplemented by 54 in-depth interviews with cohabiting men and women. The use of focus groups is driven by our primary goal of investigating cultural schemas about cohabitation and how they may be gendered. We use individual interview data as both a supplemental check on the robustness of findings from focus groups, to illustrate how people who are currently living in cohabiting relationships make sense of their motives, and to explore how this meaning-making is intertwined with their particular circumstances.

Another contribution of this paper is that we focus explicitly on young adults in the working- to middle-classes. This emphasis is very much in the spirit of family sociologist Frank Furstenberg’s observation that while there has been and continues to be scholarly emphasis on economically disadvantaged populations (e.g., Edin and Kefalas 2005), “working-class, lower-middle class families or even families in the middle of the economic distribution are concealed rather than revealed” in the large body of research that conceptualizes social class as a variable to be statistically controlled (Furstenberg 2006, p. 2). Indeed, one can make a strong case that people in the working and middle-classes have been relatively understudied in recent sociological examinations of union formation and marriage, although these groups constitute a majority of the population.

Overall, by analyzing young adults’ articulation of motives to cohabit or to refrain from doing so, our findings are poised to deepen our understanding of union formation in the contemporary U.S. Our attention to eliciting a range of motives, as well as to examining gender similarities and differences therein, has implications for theories of union formation, explanations for trends in cohabitation, and the development of new survey measures relevant to cohabitation.

## BACKGROUND AND SIGNIFICANCE

Cohabitation clearly remains on an upward swing. Recent data from the 2002 National Survey of Family Growth (NSFG) suggest that over 60% of women ages 25-39 have cohabited at least once (U.S. Department of Health and Human Services 2006). Comparable figures for the same age group from the 1995 NSFG, just seven years earlier, is 47-49% (Bumpass and Lu 2000). A change of this magnitude in such a short period of time is striking. Indeed, cohabitation has become an integral part of the courtship process, and even adolescents are expressing an interest in cohabiting at some point in the future (Manning, Longmore, and Giordano 2005).

The primary source of nationally-representative data on young adults' views about motives to cohabit is the first wave of the National Survey of Families and Households (NSFH), fielded in 1987-88. In a self-administered questionnaire, the NSFH asked unmarried (cohabiting and non-cohabiting) young adults (35 years old and under) about possible reasons one might want to cohabit. The item reads as follows: "Many couples these days live together without being married. Here are some reasons why a person might want to live with someone of the opposite sex without marrying: (1) it requires less personal commitment than marriage; (2) it is more sexually satisfying than dating; (3) it makes it possible to share living expenses; (4) it requires less sexual faithfulness than marriage; (5) couples can make sure they are compatible before getting married; (6) it allows each partner to be more independent than does marriage."

Respondents were asked to indicate the importance of each reason on a 7-point scale (from "not at all important" to "very important"). The most popular response, with 51% and 56% of young men and women endorsing it as important, was "couples can be sure they are compatible before marriage" (Bumpass, Sweet, and Cherlin 1991). The next most popular response, endorsed by just 28% and 26% of men and women, respectively, was "it makes it possible to share living expenses." None of the other reasons received affirmation by one-fifth or more, and gender differences are small for all reasons.

Beyond these data, which are arguably dated, there is a lack of direct empirical knowledge about motivations to cohabit. McGinnis (2003), in fact, notes that the courtship and intimate relationship literature rarely addresses cohabitation. While there have been a handful of qualitative studies based on in-depth interviews with cohabitators that illuminate the process of entering cohabiting unions and identify some reasons for moving in (Manning and Smock 2005; Lindsay 2000; Sassler 2004), none has focused primarily on motivations to cohabit, systematically explored how these may vary by gender, or included people who have never cohabited. The latter is essential because studying those who have not cohabited is necessary for gauging the cultural climate surrounding cohabitation. Further, many young adults who have not yet cohabited are likely do so in the future.

### Gender and Motives to Cohabit: What Do We Know from Past Research?

Although the NSFH data do not suggest gender variation in reasons to cohabit, some general attitudinal data about whether and in what circumstances cohabitation is desirable point, albeit not strongly, to possible gender differences. For example, the 2002 Monitoring the Future (MTF) survey of high-school seniors presented students with the following statement: "It is usually a good idea for a couple to live together before marriage." Sixty-five percent of young men and 54% of young women agreed (personal communication with MTF staff). Similarly, there is a gender differential, although small, in the views of white 31-year olds queried in 1993 about whether cohabitation is "alright": 64% of women and 72% of men agreed that it was (Thornton and Young-DeMarco 2001). While more dated, the NSFH tells a similar story. Among unmarried, non-cohabiting respondents ages 19-35, 41% of men agreed that they would like to live with someone before getting married compared to 28% of women. Moreover, men's approval of cohabitation appeared to depend less on marriage plans than women's. A greater percentage of men than women agreed that "It would be all right for me to live with someone without being married even if we had no interest in marriage" (Sweet and Bumpass 1992).

Yet the evidence truly is mixed on this point; recent data from the 2002 NSFG indicate that two-thirds of both male and female young adults (18-29 years old) who have never been married or cohabited disagree that “a young couple should not live together unless they are married” (National Campaign to Prevent Teen Pregnancy 2005). This finding suggests that for younger cohorts of men and women, cohabitation is perceived as normative in family formation with no apparent gender divergence.

Indeed, social scientists have typically seen cohabitation as a relatively egalitarian living arrangement, compared to marriage, a view in part established by Blumstein and Schwartz’s classic book *American Couples* (1983). Based on non-representative data gathered in the late 1970s, the authors found that cohabiting couples were more gender-egalitarian in some ways than their married counterparts, a conclusion reached by comparisons such as the relationship between partners’ relative incomes and beliefs in the male provider role. As Blumstein and Schwartz conclude, “For the cohabitators, the male-provider image loses its importance and other values take precedence. Most of these women are anxious to sustain their independence, avoiding the financial (and symbolic) domination they believe marriage to impose on women” (p. 61). This interpretation of cohabitation as gender egalitarian, at least more so than marriage, has been bolstered by evidence that those who cohabit tend to espouse more egalitarian gender attitudes than those who do not (e.g., Clarkberg, Stolzenberg, and Waite 1995; Lye and Waldron 1997; Thornton, Axinn, and Hill 1992).

Yet empirical evidence focusing on *behaviors* suggests that cohabitation does not function as an equal exchange, and that men and women may not experience cohabitation in similar ways. First, several studies indicate that cohabitation is not necessarily gender egalitarian. Brown (2000) finds cohabiting men’s preferences for the future of the relationship carry more weight than their partners’, suggesting that men have more power to determine whether the relationship ends in marriage. Brown thus speculates that there may be a “his” and “hers” of cohabitation just as there is for marriage. Another study finds evidence that cohabitation functions more on a principle of equality of exchange (e.g., greater similarity between partners in employment and earnings) than does marriage. However, and this is a key point, the study also finds that the risk of breakup *increases* when cohabiting women outperform their partners in the labor market. Indicative of gender asymmetry, there is no such effect when cohabiting men do better in the economic sphere than their partners (Brines and Joyner 1999).

Second, some research indicates that successful enactment of the traditional masculine role of primary breadwinning increases the likelihood that cohabiting couples will marry. Smock and Manning (1997) found that only the male partner’s income, education, and employment status significantly affect the likelihood of marriage (see also Brown 2000; Oppenheimer 2003; Sanchez et al. 1998; Smock, Manning, and Porter 2005; Thornton, Axinn, and Xie 2006; Xie, Raymo, Goyette, and Thornton 2003; Wu and Pollard 2002; see Sassler and McNally [2003] for an exception). Additionally, based on interviews with 30 cohabiting couples, Sassler and Miller (2006) find that the couples largely conform to traditional gender roles in terms of relationship progression. The majority of couples expecting to marry believe that the male partner should propose and the female partner should wait for that proposal.

At a minimum, the empirical literature raises the possibility that the meanings associated with motives to cohabit may differ for men and women. Drawing from a range of literatures, below we briefly outline several other reasons to expect gender variation in motives to cohabit or avoid it.

First, the literature on intimate relationships indicates that both men and women are motivated to live together for love (Prager 2000), or at least due to affection and attraction, with young adults seeking the intimacy and commitment afforded by greater interaction and interdependence. These reasons represent “relationship-driven” motives (Surra and Hughes 1997). Yet, girls and boys are typically socialized in family contexts, local environments, and a broader culture in which they learn about gender distinctions, with women portrayed as more “relational” and nurturing than men (e.g., Blair-Loy 2003; Hays 1996; Hochschild and Machung 1989). The upshot of such socialization may be that women value the emotional elements of relationships more than men (Gilligan 1982).

Second, cohabitation generally allows for more regular access to sex than dating, and research indicates that sexual intimacy is an important feature of interaction within intimate relationships. Yet there is also some consensus among relationship scholars that women more frequently expect emotional

intimacy in sexual interaction than men, for whom intimacy is not necessarily a prerequisite for sex (Brehm, Miller, Perlman, and Campbell 2002). Interestingly, a report suggesting that young people be cautious about deciding to live together outside of marriage speculates that women perceive cohabitation as a step towards marriage and men see it more as a sexual opportunity (Popenoe and Whitehead 1999: p. 20-21).

Third, contemporary courtship practices typically involve couples spending significant amounts of time together to learn about each other and gather information about whether a partner is suitable for marriage and likely to remain in a marriage “till death do us part” (Brehm et al. 2002; Youm and Paik 2004); this is a means of reducing risk and uncertainty. Cohabitation certainly provides ample opportunity for couples to learn about one another through sharing a residence. As noted, the NSFH indicates that testing relationship compatibility was the most common reason selected by both men (51%) and women (56%) for cohabiting. While we thus anticipate that both men and women will articulate that cohabitation is an important testing ground for intimate relationships, there may be gender variation in how this motive is conceptualized or expressed. Some recent studies suggest that women feel social pressure to marry (Lewis and Moon 1997; Reynolds and Wetherell 2003), and possess a greater “drive to marry” than do men (Blakemore, Lawton, and Vartanian 2005).

Fourth, cohabitation implies increasing involvement in couple-oriented activities, with research on intimate relationships indicating that interdependence is a key characteristic of romantic relationships (Brehm et al. 2002). Sharing a residence also implies that romantic partners may need to account for time spent away from their partners to a degree that far exceeds dating. These processes could be experienced as not wholly positive because they entail a loss of independence. Additionally, as two individuals become an “us,” sexual exclusivity is typically assumed. Extrapolating from findings already referenced, we expect that women may be more inclined to perceive interdependence as a motive for cohabitation, while men may express some concerns about loss of autonomy, possibly including the expectation of fidelity. Notably, in response to an NSFH survey item about reasons one would *not* want to cohabit, only about one-quarter of young men (24%) and women (28%) claim they would avoid cohabitation because it requires more sexual faithfulness than dating. Our data will allow us to examine whether people raise issues about autonomy and sexual fidelity when using a more open-ended format than surveys permit, and how the discourse surrounding these issues may vary by gender.

Fifth, dating couples may move in together for pragmatic considerations, most notably to save money on rent and other living expenses, as a few recent qualitative studies suggest (Manning and Smock 2005; Lindsay 2000; Sassler 2004). While only about one-quarter of both men and women in the NSFH cited “sharing living expenses” as an important reason to cohabit, this reason nonetheless received the second highest endorsement (Bumpass et al. 1991).

Sixth, motives to enter a coresidential union could well be influenced by perceived consequences of ending the relationship. What may be most pertinent is that cohabitation dissolution is not legally regulated on par with marriage. Thus, women might perceive cohabitation as economically riskier than marriage due to the continuing gender disparity in earnings, and be more favorably inclined towards marriage relative to men. Although cohabiting women are more likely to be employed than married women, cohabiting men nonetheless earn more than cohabiting women (Avellar and Smock 2005; Casper and Bianchi 2002; Fields 2004). Investigating the economic consequences of the dissolution of cohabiting unions, Avellar and Smock (2005) find that women indeed experience a steeper economic decline than men. For their part, men may perceive or experience cohabitation as more advantageous than marriage. Given that cohabitation is typically more gender egalitarian in terms of labor force involvement than marriage, the arrangement relieves men of primary breadwinning responsibilities, while still providing them with domestic support; studies show that, even in cohabiting unions, women perform the majority of domestic work (South and Spitze 1994; Gupta 1999; Miller and Sassler 2005).

Finally, some young adults may be motivated to cohabit by a desire to create a two-parent family context for a child. Between the early 1970s and early 1990s, young single, non-cohabiting pregnant women became increasingly likely to begin cohabiting prior to childbirth (Raley 2001). Further, by the early 1990s, such women were as likely to cohabit as to marry in response to a pregnancy. While

cohabitation may not provide the legal protections or social support of marriage (Eggebeen 2005), it does involve living circumstances akin to marriage. For some couples, cohabitation may be the best alternative if they or their partners do not feel ready to marry or are not yet 'marriage material' (Manning, Smock, and Bergstrom 2004). While we do not expect wide endorsement of cohabitating for the sake of children, some individuals who have had children may report this as a motive to cohabit. Given that the costs of children are typically borne by women if a relationship ends, alongside the well-known instability of cohabiting relationships, we would also expect women to be more likely than men to report pregnancy and/or children as a motive to cohabit.

### Current Investigation and Conceptualization

When conducting research in a poorly understood culture, qualitative work on how topics are conceptualized seems essential. We are *in* a culture which we understand poorly with respect to what intimate relationships of various types mean. Hence, we must begin afresh with qualitative explorations of how young people think about different types of relationships... (Bumpass and Sweet 2001, p. 297)

This paper makes several contributions to knowledge. First, it ascertains young adults' perceptions of motivations to cohabit in their own words, as well as motives to avoid cohabitation, without being constrained by a priori response categories available in close-ended survey questions. In this way, our research is informed by the social psychological paradigm of symbolic interactionism, which stresses the importance of understanding the subjective meanings and interpretations people ascribe to events and relationships (Mead 1934; Stryker 1972). It is these meanings that inform behaviors. As suggested by the principal investigators of the NSFH quoted above, knowledge is likely to be advanced by using qualitative methods to attain a more nuanced understanding of how young adults are thinking about cohabitation. The NSFH did not derive its questions and response categories from any form of qualitative research.

Second, while there is a burgeoning literature on cohabitation, we have virtually no direct evidence about *why* people are increasingly making the decision to cohabit. Quantitative research and the data on which it is based have come quite a long way in the last two decades in terms of documenting cohabitation patterns, examining fertility with cohabiting relationships, comparing cohabiting relationships to other union types, exploring the determinants of whether a cohabitation ends in break-up or marriage, and evaluating the implications of cohabitation for children, to name but a few areas of inquiry (Seltzer 2000; Smock 2000). Further, while there is a growing body of research focusing on union formation that takes account of cohabitation, these studies either examine transitions into marriage or examine factors associated with whether an individual marries versus cohabits (see Smock, Manning, and Porter 2005, Table 1, for a summary of such studies). Arguably, we lack research dedicated solely to exploring why young adults may decide to cohabit or not to cohabit. This is especially problematic given evidence that many young people are not seriously considering marriage as an option when they decide to cohabit (Manning and Smock 2005).

Third, we use a qualitative method that is relatively underrepresented in sociological studies of family phenomena. Drawing on 18 gender and race/ethnic homogenous focus groups, we systematically explore similarities and differences by gender for Latinos, whites, blacks. Focus groups share many of the same strengths as other kinds of qualitative methods. Foremost, these include the opportunity to understand the world as seen by the target population, discover new concepts, generate new hypotheses, and understand complex motivations that are not constrained by pre-determined categories (Knodel 1993, 1997; Lin 1998; Morgan 1993, 1996, 1997, 1998). While our central focus is to explore motives to cohabit and how these may be shaped by gender, we are also informed by the theoretical perspective of "intersectionality." Intersectionality posits that race/ethnicity and gender are interactive domains and cannot be examined separately (Adams 1998; Browne and Misra 2003; Collins 1998; Hill and Sprague

1999; King 1988; Weber 1998). We are thus sensitive to racial/ethnic variation in patterns that may emerge.

Fourth, most studies using mixed methods combine qualitative and quantitative methods. Ours, instead, supplements focus group interviews with in-depth interviews. In tandem, these forms of data collection can enable a richer understanding of the subject matter in question. Specifically, we argue that focus group discussions tap broad cultural meanings, eliciting *cultural schema*, with schemas defined as frameworks and habits of thought people use to make sense of the world (Sewell 1992). Data from in-depth interviews are complementary, being more informative about how individuals' resources (e.g., material resources such as money or non-material resources such as information) condition the ways that cultural schemas are used, manipulated, rejected, or incorporated (e.g., Sewell 1992; Johnson-Hanks, Bachrach, Kohler, and Morgan 2006). Thus, our approach acknowledges that people are not passive receivers of cultural schema. Rather, they are agentic, sometimes using or modifying schemas to shape their actions and make sense of their lives (DiMaggio 1997; Johnson-Hanks et al. 2006; Swidler 1986, 1992). To take an example relevant to gender, Blair-Loy (2003) shows how elite, high-earning women from the nation's top professional schools are powerfully affected, and their actions shaped, by the gendered and contradictory nature of what she terms the "family devotion" versus "work devotion" cultural schemas; these contradictory schemas become particularly salient upon childbearing for women, affecting many women's actions.

In the analysis that follows, we use in-depth interviews, in addition to data from the focus groups, in two ways. First, we provide illustrative detail from one narrative to demonstrate how cultural schema(s) may be deployed in actual cohabiting relationships. Second, the individual interviews are valuable as a general "check" for whether similar themes emerge. Throughout our presentation of results, we therefore intersperse findings from the focus groups with material from the in-depth interviews. As we describe below, this check is admittedly a bit rough. Not only do the methodologies clearly differ, which can be advantageous, but the interview protocols and study purposes differ in some respects as well.

## RESEARCH DESIGN AND METHODS

Our analyses use textual data from focus groups and semi-structured in-depth interviews of young adults, largely from the working and middle classes. At the time of interview, most of the focus group interviewees resided in the Southeastern Michigan area and the individuals interviewees in the Toledo, Ohio metropolitan area.

### Research Design: Focus Groups

A focus group is a small group of individuals that discusses pre-selected topics facilitated by a trained moderator. Our research design and moderator guide were informed by input from focus group experts, one of whom is well known as a national leader in the use of focus group methodology to investigate social phenomena (Morgan 1993, 1996, 1997, 1998), and the other for his pioneering use of focus group methodology in population studies (Knodel 1995; Knodel, Chamratrithirong, and Debavalya 1987; Knodel, Havanon, and Pramualratana 1984).

**Recruitment.** Several methods were employed to recruit participants in the Detroit Metropolitan area and in other parts of Southeastern Michigan, including advertisements in local papers; flyers posted at strategic locations such as community centers, churches, bus stations, gyms, grocery stores, restaurants, community colleges; emails to group lists; and face-to-face recruitment at organizations serving specific populations (e.g., Latinos). A cash incentive of \$40 was provided for participation. For difficult to recruit groups, we also paid a small "finders fee" for persons bringing in additional participants.

Potential participants were screened for inclusion on three sociodemographic criteria. The first was age, targeting individuals in their early-20s to mid-30s (although one Latina was 39 years old). At these ages, people are likely to have had experience with union formation decision-making, or are in the midst of making such decisions. While we recognize potential variation in motives to cohabit at other points in the life course, this age group represents the generation making decisions about union formation today, and is experiencing the highest rates of cohabitation yet recorded. Second, we screened to attain race/ethnic- and gender-homogenous groups. Finally, we screened on educational attainment to recruit from the working and middle classes.

**Focus Group Sessions.** A total of 18 race/ethnic- and gender-homogenous focus groups (i.e., Latino, black, and white men and women) of approximately 6-10 individuals each (N=138), were conducted between October 2003 and July 2004. Such “segmentation” facilitates open discussion because group participants see themselves as similar to one another (Morgan 1996). The sessions generally ran two hours and were recorded with both audio and digital recorders.

Prior to the session, each participant filled out a form ascertaining basic sociodemographic data (e.g., employment status, age, marital status, whether ever cohabited). Each session was led by one of six moderators (three female, three male), all of whom were trained by David Morgan, and worked closely with the authors to ensure a common understanding of the scientific purpose of the project, of each question, and to ensure consistency across groups. While moderators were matched to the gender composition of the group, we were able to only partially match on race/ethnicity. Given the subject matter, matching by gender was given priority. As noted by Umana-Taylor and Bamaca (2004), when the vast majority of people in the room are of the same race/ethnicity and gender, such homogeneity dominates the atmosphere with the race/ethnicity of the moderator becoming less salient.

The moderator guide covered several topics: positive and negative aspects of cohabitation, why some couples might decide to move in together rather than date or marry, why someone might *not* want to cohabit, what it takes to be “ready” to move in with a boyfriend or girlfriend, how to advise a friend who is thinking about cohabiting, how being single or dating is different from living with a romantic partner, whether and what kinds of things might change when someone moves in with a boyfriend or girlfriend, why couples who are living together might decide to marry, and several other issues.

Relevant to our interpretation of the data, the moderators stressed that while we were interested in participants’ views, concrete examples could come from the experiences of friends or relatives. Additionally, the guide was formulated so that questions and probes were typically phrased in broad, rather than individualistic, terms such as, “Why do you think some people decide to move in together without getting married?” or “What do you think leads some couples who are living together to get married?” This encouraged participants to express general perceptions. As a warm-up exercise, participants were also asked to list three positive and three negative aspects of living together without being married on 3 X 5 note cards. These cards proved enormously useful for gauging the dominance and range of themes.

Each session also included an assistant moderator, either a co-author or another of the six moderators. The assistant’s role was to observe and take notes on interactions, non-verbal cues, or statements that might not be captured via the recorders (Krueger 1998). Occasionally, the assistant asked additional questions at the end of the session or probed responses in more depth.

### Research Design: In-Depth Interviews

Our in-depth interview data are drawn from interviews with young adults who were currently cohabiting when interviewed in 2002 (n=54).

**Recruitment.** At the time of interview, respondents all lived in the vicinity of Toledo, Ohio, with the population of Toledo being quite similar to the nation as a whole with respect to racial composition, average education, median income, and marital status composition. We recruited by means

of personal contacts, and through encounters with potential respondents at various community venues (e.g., in the laundry mat, grocery store, restaurants). Similar to the focus groups, we offered a cash incentive of \$40. Given our goal of obtaining a diverse sample, some respondents were recruited from areas in the community where the pool of prospective participants had a greater probability of being a specific race/ethnicity or gender. Additionally, approximately 30% of respondents were referred by participating respondents.

**Interview Sessions.** We used an experienced female interviewer to conduct our interviews. She is a member of the Toledo community and has been interviewing economically and racially diverse populations for years in other research projects. The co-authors worked closely with her to ensure common understanding of the scientific goals of our study.

The interviews were extensive, lasting two hours on average. While the interview included questions about motives to cohabit, and provided other opportunities for respondents to express or elaborate about reasons for deciding to cohabit, it is important to underscore that topic coverage was quite broad, and not tailored specifically to the topic of this paper. To illustrate the scope of content, we asked about issues ranging from how respondents came to the decision to cohabit, to a number of aspects of the process of moving in together, to feelings about marriage when respondents began living with their partners, to multiple aspects of the relationship itself (e.g., conflict, relationship quality).

### Sample Characteristics

As shown in the last row of Panel A in Table 1, the focus groups include 22 white men, 26 white women, 22 black men, 26 black women, 17 Latinos, and 25 Latinas. Groups range in size from 5 to 10, with an average of 7 to 8 per group, a size both manageable for discussion and providing sufficient opportunity for variation in opinion (Morgan 1998).

The mean age of focus group participants is middle-to-late-20s (26 to 29). In terms of socioeconomic characteristics, our goal was to gather data from largely working and middle-class young men and women – neither the very poor nor the privileged. Among white men, 77% have less than a college degree; analogous figures for other groups are 47% for white women, 82% for black men, 62% for black women, 47% for Latinos, and 56% for Latinas. Overall, 32% of the men and 17% of women have a high school education or less. Representative occupations include groundskeeper, janitor, receptionist, secretary, social worker, delivery driver, customer service representative, health care aid, web developer, baker, and alarm technician; 50 participants are in school full or part-time, often in combination with full or part-time employment (not in table).

Table 1 indicates that a substantial proportion of participants did not grow up with both biological parents through age 16, with the percentage ranging from 33–43% for whites and Latinos, to 68% and 58% for black men and women, respectively. These figures are roughly consistent with documented racial differences in levels of marital instability (Raley and Bumpass 2003).

As desired, there is substantial variation in terms of union statuses and experience. The percentage of currently married participants ranges from a low of 18% for black males to 44% for Latinas. While the percentage currently cohabiting ranges widely from 5% to 41%, the percentage *ever* cohabiting is precisely on target with nationally representative estimates of cohabitation experience (Bumpass and Lu 2000): 40% to 54%, depending on the group.

Panel B provides information on the in-depth interviewees. There are 10 Latinos, 10 Latinas, 7 white men, 10 white women, 10 black men, and 7 black women in our sample. Given the requirement that respondents be cohabiting at the time of interview, it is not surprising that their sociodemographic profiles are less advantaged than those of the focus group participants. Cohabitation remains somewhat selective of those who are less advantaged, and cohabitators in better economic positions tend to marry and do so more quickly (Bumpass and Lu 2000; Oppenheimer 2003; Smock and Manning 1997; Thornton, Axinn, and Xie 2006; Wu and Pollard 2000). None of the black women, Latinos, or Latinas graduated from college, although 14% of white men, 30% of white women, and 10% of black men have done so.

Table 1. Characteristics of Focus Group Participants and Cohabiting Interviewees by Gender and Race/Ethnicity

	White Men	White Women	Black Men	Black Women	Latinos	Latinas
<b>A. Focus Group Participants</b>						
Age (mean)	26.6	28.6	26.9	25.8	27.5	27.5
Educational Attainment						
% High School or Less	36.3	12.0	36.3	23.0	23.5	16.0
% Technical/Some College	40.9	35.0	45.4	38.5	23.5	40.0
% College Graduate	22.7	53.8	18.0	38.5	53.9	44.0
% not growing up with biological parents through age 16	33.0	33.0	68.5	58.0	42.0	33.0
% Ever cohabited	50.0	53.8	45.4	53.8	41.2	40.0
% Currently cohabiting	5.0	31.0	18.0	11.5	41.0	16.0
% Currently married	23.0	30.0	18.0	23.0	35.0	44.0
N	22	26	22	26	17	25
<b>B. Cohabiting Interviewees</b>						
Age (mean)	27.4	28.9	24.5	24.1	22.4	23.2
Educational Attainment						
% High School or Less	14.3	10.0	60.0	71.4	80.0	40.0
% Technical/Some College	71.4	60.0	30.0	28.6	20.0	60.0
% College Graduate	14.3	30.0	10.0	0.0	0.0	0.0
% not growing up with both biological parents through age 18	86.0	70.0	71.0	60.0	80.0	50.0
N	7	10	10	7	10	10

Typical occupations in the cohabiting sample include prison guard, housecleaner, landscaper, beautician, medical assistant, roofer, restaurant hostess, construction worker, and dialysis technician (not in table).

In addition, the family backgrounds of the cohabiting sample indicate higher levels of instability than the focus group sample: 71% of black women, 60% of black men, 50% of Latinas, 80% of Latinos, 70% of white women, and 86% of white men did not grow up with both biological parents through age 18. While the focus group question is based on age 16 rather than 18, the discrepancy in question wording is unlikely to account for these differences.

### Coding and Analysis

Our analyses proceeded through analytic induction, whereby categories are derived as they emerge from the data (Glaser and Strauss 1967). We used Atlas/ti, a software program that assists with coding and analysis of qualitative data (Weitzman, 1999) and provides tools to manage, store, extract, compare, explore, and reassemble meaningful pieces of data flexibly and systematically. The development of the

coding scheme was an intensive, evolving, and central analytic task. Essentially, coding applies a meaning or interpretation to a segment of data — in this case, textual data. It consists of creating categories and marking segments of text with codes to represent the categories. A single paragraph or sentence may contain one or several codes, and these codes may overlap with other text segments.

We began by coding the focus group data. Coding schemes developed by the co-authors in “independent collaboration” whereby codes were initially independently arrived at, then jointly vetted. They were developed inductively, dictated by the content of the focus group discussions. The process was iterative with codes continually re-evaluated either to accommodate more codes or collapse others to minimize redundancies. Analyses were similarly accomplished in “independent collaboration.” Themes that emerged in the discussions with greatest frequency became the analytical foci. Initially identified independently by the co-authors, these themes were subsequently collaboratively discussed and evaluated to determine the most relevant themes and evaluation gender differences and similarities.

Coding of the in-depth interviews followed a similar protocol. For the purposes of this paper, we used the focus group coding scheme to guide coding and analysis of the in-depth interviews. The focus group codes were mapped onto the in-depth interview coding scheme by identifying similar codes or, in some cases, collapsing or re-categorizing in-depth interview codes to parallel codes identified by the focus groups. While the codes matched quite well in many cases, some complexities arose because of the slightly different questions and content. For example, focus group participants were asked to list three positive and three negative aspects of cohabitation on note cards while in-depth interviewees were asked to identify advantages and disadvantages of cohabitation based on their experiences; the latter often mentioned only one or perhaps two. The upshot is that it is important to be mindful that there was less emphasis on motives to cohabit in the in-depth interviews than in the focus groups.

In the quotes that follow, hyphens at the beginning of a line within an italicized quote paragraph indicate a new speaker in a focus group. The end of each quote, whether from an individual or a group interview, is followed by a two-letter code in parentheses indicating the gender and racial identity of the respondent or the composition of the focus group. The first letter represents the racial composition: B indicates black, L indicates Latino/Latina, and W indicates white. The last letter indicates the gender composition of the focus group or gender of the individual interviewee: M for men, F for women. The notation in parentheses following focus group quotes also contain the date of the focus group. Individual interviews are flagged by an interview identification number between 001 and 130.

## RESULTS

Across racial and ethnic groups, the young adults in our focus groups and in interviews discussed similar general motivations for cohabiting with a romantic partner, many of which related to wanting to spend more time with one’s partner, the desirability of sharing financial burdens, and the importance of testing compatibility.<sup>1</sup> But there were gender differences in how these motivations were perceived and in how cohabitation was viewed as linked to marriage and valued relative to marriage. There were also gender differences in perceptions of the disadvantages of cohabitation across racial and ethnic groups, with women more likely to view cohabitation as delaying marriage and lessening their bargaining power for marriage, and men expressing concerns about cohabitation curtailing one’s freedom. Most broadly, men and women expressed different expectations for cohabiting relationships, suggesting gender divergence in perceptions of the role of cohabitation in the union formation process. Gender differences were more pronounced than variation in responses between race/ethnic groups or within groups.

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<sup>1</sup> While we use the term “motivation” here to characterize men’s and women’s reasoning behind cohabitation, we recognize that these are not always conscious, intentional choices. Indeed, some young adults in our focus groups spoke of people who began to live with a partner unintentionally, as when a lease was up or as a partner slowly began bringing over more of his or her personal belongings. This is consistent with findings reported by Manning and Smock (2005) and Sessler (2004).

### Moving in to Spend More Time Together: Love, Sex, and Pragmatics

Focus group participants agreed that cohabitation provides a way to enjoy or enhance a relationship by spending more time with a romantic partner: “*You feel like you don’t want to be without the person. You want to spend every moment, you know?*” (BF 11-04-03). Individual interviewees also raised this point: “*Well I know I thought that us moving in with each other ...we’ll be able to see each other more often*” (WM 038).

For many, the desire to spend more time together was buttressed by pragmatic considerations or motivations, the logic being that the couple is already spending so much time together, moving in just “makes sense.” The following comments were typical: “*[When you cohabit] you don't have to travel across town [to] meet up with her. It's easier to go out, you know, instead of saying, 'Hey, I'm going to be over to pick you up at 8:30, ' say, 'I get off at 5:30 and be ready by 6:00'*” (WM 12-9-03), and “*if I was going to be there more, we might as well live together.... instead of driving to see each other all the time*” (BM 125).

Although men and women agreed that cohabitation enhanced relationships by allowing partners to spend more time together, the women’s focus groups were more likely to reference “love,” while male focus groups were more likely to mention sex. Consider one man’s speculation on a difference between men and women when it comes to romance:

*Most girls want to have the connection with the guy and uh, know that it's a relationship, and 'cause women, their number one thing in life is to have good relationships with people. That's the one thing that they strive for, the main thing that they strive for. Guys, I mean, the thing that they strive for is sex, so it's kind of a tradeoff. (WM 12-9-03)*

While it is important to be cautious about quantifying qualitative data, analysis of the note cards suggests that female focus group members were more than three times more likely than their male counterparts to cite “love” as a motivation to cohabit.<sup>2</sup> This interpretation is also buttressed by analysis of the incidence of the topic being raised, the duration of discussion, and consensus on the issue within groups. One Latina’s comment referencing love was typical in explaining the decision to cohabit: “*You think you're never going to be in love like that again and, you know – like in this crazy way – and it makes it an easy issue*” (LF 11-15-03).

Although the men’s groups spontaneously cited love as a motivation to cohabit much less often, when probed, men agreed that emotions are an important reason to cohabit. Thus, asked specifically if love was a factor in deciding to move in with a partner, men concurred: “*I guess I was just assuming that that was one of the largest factors*” (WM 4-14-04).

*I got a feeling love is the underlying – maybe if it's not love, it's got to be at least deep feelings, you know, its got to be something like – you are not going to just move out of your parents' house and just pick somebody like, you know, 'So anyway, let's go and move in together,' you know. So I feel like there's got to be some kind of deep feelings. (BM 12-6-03)*

Moreover, consistent with research on adolescent romantic relationships (Giordano, Longmore, and Manning 2006), cohabiting men interviewed individually were just as likely as their female counterparts to mention love as a reason for cohabiting: “*I mean I knew she was just there, it was another girl, and then after awhile, I just started, we started dating more and more, staying together more and more, and then just basically fell in love*” (LM 074). Another man’s response also suggests that love was implicit in the motivation for cohabiting. In fact, he initially seemed confused by the question of why he decided to live with his girlfriend: “*We was just real close. I love her*” (BM 083).

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<sup>2</sup> There is a debate about whether the focus group or individuals constitute the unit of analysis in focus group research (Morgan 1996). We are agnostic about this issue, but believe the note card data are useful to summarize the dominance of particular themes.

Consistent with our expectations, male focus group members were roughly four times more likely than females to volunteer sex as a reason to cohabit. This gender difference is corroborated by the in-depth interview data which indicate that men were over twice as likely as women to reference sex. As one man in a focus group put it, “*you moved in for it, [so] just roll over and get it*” (BM 11-15-03). Another man said, “*I think in the back of a lot of people's heads we are actually doing it to have easier access to sex and be with one another as much as we want*” (LM 12-13-03). Individual interviewees agreed: “*when it comes to the sexual aspect, it's just much easier*” (WM 025).

Men also cautioned that living with girlfriends could carry the risk of losing the “romance” in the relationship, because the routine of everyday life erodes erotic excitement relative to dating:

*I think things could conceivably become less romantic if you move in with someone because now it's not just, you know, you're seeing this person like three or four times a week and you're going to go out and see a band or you're going to go out and have a nice dinner, um, and then maybe you'll spend the night or whatever, but now you have to deal with, like, washing dishes and paying the cable bill and laundry and really mundane things with that person that don't have any romance inherent in them.* (WM 12-9-03)

When asked specifically about sex in cohabitation as compared to dating, men in the in-depth interview sample agreed that some degree of monotony sets in with cohabitation, challenging the quality of the couple's sex life: “*Well you just have to be more uh, uh I don't know, uh open, have more imagination I guess. I don't know (laughing)*” (WM 055).

Women, both those in the groups and the individual interviews, had little to say about sex or about loss of romance. A single remark was made in one group:

*I hate to say it, but I'll say it again – I think that one of the reasons that people do want to move in together is because they have, you know, sex and I think that is the driving force behind a lot of this.* (WF 11-14-03)

While no one disagreed, discussion quickly moved to other issues.

While our results are as expected, we would argue that some of the gender variation in articulated emphasis on sex and love may, at least in part, ensue from the social context in which data are collected. Wight (1991), for example, finds that adolescent boys are much less likely to objectify girls or focus on male sexual gratification in individual interviews than in peer settings.

### Financial Considerations: “Two's Cheaper than One”

All 18 focus groups and the majority of individual interviewees (74%) discussed financial advantages associated with cohabitation, suggesting that a lack of economic resources encourages cohabitation. This was a highly dominant theme, with men and women across race/ethnic groups agreeing that moving in with a partner allows couples to save money by pooling resources and splitting a variety of expenses such as rent, gas, electricity, and groceries. “*I think finances play a factor, you know, having an individual split your bills or the cost of living. It helps out*” (BF 11-04-03). “*I think some people [cohabit] for financial reasons, like they can't afford to get a place by themselves, so they move in with their girlfriend 'cause, you know, it's cheaper to split the cost*” (WM 12-9-03). One in-depth interviewee made the connection between financial considerations and her decision to cohabit explicit: “*Why did I move in with Peter as opposed to getting my own place right away? Money*” (WF 001). Repeatedly, members of our sample offered reasons for cohabitation such as “*Most people do it because of the bills,*” “*Why are we paying for two apartments? Let's move in...*” or “*Two's cheaper than one.*” A group of men had this interchange on the topic:

*-The whole situation that I guess people our age are into . . . people have to rent and they start out usually when they leave their parents' house or they are going to school, they start single and renting, right? . . . By the time the end of the lease is approaching they might be dating someone and they are already into an intimate relationship with that*

*someone, so things start to get mixed up, you know, and then all of a sudden it might be just like 'oh, you know, why don't we just, you know—*

*-Hey, you can stay with me. (LM 11-19-03)*

A woman in one focus group emphasized the financial logic of moving in when couples are already spending a great deal of time together: *"I mean we spent the majority of our time together, but yet we were both paying at two separate places and it just made more sense for us to live together."* (BF 10-11-03) Further, some focus group members stated that it is nearly impossible financially to live alone unless one has a *"higher degree in education and a chance at a job that makes on the higher end of money"* (WF 4-3-04). One woman, contemplating cohabiting with her boyfriend, commented:

*I have been considering moving in with my boyfriend because I live in an apartment right now and they are changing management and my rent is going to go up so rather than continuing to rent I looked into buying a house and again it's about the finances, ... and I know with his income added to the mortgage we could make it work. . . . So I'm considering it. (WF 4-3-04)*

Another type of financial consideration revolved around evaluating whether a potential cohabiting partner is economically stable. Young adults expressed that, ideally, it was important that each partner be financially responsible (e.g., good credit, debt-free, having a job, earning enough money to pay the bills) prior to moving in together, with debt or bad credit making cohabitation less attractive to a potential partner. This suggests an assessment of potential partners' financial responsibility may be made even prior to moving in, reminiscent of the "pay and stay" rule enforced by some of the low-income mothers interviewed by Edin (2000):

*I: When you first started living together, what needed to be in place?*

*R: Money. (BM 104)*

*It is like you need to know if this person is going to pay half the bills, you don't want to get in on a lease with somebody who, you know, with bill collectors.*

*-Exactly.*

*-That part is important. (BF 10-11-03)*

*[I'm looking for] financial stability on their part. Because I know girls that shop too much. So if they can't pay their bills, then why am I going to sign a lease with them?*

*-Moderator: And how do you think you'd know that?*

*-I would [have] the chance to know her. I would have had to go out with her for a while before I would even consider living with a girl, so I would know her pretty well before that even came up. And if, you know, somebody that are complaining about their bills like, 'Oh I don't have anything in my account' or whatever, you can figure it out. It's pretty obvious if it's bad. (LM 11-19-03)*

Although there appears to be a requirement that both men and women be in reasonable economic shape, our data suggest that the normative expectation that the male ought to be the primary provider persists: 13 out of the 18 focus group discussions included comments about finances that echo traditional gender roles. Moreover, this was true in all but one of the men's groups. The following comments are illustrative: *"I mean if I moved in with a guy I would still like him to pay for things like dinner and a movie and stuff like that"* (WF 4-03-03) and:

*It all comes to a point where a man is like, okay, I need to make money so I can attract the best kind of woman. Because the kind of woman you want might want you if you are stable or can care for her, can pay the bills. (BM 11-15-03)*

Not only are financial considerations perceived to motivate entrance into cohabitation and serve as a litmus tests for the suitability of a particular partner, they also play a key role in expectations of cohabitating unions transitioning into marriage. Many of our in-depth interview respondents expressed a desire to marry, but perceived a lack of financial stability or low earnings as preventing them from doing so.

*Cohabitation, I think it's alright, I mean, you see someone you love and if you want to have a big wedding, you can't afford it, you go live with them until you can afford it. (LM 056)*

Here, too, the typical expectation was that the male be the primary breadwinner, and that marriage would be more viable if the male partner were economically viable. Men in both samples seemed acutely aware of this:

*What leads couples that are living together to get married? When the man has lots of money. Or when the man shows that he's capable, maybe he's not loaded, but he proves that he is capable of taking care of her. (WM 10-23-03)*

Cohabitation, then, might also be understood as being motivated by a lack of perceived financial readiness for marriage, providing a fall-back option for couples who wish to live in a marriage-like relationship but feel they have inadequate financial resources to marry (see also Smock, Manning, and Porter 2005).

Still, the most dominant economic theme evident in our data was the financial benefits associated with cohabitation. These findings are consistent with Sassler's (2004) qualitative study of 25 cohabiting men and women, even though that study was fielded in the New York metropolitan area where rent is more expensive. Arguably, then, the economic benefits of cohabitation have been, by and large, underplayed in the social science literature in comparison to the stress placed on the economic benefits of marriage. There is a quite large sociological literature on marriage and economic circumstances (e.g., Carlson, McLanahan, and England 2004; Lichter et al. 1992; Oppenheimer 2003; Smock and Manning 1997; Smock, Manning, and Porter 2005; Sweeney 2002; Xie et al. 2003; Waite 1995; Waite and Gallagher 2000), but little research on the ways in which the decision to cohabit may be driven by the economic advantages inherent in sharing a residence by splitting expenses or that emphasizes the pecuniary benefits of living together ( but see Avellar and Smock [2005], Edin [2000], and Kenney [2004]).

### Living Together: Pregnancy and Parenting

Increasingly young adults are cohabiting with pregnant partners, or cohabiting in response to a pregnancy (Raley 2001; U.S. Department of Health and Human Services). In 1985-89, approximately 9% of women having first births were cohabiting with the father, with this percentage rising to 16% between 1997 and 2002. Cohabiting women are also substantially more likely to report their children as "planned" than non-cohabiting single women (Manning 2001; Musick 2002).

Perhaps because this is still not a normative phenomenon, the issue was very minor in our focus groups. The note cards indicate that just a handful of respondents (5 out of 138) volunteered childrearing or pregnancy as a motive to cohabit, suggesting that dominant cultural schema about cohabitation do not link it strongly with childbearing. Consistent with our expectations, 4 out of 5 were women, but the numbers are so low as to be trivial. Interestingly, when we specifically asked focus group respondents about the issue, every group agreed that pregnancy or having children with a partner could be a reason to live together. One woman stated, *"I know someone that got pregnant and moved in because she didn't*

want to be married. She was wanting the father to...feel like he was part of living with his child and be a part of that child's life" (WF 10-11-03). It is difficult to say for certain, but the group setting might have resulted in reticence to explicitly disagree out of desire not to offend other members of the group.

Among the in-depth interviewees about one-third had a child with their current partner (n=18), and about half of these volunteered pregnancy or birth of the child as a reason to start living together. For some, pregnancy was the impetus to move in together while others realized they wanted to live together as a family once a child was born. Nikki, for example, was pregnant when she moved in with her cohabiting partner: "*I mean I loved him, yeah you know, but it had a lot to do with Iris, my first daughter*" (LF 076). She stated that "*we moved in basically because I had my first daughter.*" Another young mother stated she initiated the cohabitation because "*I figured we had a kid and we shouldn't be living at home with our parents no more*" (LF 094). She was also tired of going back and forth between households. Men were also motivated to cohabit for children because they "*get to see my kid everyday*" (LM 100) or "*the rewards is my kids*" (BM 104).

Not surprisingly, given the focus group results, it was very rare for cohabiting respondents who did not have a child to volunteer children as a reason for cohabiting. We would also note that while we do not find gender differentials among respondents who had biological children with their partner, there is variation of a kind by race and ethnicity. Very few of the cohabiting whites in our sample had a biological child with their partner, consistent with research suggesting that nonmarital childbearing is more common among those who are less economically advantaged (Dye 2005; Seltzer 2000). As Table 1 shows, white cohabitators in our sample are substantially more likely to have attained more than a high school degree than those in the other groups.

### Living Together as a "Test Drive"

Both men and women perceive cohabitation as a temporary state in which to gauge compatibility. However, a substantial gender difference emerged about expectations for, or goals underlying, cohabitation. This finding was most obvious in the focus group data, but also evident in the in-depth interview data. In brief, women tended to understand cohabitation as involving greater commitment to marriage than men. While men and women agreed that cohabitation provides an opportunity to get to know one's partner, for men, marriage was not necessarily the goal of cohabitation.

Consider first the language many men used to explain why people choose to cohabit: "*[Cohabitation] helps two people get used to each other's idiosyncrasies before a commitment is made*" (WM 4-14-04). Underlying this statement is the implication that living together is acceptable prior to, or "before," a commitment, let alone a plan to marry. A male focus group participant said, "*I think you would rather just live with that person, and see how they are before you really commit to 'em*" (BM 4-24-04). Men were also more likely than women to vocalize the connection between cohabitation and marriage by using such qualifiers as, "*If you end up marrying. . . .*"

*[Y]ou get to know the person better, and if you do end up getting married, your life doesn't take like a drastic change. You know pretty much what it's going to be like. (WM 12-9-03)*

*I mean if you are going to marry the person you've got to learn how to communicate real good you know being together--find out more about them if you're going to marry them. (LM 6-12-04)*

Another aspect of gendered perceptions of cohabitation is that men tended to describe moving in with a partner as a convenient, low-risk way to check if a relationship has the potential for a long-term commitment, with marriage not typically articulated as the ultimate goal:

*This gentleman said about trying the marriage out. . . .You may be great dating together but after a week of actually sharing the same space 24 hours a day, seven days a week... That's a definite good reason to try it out first. (WM 4-14-04)*

*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... 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. (BM 115)*

*-Moderator: So, why do you think some people decide to move in together without getting married? Let's go around the table.*

*-The test drive concept.*

*-Good one.*

*-You may really, really like this girl, and you may have been dating her for a year or more, but it's a whole different ballgame to say, well, I'm going to go ahead and spend the rest of my life with her. So when you move in you see, you know, if you really do, if you really can get along in that sort of living situation. (WM 12-9-03)*

While overall men were far more likely than women to discuss cohabitation as a “test drive” with marriage being uncertain, or even beside the point, a few men did articulate the idea of cohabitation as a step towards marriage:

*From my personal experience, the reason why I moved in with my girlfriend [is] because [I was] looking at this woman as the person who I would consider marrying and being with for the rest of my life...In my personal opinion, I think I moved in with my girlfriend to see what the long term would look like in the short term picture. (BM 11-15-03)*

Not surprisingly, the in-depth interviews with men elicited somewhat more expression of commitment to their partners just as they did for expressions of love. Some men claimed they were as committed to the cohabiting relationship as they would ever be or definitely see cohabitation as a step towards marriage:

*Now living with somebody, it's a step more towards marriage. (HM 092)*

*Personally committed? I mean, I feel damn committed you know? I mean I feel like I've never been more committed to anyone this much I'd say as far as this long, in my life. You know, or anything else to that matter. (BM 089)*

As far as women's perceptions, they articulated that checking compatibility through cohabitation was closely linked to marriage: to “allow the partners to work through issues or habits before marriage” (BF 10-11-03). Note the contrast in the language used (e.g., “before marriage” rather than “if”). When asked how she would advise a friend who wanted to cohabit, one woman said:

*Do you think that some day that you will marry him? Well yes. Okay, then live with him. Before you get married live with him...and then see how...you share the relationship and the routine with him. If you guys... reach the conclusion that 'no, it's better if we live separately' fine – at least you tried. But if you live with the person and you are happy with the person then you know you can move to another step. (LF 10-23-03)*

Other remarks also illustrate women's view of cohabitation as leading to marriage:

*I think if you're going to decide to live together you actually are considering getting married to that person... I think they have it in mind there's a possibility that they'll be married.... (LF 11-15-03)*

*Sometimes people will live together because they think they are going to get married eventually, anyway. (BF 11-04-03)*

*The thing that really is, cohabitation really gives me an idea of what to look forward to when we are married. (WF 010)*

*I don't see anything wrong with living with somebody before you're married, because you get to know the person even more than you knew them before. (WF 023)*

A significant theme related to cohabitation as a “test drive” is that, for both men and women, and across race and ethnicity, concerns about divorce seemed to fuel the idea of living together in order to explore relationship potential. That is, fear of divorce rationalized cohabitation as a necessary means to experience a marriage-like relationship without the risk of divorce that young adults strongly associate with marriage. We heard this theme over and over in the focus groups, with both men and women in agreement that cohabitation was sometimes a “safer alternative” to marriage, because marriage could lead to divorce. Although this may seem to be at odds with the finding that men perceive cohabitation as a “test drive,” whereas women perceive that it involves a longer-term commitment, discussions about divorce reveal that *both* men and women believe that marriage entails an even greater commitment than cohabitation and carries with it a much bigger risk:

*You grow up and people start saying, ‘Well you know my parents are divorced and my uncle is divorced and my grandparents are too. So, you know, why do we have to get married? You know - why don't we just try it on first and see if we are meant to be with each other for the long run?’ ... Nowadays young people are making that as a choice. (LM 11-19-03)*

*I know in talking with some people that have been divorced – especially if it has been a bad one or something – they are just leery about the whole marriage thing itself. They are dating again or in a relationship with somebody but that actual ‘marriage’ word scares them and they are going to live together first. (WF 10-11-03)*

Concerns about divorce were also raised in the in-depth interviews, although somewhat less prominently than the focus groups:

*[I]f you're living together and you don't have any kids and you're not planning or trying or anything, I think it's a good thing. I really do.... the divorce rates, really high, you feel like you're married, there's no reason to go downtown and sign a piece of paper, at this point. (WM 006)*

*Um...he's a lot like me with thinking when he does get married he doesn't want to get a divorce 'cause he doesn't like the idea of divorce. So, both of us pretty much agree that we'd rather know for sure that we want to be married to the person for good when we get married. (WF 066)*

As one man stated, cohabitation can also appear more attractive than marriage for legal reasons associated with divorce: “*You don't have to go through the divorce process if you do want to break up. You don't have to pay lawyers and have to deal with splitting everything and all that jazz*” (WM 12-9-03). A female focus group participant agreed, saying that “*living with someone without being married – it is an easy out without the papers if something happens*” (LF 3-20-04). And one woman summed it up: “*Divorce is a big hassle*” (WF 11-14-03).

#### The Downside for Women: “Why Buy the Cow?”

Most women were not interested in remaining in a cohabiting relationship indefinitely, despite consensus that it is important to cohabit before marriage. In fact, our analyses suggest that women believe cohabitation to be a possible deterrent to marriage because it allows men to “enjoy the benefits” of being in a relationship without making the commitment that marriage is perceived to entail.

Women voiced concerns that men might become comfortable and complacent in a cohabiting relationship and that this would delay marriage, worrying that men would be slower to propose marriage: *“Once we make that step and move in and live with him, then you kinda lose some of your bargaining power. And, because I think, in the guy’s mind, he says, ‘You know what? I hooked her’”* (BF 11-4-03). According to another woman:

*And what if the relationship never progresses because he moved in too quickly? ‘Cause sometimes moving in together happens really quick, and what if the relationship never progresses beyond that? And what if you wanted to get married sometime and nothing ever came to fruition because you were already kind of in a ...marriage-like situation? (WF 11-14-03)*

Women perceived that cohabitation delays marriage as a result of men dodging their responsibility to fully commit to the relationship through marriage. Their comments also reflected a sense of injustice in the distribution of “rewards” in cohabitation, whereby men are able to reap the advantages of a marriage-like relationship without having to fulfill their end of the bargain with a marriage proposal. Women spoke of *“feeling married already when you’re not and you get the responsibilities without the plusses of a marriage”* (LF 10-23-03).

*I think that is where a lot of those expectations come in. Because, you know, when you’re playing house kind of thing, it depends on what you, what your expectations are going into it. Well like, ‘Oh okay. I don’t mind cooking for you, and cleaning up, but I am expecting a ring and a wedding dress.’ And, you know, if that person is not doing that, and you are like, ‘Wait, wait, I’m cooking, and I am cleaning!’ (BF 11-4-03)*

Women believed that cohabiting *“affects their partner really not to make the commitment, it’s just – you know that old adage – ‘why buy the cow if you get the milk for free’ that sort of stuff”* (BF 10-11-03). This specific adage was repeated in several of the women’s groups, especially black women’s focus groups. However, the general idea underlying the adage (that cohabitation might deter marriage and women lose some of their bargaining power by cohabiting) was common in all women’s groups.

Concerns about power and cohabitation were not articulated by men. In fact, consider the following remark:

*I mean, it’s that, you know, the old adage that you used to hear. . . “why would he buy the cow if he can just have the milk for free?” . . . if you [women] give them [men] exactly what they want without consequences....well, of course they’re gonna get lazy. And – and men and women both get lazy when it comes to cohabitation. All right, we’re living together, why – I mean we have all the benefits of marriage without the finalistic commitment. (WM 025)*

When men in focus groups were asked directly about the “Why buy the cow?” adage, most agreed that some men did perceive cohabitation as “free milk”: *“If that’s acceptable to her for an extended amount of time, I think a lot of guys would get away with that”* (LM 11-19-03). This is not to say there was no variation. An exchange in one men’s group suggested that men who agree with the “why buy the cow” adage may not be as satisfied in their relationships as men who are seeking a longer-term commitment:

*If you can just see the girl on your terms, whenever you want, you know, call her up, like ‘Be there in 20 minutes,’ click, and she’s there, why get married? That kind of a relationship is awesome, but then on the [negative] side, never as meaningful. If you’re just sittin’ there gettin’, gettin’ your booty call, whatever...it doesn’t work.*

*-“Yeah, I know a lot of guys that would [say] ‘why buy the cow when you can get the milk for free?’ Then again, I don’t see them like as happy as people that I know that are in long-term relationships either. They’re just kinda going from one girl to the next and, I*

*mean, it's fun for the first month, and then break up and then find somebody else.* (WM 12-9-03)

Women, much more so than men, also drew connections between social disapproval of cohabitation and cohabitation's perceived lower status and legitimacy compared to marriage. Their comments indicate a belief that only marriage renders a relationship, and even oneself, respectable: “[P]eople don't see you with a lot of respect because they think, ‘She is just his woman, she didn't marry him’” (LF 10-23-03).

*Society has, I think too, more respect if you are married. Because you can't take a day off work and say, “My boyfriend is sick.” People are going to, like your coworkers and your boss, are going to like, “So what?” But if you say, “My husband is sick,” that changes things.* (BF 11-04-03)

Indeed, some women reported that a relationship may not even be recognized unless it is a marriage: “I think that is the difference between marriage and an actual relationship is that to the rest of the world your relationship does not exist unless you are married” (BF 11-04-03). Another woman recalled how she felt she became more respectable to other people when she married her cohabiting partner: “Well, some things changed, like his Dad, who was like a very, very religious, extremely traditional man, then looked at us in a different light. Before, I was his slutty girlfriend that he lived with. After we got married, I was his wife” (WF 001).

While a few men mentioned social or familial disapproval of cohabitation, and how it might negatively influence their decision to cohabit, in many cases they focused on how a woman's family would disapprove. One man said, “I think sometimes. . . when you live with another person and without being married, her family sometimes they think, oh, it's no good or they don't look good because of this situation” (LM 11-19-03). Another reported that “I have friends who have been dating for six years....and the girl's parents do not want them to live together, even though they have been together that long, so they don't” (WM 12-09-03). In addition, men did not connect social disapproval to their sense of respectability as women sometimes did. One man even made this observation: “Especially women tend to think that their value – they devalue themselves when they are living with a man” (BM 11-15-03). These statements suggest a persistent schema reflective of a sexual double standard: While men can enjoy sexual relations outside of marriage, for women, it is marriage that makes her “respectable.”

### The Downside for Men: Loss of Freedom

Sharing a residence and developing an intimate relationship may mean that both men and women have less time and energy for other relationships. Unlike women, men's conversations about the downside of cohabitation centered on loss of freedom, particularly in the focus groups. While “freedom” was not explicitly defined, the discussions identified cohabitation as creating challenges for the following: (1) personal space, (2) social activities and choice of friends, and (3) sexual freedom.

First, it entails a sacrifice of autonomy and personal space. When single, men felt they could “do [their] own thing totally. Everything is your decision totally, and each decision is yours 100 percent, there's no compromise, just your soul, your refrig – you know, everything is yours. You don't have to answer” (BM 4-24-04). Statements such as, “There's always somebody there. Uh, space invasion” (WM 04-14-04) and “we are not free any more” (LM 12-13-03) are illustrative.

Second, the loss of privacy noted by men was often raised in the context of sensing they were under control or surveillance by cohabiting partners: “It's kind of like the cling-on thing but other than that I was on a short chain [laughs]” (WM 049). Once in cohabiting relationships, men believed, “You have no privacy and they become controlling” (BM 11-15-03). In this vein, men also voiced concerns that partners could become suspicious :

*You know they don't trust you, they want to be right there all in your face or they want to call you on your cell phone to know where you at, want to know where exactly you're at and who you're with, you know, all that. That's not really cool. (LM 6-12-04)*

Third, men discussed how cohabitation can curtail interactions with friends and involvement in social activities. One man explained that once in a cohabiting relationship, “[You are] unable to hang out with your guy friends” (WM 12-9-03). In order to quell conflicts associated with perceptions of surveillance and loss of freedom, men felt their friends had to be given up: “[Women] are all over your back about your location, they argue, in fact sometimes you may have to sacrifice your friends to make your partner happy” (BM 11-15-03). The following quotes illustrate perceptions about how cohabitation changes friendships:

*Like um, I had a lot of female friends of the past and when I run across them I can't say nothing to them cause she'll get all mad and start a fight. Like uh, male friends, guys I used to know, you gotta watch what you say, can't talk about the stories like what you did when you went out cause my girlfriend, my wife's with me and that's just like a negative thing, like you lose your friends. (LM 100)*

*And then, you know, you move in and it's just like, jeez, I got to go home to the wife, you know, whether or not you're married to her, you know, it's just like, I got to go home to the wife, man, I can't go out drinking with the boys, why not? ... [Y]ou sit there and you're like, oooh, I could be out, you know, hangin' out with my buddies, you know, jumpin' four-wheelers, you know, but I'm stuck here and you start wondering what your friends are doing a little bit more than you would, you know, it's definitely harder to get out, you know, ... Friday night comes around and, you know, a lot of the time you're just sitting there at home goin', “Well, what shall we do?” ‘cause all your buddies are out, you know, throwin' dollars at strippers .... (WM 12-9-03)*

Although much less frequently, some women also noted that cohabiting meant that one is not able to spend as much time with friends, particularly male friends: “You give up going out with your friends and seeing people and friends of the opposite sex” (LF 11-15-03). Another woman explained, “before I met him I had male friends that were just friends from high school or guy friends, but it seems like the minute you start dating a person you don't know no other guys” (BF 3-27-04).

Third, compounding the perception of surveillance, men linked loss of freedom to issues of sex and fidelity. Men expressed that cohabiting reduces opportunities for sexual relations with other women. As one stated, “unless you go and break up with her, you can't go to the bar and come back with a girl” (WM 12-9-03). Several men talked directly about how cohabitation challenges the freedom to date more than one woman. “In terms of partying, kicking it with other females, going to sleep with other females, you know what I'm saying?..., it just slowed down” (BM 104). Another man saw this as a possible reason to avoid cohabitation:

*I think too, if you move in, even though you're not married, you're sort of saying, “I'm just going to date you” and even though there may not be someone specific you're interested in other than that woman, you might want to leave the door open, so that may be a reason not to move in. ‘Cause the minute you move in, five different girls can come in. (WM 12-9-03)*

Such comments also imply that men believe that cohabiting relationships require greater sexual fidelity than dating relationships, as clearly illustrated in the following comments: “If you are dating, I imagine, you can date somebody else at the same time. If you live with somebody, that will be an issue. It has to be only with that person” (LM 12-13-03).

*You can bring as many people as you want home if you're dating, as long as they leave by the designated time, you can have people, you know, a constant line coming in the house scheduled.*

– Revolving door?

–Yeah. (WM 4-14-04)

A related point was the observation that cohabiting increased the logistical difficulties of infidelity:

*It's not really bad but I mean for both parties it's easier to be unfaithful when they don't live together. I mean just because, like the schedule thing he talked about, if the girl doesn't live with me she doesn't know when – she might have some idea when I'm in class, when I'm at work, when I have to work late, but I mean it's like she could be telling me anything and I could be telling her anything, but when you live together it's like these schedules become a little bit more defined you know what I mean. (LM 11-19-03)*

#### DEPLOYING CULTURAL SCHEMAS: AN ILLUSTRATION

Data from in-depth interviews provide a means to explore whether and how cultural schemata regarding cohabitation, including the gendered dimensions, are used; they allow for delving into whether and how such schemas are incorporated into cohabitators' interpretations of their experiences and actions.

Additionally, they are more informative than focus groups about the interplay between schemas and the resources available to an individual or couple. According to some scholars, it is this interplay that shapes social action (e.g., Johnson-Hanks et al. 2006; Sewell 1992).

“Matt,” a 27-year-old construction worker (WM 055), began cohabiting with his girlfriend “Kate” only two months after meeting her because he needed a place to stay: His lease was expiring and he was planning an out-of-state move, so he moved in with Kate:

*R: I had my own apartment, and then my lease was up and I didn't want to sign a new lease because I knew I was going to Wisconsin, so she was like, "Well, you can stay at my mom's until you go." And I was like, "Ok."*

*I: Um, okay. How'd you come to the decision for her to move with you?*

*R: Um, just fell in love, and said, you know, "Come with me," and that was kind of cool that she did.*

Common among our respondents is Matt's identification of love as an underlying motivation for entering a cohabiting union, with pragmatic considerations also encouraging cohabitation. Also typical of our cohabiting respondents, Matt and Kate would like to marry, but believed the monetary expense associated with marriage to be prohibitive: “I mean we have a plan to get married, but it just costs so much nowadays to get married.” Matt was not talking about the cost of a marriage license; currently, that comes to less than \$50 in Ohio. It was the perceived cost of a wedding, alongside cultural expectations about the financial position one must attain to be ready to marry that Matt was thinking about. This interpretation is consistent with other studies (Cherlin 2004; Edin 2000; Edin and Kefalas 2005; Gibson-Davis, Edin, and McLanahan 2005; Smock, Manning, and Porter 2005).

*I: What would have had to been in place for you to just to have decided to have married Kate?*

*R: Probably finances, ...and we both already had really good jobs, and if we didn't have to move to Wisconsin right away, we probably would have got married a lot sooner, you know, it's still in our plans to get married, but right now I don't see it happening for about another year or so.*

*I: Because?*

*R: Of finances, and her not graduating yet so...*

Contrary to some of our female respondents' concerns, Matt felt that cohabiting hastened his plans for marriage rather than delayed them:

*I think that uh, if I wouldn't have had her living with me, if we were dating, I don't think that we would've, I don't know, 'cause it was really, we wouldn't have had that conversation [about marriage]...quite this soon.*

Matt also invokes what can be interpreted as a masculine script, remarking that one should “*eventually marry the person you're living with*” or, tellingly, “*at least offer*” to do so. This statement arguably reflects a schema in which it is the male obligation to propose and women who accept marriage offers (see Sassler and Miller 2006). Similarly, when musing on the possibility of a wedding, Matt first says that the thrill of walking down the aisle is important for some women. But, when probed, admits he would find it exciting too.

Yet, at the same time that Matt says that he and Kate plan to marry, he explains that they are not in any hurry and are just enjoying living together, thereby corroborating some of our female respondents’ fears of men’s complacency through cohabitation: “*I just think it's comfortable, it's more like a comfort level when we're together, so I really don't want to lose that comfort.*” Despite his plan to marry Kate, Matt then goes on to discount marriage as “*just a piece of paper anyway*” and when asked if there is a difference between marriage and cohabitation, he says, “*Not really, there's really no difference.*”

Later, he contradicts himself again and expresses that some differences do exist between cohabitation and marriage. These revolve around gendered scripts about commitment and the greater ease of leaving a cohabiting than a marital relationship: “*Well, I don't know, some days, you know, I, like if we have fight, ya know, I'm just like, well you know, 'Thank God I'm not married.'*” Matt also states that requiring “*less commitment, I mean it's bad to think that way, but I guess it's a reward*” or advantage of cohabitation compared to marriage. Although Matt enjoys Kate’s companionship, his fear of being constrained echoes the theme of loss of freedom:

*Like, I don't know, seeing her all the time, sometimes. Not being able to go do your own thing if you wanted to, checking in... sometimes it gets to be annoying if I can't go do my own thing without having to do that.*

Matt mentions a particular aspect of freedom that the men in our study reported as potentially stifling: “*I guess just not being able to go play the field.*” However, he is quick to qualify that statement, saying that “*some people,*” not necessarily himself, might view this as a negative aspect of living together. One can thus infer that his reference to being unable to “*play the field*” reflects traditional gender scripts rather than representing a serious concern for Matt stemming from his own feelings or affecting his actions:

*No, but I wouldn't, but I'm just saying that, you know, that's not really a negative, well it's a negative, it's nothing I would do, I'm just saying, you know, that's, that's what you uh, well this is my decision, my choice, I guess that's it.*

Matt’s story first demonstrates how people draw on fragments of cultural schemas that sometimes contradict each other when accounting for and making sense of their situations. At one and the same time, Matt is in love with Kate and thus wishes to marry her while simultaneously expressing that he is comfortable, in no hurry, and that marriage is “*just a piece of paper*” and really the same as cohabitation. But he also invokes a masculine schema that one should propose to the woman one is living with, and references masculine scripts about the advantage of the lower commitment required in cohabitation compared to marriage and the curtailed freedom associated with living with a romantic partner.

Importantly, the latter does not appear to be any great concern in his relationship with Kate, illustrating how individuals may draw on schemas but not necessarily use them to guide their actions. Matt’s case also illustrates how financial resources and schema about required economic underpinnings of marriage and the male provider role interact to shape behaviors: He would like to marry Kate but it “*just costs so much nowadays.*”

## DISCUSSION

The central mission of this paper was to explore motivations to cohabit among young adults in order to learn about the sources of the growing prominence of cohabitation in the life course and as a family form. While we recognize that our results rest on a select sample of young adults in specific metropolitan areas, we believe the basic contours of our results contribute to a greater understanding of contemporary union formation processes, and advance our understanding of gender in courtship and marriage.

Drawing on a combination of focus group and individual in-depth interview data, we find that while our interviews elicited some of the same reasons to cohabit as survey items, they provide new and rich information about motives for living together. Prior work based on the NSFH has focused on the following six reasons to cohabit: checking compatibility before marriage; sharing living expenses; requiring less personal commitment than marriage; requiring less sexual faithfulness than marriage; allowing for more independence than marriage; and being more sexually satisfying than dating (Bumpass et al. 1991). We find that two are primary and endorsed by both men and women and across racial and ethnic groups: Determining compatibility (cohabitation as “test drive”) and sharing living expenses. While these two items received the highest levels of endorsement (about half and one-quarter, respectively) from young adults in the NSFH (Bumpass et al. 1991: p. 920), those levels simply do not reach the prominence we observe in our data. All focus groups and the majority of individual interviewees identified financial concerns and examining relationship viability as important motives to cohabit.

In this regard, our work demonstrates the importance of financial concerns beyond just sharing living expenses. Some respondents cannot afford to live on their own, and living with a cohabiting partner with whom one is already spending a great deal of time, is more desirable than the alternatives (e.g., living with parents or roommates). At the same time, many of our respondents, such as Matt in the example above, also expressed a desire to marry, and financial limitations that discouraged marriage plans led them to cohabit as an alternative to marriage. One can thus interpret cohabitation as an economically savvy way to date; it allows couples to spend time together, to save money by living together, and to evaluate whether their partner is economically solvent and can hold a job. Future surveys could include questions that tap these financially-related reasons to cohabit or to continue cohabiting rather than marrying.

The idea of cohabitation as a testing ground to examine compatibility for marriage is a commonly accepted motive for cohabitation. Our results indicate that young men and women widely endorse this motive, but that this testing carries different expectations by gender, particularly with respect to marriage. We believe that new survey measurement should thus be nuanced with regard to questions about marriage plans as well as attempt to distinguish domains of compatibility for marriage. Further research could also delineate how endorsement of this motive is related to the trajectory of the relationship and potential marital success.

Our results also have implications about less commonly endorsed motives for cohabitation. Cohabitation is increasingly a family context to have and raise children (Bumpass and Lu 2000). Analysis of behavioral data indicate that roughly 10% of single pregnant women in the early 1990s moved in with their partner before the birth of their child (Raley 2001), indirectly suggesting that children can be an incentive to cohabit. Although the motive of providing a two-parent family for a child was not volunteered by young adults in the focus groups (only 5 of 138 participants), when probed, focus group respondents agreed that childbearing and childrearing could be a motive for cohabitation. Overall, our findings suggest that cohabitation is not broadly perceived by the general public as a normative family context. Yet when faced with these actual circumstances, about half of cohabiting parents do report children are a motive for cohabitation. Thus, cohabitation seems to be an acceptable family context to raise children (Raley 2001), but not yet widely endorsed. New survey measures could ascertain people’s perceptions about whether and how children do, or should, influence the decision to cohabit and to marry.

We find that emotions matter, too, an area not tapped in most extant survey items about cohabitation. “Moving in” is often spurred by love, attraction, and wanting to spend as much time as possible together; respondents perceive cohabitation as a way of building their relationship or “taking their relationship to the next level.” In some cases, cohabitation is viewed as the natural progression of the relationship from dating. Our findings in this area contradict some of the assertions of Popenoe and Whitehead (2000), who found that both young men and women “rarely volunteer the word ‘love.’” Women in our focus groups volunteered it often. Although it was not volunteered as frequently by the men in our focus groups, emotional attachment appears to be a taken-for-granted reason to move in with a partner. In the in-depth interviews, men and women alike spoke of love in their cohabiting relationships. Models of union formation often focus either on economic or emotional/relational elements without considering both simultaneously (Oppenheimer 2003; Smock and Manning 1997; Stanley, Kline and Markman 2005; Surra and Hughes 1997; Xie et al. 2003). Our results imply that doing so, despite the potentially greater difficulty of measuring emotions, might prove immensely useful for advancing knowledge about union formation and dissolution.

In addition, our research uncovered subtleties often missed in survey data. For example, the notion that cohabitation is more sexually satisfying than dating was emphasized far more by men than women. This is inconsistent with the identical proportions of men and women citing sex as a reason to cohabit (17% and 18% for men and women respectively) in the NSFH. Instead, our results are consistent with research that suggests men have a heightened interest in sex (e.g., Brehm et al. 2002). Another example is our finding that men often talk about a greater expectation or requirement of fidelity in cohabitation than in dating relationships. Perhaps drawing on gendered cultural schema, as in Matt’s case, men more frequently view lack of autonomy and inability to “play the field” as a potential reason to avoid cohabitation. This is not so for women. Despite the NSFH showing similar proportions of men and women agreeing that cohabitation “requires more sexual faithfulness than dating” (24% and 28% of men and women, respectively), we find that men much more often discuss fidelity as a drawback of cohabitation.

While our results are exploratory and it is important to examine these issues in future nationally-representative surveys, we believe that differences between our findings and those from surveys are, in part, due to methodological differences. An individual facing a battery of questions in a self-administered questionnaire is unlikely to contemplate the matter at hand very deeply. In contrast, the dynamics of focus group discussions and in-depth interviews have a distinct advantage in yielding nuances. In the focus groups, when one participant raised an issue, others who might not have initially thought about it, expressed agreement or disagreement and then went on to elaborate (Morgan 1996, 1998). In-depth interviews probe respondents to provide detailed accounts of their personal experiences (Morgan 1996).

Our research also has implications for the broader issue of mechanisms underlying temporal changes in family structure. Specifically, we find that fear of divorce was commonly raised as a reason to live with a partner in order to check compatibility for marriage. With many young adults growing up in families characterized by high levels of instability (see Table 1) and in a society where divorce is commonplace, young adults absorb information about the fragility of marriage that motivates and rationalizes cohabitation. Thus, intergenerational feedback loops can accelerate social change. Our results are consistent with a series of quantitative studies based on intergenerational data; these studies demonstrate that parental divorce affects children’s attitudes and children’s own union formation behaviors when they reach adulthood. Most relevant is the finding that parental divorce leads to more acceptance of cohabitation among the adult children and to a higher likelihood of actually cohabiting (Axinn and Thornton 1993; Thornton 1991; Thornton, Axinn, and Xie 2006; see also Amato and Cheadle 2005). Our results are also consistent with qualitative research on disadvantaged unmarried parents. These parents say that fear of divorce leads them to be particularly cautious when it comes to marriage. The prospect of divorce, in other words, makes marriage risky (Edin and Kefalas 2005; Edin and Reed 2005; Waller 2002; Waller and Peters 2005). Our work indicates that this concern is likely shaping the views and the behavior of young adults across a wide segment of the socioeconomic hierarchy, and is not limited to economically distressed unmarried parents.

Another implication of our study is that motives for cohabitation are quite varied. Recognizing this can lead to a deeper understanding of cohabitation as a family form and of cohabitation trajectories (e.g., quality of cohabiting unions, relationship stability, and transitions to marriage). In this vein, we would argue that the range of motives for marriage may be somewhat narrower than those for cohabitation, with marriage motives centering on love, commitment, and, for many, readiness to have children. Arguably, part of the explanation for differences in the quality of cohabiting versus marital unions (e.g. Brown and Booth 1996; Dush and Amato 2005; Nock 1995) and in relationship stability (Graefe and Lichter 1999; Manning, Smock, and Majumbar 2004; Raley and Wildsmith 2004; Wu and Musick 2002) may stem from motives for entering these unions. If a primary motive to cohabit is a pragmatic one, such as needing a place to “land,” then we would expect relationship quality to be considerably lower than in marriage. Prior work has focused on marriage plans, measured as engagement or reports that the couple has plans to marry, as a way to distinguish among cohabiting unions (Brown and Booth 1996; Clements, Stanley, and Markman 2004; Stanley, Markman, and Whitton 2002; Stanley, Whitton, and Markman 2004). However, initial motives to cohabit may be at least as important. With appropriate data, future research could link such motives to feelings about the relationship and the subsequent success of the relationship.

Overall, one of the most significant contributions of our study to enriching our understanding of union formation is the discovery of gendered views on cohabitation and its role in the union formation process. Sociologists and demographers have been driven by the question, where does cohabitation fit? Is it more like dating or marriage? Our research suggests that where cohabitation fits cannot be answered without sensitivity to gender. It “fits” differently for men and women, echoing the claim that there is a ‘his’ and ‘hers’ cohabitation (Brown 2000). While our focus group data suggest cohabitation is generally understood as a transitory stage, men appear to link cohabitation less strongly to marriage. For them, cohabitation was discussed as truly a “test drive,” with emphasis on the word “test.” Women, in contrast, made clear that while cohabiting may be suitable for a finite period of time and important for evaluating compatibility, the ultimate goal of cohabitation is marriage. Women also seemed to consider marriage a more secure, legitimate, and respectable union than cohabitation. Even when these sentiments were not directly expressed, the language women used often implied that marriage stands as the ideal destination for a romantic relationship.

The perceived disadvantages of cohabitation also appear gendered. For women, cohabitation was considered potentially detrimental to the goal of marriage by delaying it. For men, cohabitation was often associated with perceptions of sacrifices or restrictions in terms of how time is spent, who they spend it with, and surveillance and control by cohabiting partners. Overall, there was a general sense in the men’s focus groups that in a cohabiting relationship, one is no longer able to do the things once enjoyed as single men.

These gender discrepancies may well reflect a persistent cultural schema that defines women as respectable only through marriage, and emphasizes men as breadwinners, a role they must fulfill in order to be considered “marriage material.” The difficulty of many young men nowadays to attain a measure of perceived economic success, in tandem with a continuing cultural emphasis on male breadwinning as a prerequisite for marriage (Edin and Kefalas 2005; Smock, Porter, and Manning 2005), renders growing up very “hard to do” (Furstenberg et al. 2004). We would add that gendered understandings of what constitutes being “grown up” persist, with men facing a higher economic bar than women when imagining themselves in spousal roles.

It is important to underscore that the in-depth interviews, while consistent with the focus group findings, do not demonstrate as marked a gender gap. We believe there are several reasons for this. First, the focus group research design was scientifically driven by the goal of exploring gender differences, with each group composed of only men or only women. They were also each composed of people with a variety of union experiences and statuses, with some participants never having cohabited, and were asked questions tailored to tap general norms and beliefs. In these ways, the focus groups were geared to articulating ideals, generalities, or shared cultural schemas. Second, goal of the in-depth interviews was to elicit respondents’ experiences and feelings in cohabiting unions, with issues such as connections to

marriage arguably not as clear when one is in the midst of managing a day-to-day coresidential relationship. Third, there are group dynamics to consider. These include the potential influence of conformity and social desirability given the more public context of the focus groups (Albrecht, Johnson, and Walther 1993; Hollander 2004; Kitzinger 1994). Because our groups were race- and gender-homogenous, discussions might reflect conformity to perceived group norms, thereby producing more “polarized” responses than the in-depth interviews (Sussman et al. 1991). Thus, gender differences could be heightened and gender-related cultural schemas more readily activated. At the same time, even if this is true, it is sociologically informative, indicating that traditional gendered assumptions about women’s desire to marry and men’s concerns with autonomy remain strong in social consciousness. Ultimately, neither focus groups nor in-depth interviews reflect any greater or lesser “truth”; both are affected by the social context in which the data are generated and each provides valuable information, albeit from different vantage points, about social reality.

A final issue is what our findings imply about the likely future of cohabitation. Simply put, we were struck by the strength of positive views about cohabitation. Although the young adults in our sample were able to identify some disadvantages when asked, the clear message to us was that living together is an expected part of the life course and an important way to maximize the chance of a good marriage and minimize the chance of divorce. Cohabitation can thus be conceptualized as a “risk management” strategy, effective or not, to avoid interpersonal failure (Bulcroft, Bulcroft, Bradley, and Simpson 2000). Ultimately, we conclude that most young adults now take cohabitation very much for granted and that its upward climb will continue for some time.

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