

Does premarital cohabitation affect the  
chances of marriage lasting?

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Summary Paper

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## Cohabitation and Marital Stability: Summary of results

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While it may seem that couples who live together before deciding whether or not to marry (here called “cohabitation”) would be in an excellent position to assess their suitability to marry, most previous research in Australia and other western countries suggests that those who cohabit before marriage have an elevated risk of divorce (for reviews, see Australia, Parliament 1998; Lillard, Brien & Waite 1995; Smock 2000). This paradox has sparked a great deal of research and discussion in the literature. The issue is important, given the dramatic increase in the proportions of marriages that are preceded by cohabitation (from 16% in 1965 to 72% in 2001)(ABS 1995, 2002).

Three key explanations, which are not mutually exclusive, have been suggested (see Brown & Booth 1996; Brüderl, Diekmann & Engelhardt 1999; DeMaris & Rao 1992; Glezer, Edgar & Prolisko 1992; Lillard, *et al.* 1995):

- (a) the experience of cohabitation affects attitudes in ways that are detrimental to marital stability (“social causation” hypothesis);
- (b) personal characteristics that influence pathways to marriage also influence risks of marital separation, with those who cohabit before marriage having more unconventional backgrounds, attitudes and values than those who marry directly – characteristics that lead the former group to be more “divorce-prone” (“self-selection” hypothesis); and
- (c) the way in which stability is typically measured – from the start of the marriage rather than the start of the living-together union – exaggerates any real difference in the stability of marriages that occur directly or after a period of cohabitation (“statistical artefact” hypothesis).

In the following discussion, marriages preceded by cohabitation will be called “indirect marriages”, while those not involving premarital cohabitation will be called “direct marriages”.

The present paper investigates the strength of the relationship between pathway to marriage and marital stability. In particular, it addresses the following questions:

- Has this relationship between pathway to marriage and marital stability diminished for more recent birth cohorts?
- Is the difference in stability between direct and indirect marriages due to the period in which stability is measured (i.e., since marriage rather than since the start of the living-together union)?
- To what extent is the difference in stability due to systematic differences in pre-existing characteristics of those who choose the alternative pathways to marriage?

Unless otherwise specified below, the analysis is based on data for the combined sample of 6,483 respondents who had ever married (2,835 men and 3,648 women) from three national random surveys: the 2001 (wave 1) Household, Income and Labour Dynamics in Australia (HILDA) survey, the 1996 Australian Life Course Survey (ALCS); and the 1997 (wave1) Negotiating the Life Course Survey (NLCS).<sup>1</sup> All sets of analysis focus on respondents' first or only marriages.

### **Marriage survival rates**

#### ***Are direct marriages more stable than indirect marriages?***

In order to compare the stability of direct and indirect marriages, the first set of analysis involved plotting "marriage survival rates" from the start of the marriage (where survival is 100%) onwards, using the Life Table method. The marriage survival rates were first assessed for the sample as a whole, and then for the following marriage cohorts: those who married in 1970–74, 1975–79, 1980–84, 1985–89, and 1990–94.

#### *Marriage survival rates for the total sample*

Consistent with previous research, direct marriages were significantly more likely to survive than indirect marriages. For example, ten years after marriage, the survival rates for the total sample were 83 per cent and 71 per cent respectively (a gap of 12%); and by 20 years, the rates were 68 per cent and 51 per cent respectively (a gap of 17%).

#### *Marriage survival rates by marriage cohort*

For each cohort, the marriage survival rates of indirect marriages remained significantly lower than those for direct marriages, although as predicted, the survival gap between direct and indirect marriages was lower for those who married in more recent times than for those who married in the 1970s. This pattern began to emerge some 10 years after marriage. By this stage, the marriage survival gaps were 14 per cent for the two 1970s cohorts and 11 to 12 per cent for the 1980s cohorts. By 15 years after marriage, survival gaps were 23 per cent, 18 per cent, 11 per cent respectively (with the latter result referring to the early 1980s marriage cohort).

### **Union survival rates**

#### ***Can the survival gap be explained by the nature of the survival period measured – time since marriage rather than time since union formation?***

As has been noted for marriage (e.g., see Clements, Cordova, Markman & Laurenceau 1997), relationship satisfaction may typically begin to erode in the early stages of the living-together union. It is thus useful to compare survival

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<sup>1</sup> HILDA is funded by the Commonwealth Department of Family and Community Services and managed by the Melbourne Institute of Applied Economic and Social Research; the ALCS was conducted by the Australian Institute of Family Studies, and the NLCS is conducted by the Australian National University.

rates from the start of the union in addition to survival rates from the start of marriage.

#### *Union survival rates for the total sample*

Even when duration is measured from the start of the union, indirect marriages have lower survival rates than direct marriages (although the survival gap is narrower when duration is measured from union formation rather than from marriage). For example, 10 years after union formation, survival rates were 83 per cent for direct marriages and 76 per cent for indirect marriages, and by 20 years, the survival rates were 68 per cent and 55 per cent respectively.

#### *Union survival rates by marriage cohort*

As in the case of marriage survival gaps, union survival gaps were narrower for those who married in the 1980s than for those who married in the 1970s. Furthermore, the gap was smaller when the survival rates were measured from the start of the union rather than the start of the marriage. For instance, 10 years after *union formation*, the survival gap was 6 to 7 per cent for those who married in the 1980s, compared with 11 to 12 per cent for those who married in the 1970s. (The survival gaps by 10 years after *marriage* rather than union formation were 11–12% and 14% respectively).

### **Multivariate effects: a direct assessment of self-selection effects**

As noted above, previous research has suggested that pre-existing differences in the characteristics of those who choose the alternative pathways to marriage at least partially explain the elevated risk of marital separation linked with indirect marriages. To what extent can the above-noted persistence of a link between marriage pathway and marital stability be explained in terms of such “self-selection” effects?

Logistic regression was applied to the data in order to assess the extent to which the difference in the probability of separation for direct and indirect marriages could be explained by systematic differences in characteristics of those who adopt the alternative pathways to marriage. The analysis was undertaken twice: first in relation to probability of separation eight years after marriage, and second in relation to the probability of separation eight years after union formation. Three groups were excluded from this analysis: those whose husbands died during this eight year period investigated, those whose marriages took place after 1994; and those who married before 1970 (when indirect marriages were rare).

Marriage cohort and pathway to marriage and the way these variables interacted were key issues examined. In addition, the following variables were included as predictors of marital outcome (survival or separation eight years from the starting point examined – marriage or union formation): the experience or otherwise of parental divorce during childhood, age at union

formation, educational attainment, rating of importance attached to religion<sup>2</sup>, having given birth to a child before marriage, and country of birth. All these variables have been linked with marital stability/instability in previous research (see Australia Parliament 1998; Berrington & Diamond 1999; Glezer *et al.* 1992; Brüderl *et al.* 1999).

For simplicity, the results outlined below are based on the data for women. The general pattern of results for men is similar to that for women.

#### *Probability of separation eight years after marriage*

When none of the control variables was entered, premarital cohabitation resulted in a 11 per cent increased probability<sup>3</sup> of marital separation, but when the control variables were introduced, this increased probability of marital separation fell to 5 per cent, but remained statistically significant. This pattern of results supports the contention that self-selection into the two pathways to marriage helps to explain some of the difference in marital separation rates. In the present analysis, the self-selection measures that were introduced explained half the difference in separation probabilities of direct and indirect marriages.

The analysis also indicated that the elevated risk of marital separation linked with indirect marriages is disappearing with more recent marriage cohorts. For example, before any controls were entered, the difference between direct and indirect marriages in the probability of separation was 17 per cent for those who married in the early 1970s and 5 per cent for those who married in the early 1990s. When the controls were introduced, the difference in probabilities of separation for direct and indirect marriages fell to 11 per cent for the earlier cohort (1970–74) and to –1 per cent for the recent cohort (1990–94).

In summary, pre-existing characteristics distinguishing those who marry directly or indirectly helped explain a considerable amount of the difference in the marital separation rates for the early marriage cohorts. Nevertheless, the difference remained significant for the sample as a whole. For the more recent cohorts, the difference in separation rates for direct and indirect marriages virtually disappeared when these pre-existing characteristics were controlled.

#### *Probability of separation eight years after union formation*

As expected, differences between direct and indirect marriage in the probabilities of separation were smaller when the period under investigation was eight years following union formation rather than eight years following marriage. For the sample as a whole, before the control variables were

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<sup>2</sup> The importance attached to religion at the time of the survey is a loose proxy for religiosity experienced at the time of union formation. Marital separation itself may have influenced religiosity.

<sup>3</sup> In the discussion of these results, “probability” refers to the predicted probability based on the model.

entered, indirect marriages had a 6 per cent higher probability of separation than direct marriages by eight years after union formation (compared with 12% in the eight years following marriage). When the controls were introduced, indirect marriages had only a one per cent higher probability of separation than direct marriages by eight years after union formation (compared with 5 per cent in the eight years following marriage). Thus, both self-selection and starting point (marriage or union formation) were important in explaining differences between direct and indirect marriages in marital stability. Even so, the elevated risk of separation linked with indirect marriages remained significant when the starting point was union formation and when all control variables were introduced in the model.

However, the persistence of a link between marriage pathway and marital stability was only apparent for the earlier marriage cohorts. First, before the control variables were introduced, the greater risk of marital separation of direct over indirect marriages after eight years of union formation was 11 per cent for those who married in the early 1970s and only 2 per cent for those who married in the early 1990s. When the control variables were introduced, indirect marriages that took place in the early 1970s had a 6 per cent higher chance of separation than direct marriages. On the other hand, those who married indirectly in the early 1990s had a marginally (3%) *lower* risk of separating than their counterparts who married directly. This difference was not statistically significant.

### **Summary and conclusions**

In summary, these results suggest that, as indirect marriages have become more commonplace, the difference in the stability of direct and indirect marriages has diminished. Second, as would be expected, the difference is smaller if the duration of the (living-together) union rather than the duration of marriage is taken into account.

Third, the difference appears to be strongly influenced by self-selection factors: when some of the characteristics that appear to influence both marriage pathway and marital stability were controlled, the difference in the probabilities of separation eight years after marriage or union formation was substantially reduced.

Nevertheless, for the sample as a whole, the increased risk associated with indirect marriages remained significant after the control variables were introduced, regardless of whether marriage duration or union duration was examined. It remains uncertain whether this difference results from unmeasured self-selection factors (e.g., pre-existing values and attitudes towards marriage and divorce, and characteristics of the former spouse such as experience of previous cohabitations) or from any negative impact that the experience of cohabitation itself may have had on marital stability. One of the next steps in our analysis will be to re-estimate the probabilities of separation for direct and indirect marriages when these unmeasured selection effects are controlled.

At the same time, the link between pathway to marriage and marital stability seems to be changing as indirect marriages become increasingly commonplace. There appeared to be virtually no difference in the risks of separation eight years after marriage or union formation for the most recent cohort examined (those who married in the early 1990s), when the control variables were introduced.

If the prevalence of indirect marriages continues to increase, we will see increased diversity amongst those who marry indirectly and decreased diversity amongst those who marry directly. The latter group may share religious and cultural backgrounds that lead them to condone neither cohabitation nor divorce. If the pre-existing characteristics that lead people to marry directly also contribute to “divorce resistance”, then we may see a growing divergence in the stability of direct and indirect marriages, once again in favour of direct marriages – a point noted by Brüderl *et al.* (1999).

Given the prevalence of indirect marriages, some couples will be better able than other couples to use the cohabitation experience to make well-informed and appropriate decisions about whether or not to marry. Thus, an important area for future research is the identification of factors that facilitate or interfere with a couple’s ability to profit by “trial before total committal” should they wish to follow this path.

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