



**'Trial Marriage': Is premarital
cohabitation an effective risk
minimisation strategy for marriage
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Trial Marriage': Is premarital cohabitation an effective risk minimisation strategy for marriage breakdown?

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One of the major shifts to occur in relationship formation over the last century is the increase in the number of people cohabitating prior to marriage. In Australia, the proportion of marriages preceded by cohabitation has risen from 30% in the 1980's to around 75% in 2003. Sociological theories of the family propose that the increasing rate of cohabitation is, at least in part, a risk-management strategy in response to the perceived risk of divorce. In a social climate where marriage is no longer guaranteed for life, cohabitation offers the opportunity for a 'trial marriage', where a couple can get to know each other, negotiate roles, and develop communication skills prior to marriage, which should, in theory, reduce the likelihood of marriage breakdown .

But how effective is cohabitation as a divorce-risk minimisation strategy? The weight of evidence from developed Western countries such as Australia, the U.S., the U.K., and Canada suggests that cohabitation increases the risk of marriage breakdown rather than minimising it. On the other hand, a couple of studies provide evidence that the increased risk of divorce, when a couple cohabits prior to marriage, is smaller for younger cohorts than for older cohorts. These results suggest that the increased likelihood of divorce with premarital cohabitation is diminishing over time, lending some support to the hypothesis that cohabitation does reduce the risk of divorce. In this paper I investigate these issues further using retrospective life course data from Wave 1 of the Household Income and Labour Dynamics in Australia survey (HILDA).

Keywords: Marriage breakdown; Cohabitation; Marriage-cohort

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Introduction

The institution of marriage has undergone major changes in Australia since World War II. Arguably the two main changes are increasing rates of cohabitation before marriage and marriage breakdown. It has been argued that these two processes are inter-related. Sociological theorists of modernity argue that the increasing rates of cohabitation observed in most developed Western nations are in response to the perceived risk of divorce (Beck & Beck-Gernsheim, 1995; Beck-Gernsheim, 2002; Giddens, 1992). When marriage is no longer guaranteed for life cohabitation offers the opportunity for a 'trial marriage' where a couple can see how they get along together before they marry and hence minimise the risk of divorce. Conversely, not living together before marriage is viewed as a risky prospect.

There is however, very little empirical support for the expectation that cohabitation reduces the risk of marriage breakdown. The majority of studies from developed Western countries such as Australia (De Vaus, Qu, & Weston, 2003; Hewitt, Baxter, & Western, 2005; Sarantakos, 1994), the U.S. (Bumpass, Martin, & Sweet, 1991; DeMaris & Rao, 1992) and Canada (Hall & Zhao, 1995) find that cohabitation increases the risk of marriage breakdown rather than reducing the risk. This suggests that cohabiting prior to marriage is not an effective strategy for minimising the risk of divorce rather not cohabiting appears to be a better strategy. In contrast other research shows that the increased risk of marriage breakdown when a couple cohabit prior to marriage is diminishing with younger marriage cohorts (De Vaus et al., 2003; Schoen, 1992). So while there may be an increased risk of marriage breakdown for older marriage cohorts who cohabit prior to marriage this may be different for younger cohorts. This evidence therefore suggests that for younger marriage cohorts cohabitation may be a more effective strategy for minimising the risk of divorce than older marriage cohorts. In this paper I investigate this possibility. Using retrospective life course data on 8,993 first marriages from the first Wave of the Household Income and Labour Dynamics in Australia Survey (HILDA), a large nationally representative Australian longitudinal panel survey, I examine changes in divorce risk associated with cohabitation for people who married between 1945 and 1995.

Why does cohabitation increase the risk of marriage breakdown?

In the research literature three explanations have emerged for the increase in the risk of marriage breakdown when a couple cohabits before marriage. One is causal, whereby the experience of cohabitation increases the propensity to divorce. For example, Axinn & Thornton (1992) found respondent's attitudes towards acceptance of divorce were more positive after a period of non-marital cohabitation than they were prior to a period of non-marital cohabitation. Another is a measurement explanation (DeMaris & Rao, 1992). Where the fact that couples who cohabit before marriage have been in the relationship longer than those who do not cohabit explains, in part, the higher rates of dissolution observed for marriages preceded by cohabitation. The predominant, and most supported, explanation for the increased risk of marriage breakdown when a couple cohabits prior to marriage is a selection effect. Where those who cohabit compared to those who do not are less conventional in their attitudes towards relationships and marriage or have lower levels of commitment to marriage and are therefore not only more likely to cohabit prior to marriage but also more likely to divorce (Axinn & Thornton, 1992; Hall, 1996; Lillard, Brien, & Waite, 1995). Therefore cohabitation prior to marriage reflects values and beliefs that increase the risk of marriage breakdown, conversely not cohabiting prior to marriage reflects values and beliefs that reduce the risk of marriage breakdown.

Cohort changes in the cohabitation effect

A selection explanation for the increased divorce risk when a couple cohabits presumes that those who cohabit are different from those who do not in ways that makes them more divorce-prone. But what happens when cohabitation becomes 'normalised'? In Australia, as with most developed Western countries, cohabiting prior to marriage has become more typical than not. The proportion of couples cohabiting has increased from 30 percent in the early 1980s (ABS, 2002) to around 76 percent by 2003 (ABS, 2005). This trend suggests that changes are occurring in the composition of the population who cohabit prior to marriage. When a larger proportion of a marriage cohort cohabits, cohabiters are less likely to be a self-selected group than in previous cohorts (Nazio & Blossfeld, 2003). Therefore if the self-selection argument holds true the association between premarital cohabitation and marriage breakdown should be smaller for younger marriage cohorts compared to older marriage cohorts

Several studies have investigated this issue and even though findings are mixed, with some studies finding no difference in the risk of marriage breakdown between older and younger marriage cohorts who cohabited prior to marriage (Teachman, 2002), there is strong evidence to suggest the association between cohabitation and marriage breakdown is lessening for recent generations (De Vaus et al., 2003; Schoen, 1992). Schoen (1992) using data from U.S. found that women in younger birth cohorts who cohabited prior to marriage had a lower probability of marriage breakdown than those in older birth cohorts, although his 'youngest' cohorts were born in 1953-1957. More recently De Vaus et al (2003) using Australian data found that the association between cohabitation and marriage breakdown in the first 8 years of marriage in younger marriage cohorts (married 1990-1994) was not significant. But for older marriage cohorts (married between 1970-1974 & 1980-1984) cohabitation significantly increased the risk of marriage breakdown in the first 8 years of marriage.

In this paper I use retrospective data from Wave 1 of the Household Income and Labour Dynamics in Australia (HILDA) survey to examine the changing association between cohabitation and the risk of separation for men and women married between 1940 and 1995. My study differs in two important respects from previous research. Firstly, the previous studies only examined a limited range of birth, or marriage cohorts. In this study, rather than grouping respondents into cohorts, I treat year of marriage as a continuous measure to better capture changing trends over time. I also include both men and women in my sample and analysis, whereas the previous studies only include women.

Methods

Data

The data come from the first wave (2001) of The Household, Income and Labour Dynamics in Australia (HILDA) survey an Australian national panel survey comprising 7,692 households and 13,914 individuals funded by the Commonwealth Department of Families and Community Services and Indigenous Affairs (FaCSIA) and conducted by the Melbourne Institute for Social and Economic Research, The University of Melbourne. Households were selected using a multi-stage sampling approach and a 66 percent response rate was achieved (N. Watson & M. Wooden, 2002). Within households data were collected from each person aged over 15 years (where available) using face-to-face interviews and self-completed questionnaires and a 92

percent response rate was achieved (N. Watson & M. Wooden, 2002). Overall the HILDA sample is representative of Australian households although there are some characteristics of individuals in the HILDA sample that differ from the Australian population. Specifically women are over-represented, unmarried people are under-represented and immigrants from non-English-speaking backgrounds are under-represented. However, the discrepancies are not large and are unlikely to compromise the overall quality of the data (Nicole Watson & Mark Wooden, 2002).

The Analytic Sample

The analytic sample includes all respondents who have married (n=9,744). However, further restrictions are also applied to the sample. First, people whose marriages ended in separation less than one year prior to the survey are excluded (n=97, <1%), because previous research indicates that most marriages that reconcile tend to do so within the first twelve months of separation and including this group in the sample may overestimate the incidence of marriage breakdown (Bumpass et al., 1991). Further, under the 1975 Family Law Act, the only ground for divorce is irreconcilable differences evidenced by one year of separation (Stewart & Harrison, 1982). Therefore all separated respondents in the sample are considered permanently separated and are legally eligible to divorce (even if they have not). Second, people who married in the year of the survey are excluded (n=163, 1.7%), because the smallest time-unit of marriage duration observed in this study is one year and this group of respondents had married less than one year prior to the survey. Third, only first marriages are considered because evidence shows that higher order marriages have an increased risk of ending and the determinants of marriage breakdown in higher order marriages tend to be different than those for first marriages (Booth & Edwards, 1992; Coleman, Ganong, & Fine, 2000). Fourth, I exclude migrants who separated and/or divorced prior to living in Australia (n = 154, 1.6%). They were dropped out because I am interested in the determinants of marriage breakdown in Australia, and these respondent's first marriages had ended prior to the respondent living in Australia; presumably under different social, economic and cultural conditions. Fifth, Respondents with missing data on their marital history (n = 221, 2.3%) or current marital status (n = 4) were dropped from the sample. In addition, a total of 129 (1.3%) respondents with missing or implausible data on some of the independent variables were dropped from the sample where the numbers were insufficient to warrant imputing or controlling for missing data. The final sample includes marriage data on 4,883 female respondents and 4,110 male respondents.

Dependent variable

I use retrospective marriage histories to construct the dependent variable, marriage breakdown, which is coded 0 if the respondent is still in their first marriage and 1 if their first marriage has ended in separation (for at least 1 year) or divorce. While most (85 percent) respondents in the sample who have separated from their first marriage have gone on to legally divorce I include separation as well as divorce because excluding the separated would underestimate the prevalence of marriage breakdown in the sample by 15 percent.

Independent variables

Table 1 describes the independent variables. The two main variables of interest are cohabitation and year of marriage. The cohabitation measure is a variable indicating whether the respondent cohabited prior to marriage, coded 1 = Yes, and 0 = No. Year of marriage is a continuous measure taken from the respondent's marriage history data asking the year they got married in their first marriage.

Table 1: Means and standard deviations for model variables, for women and men

	Women		Men	
	Mean	SD	Mean	SD
Main independent Variables:				
Cohabited	.29		.30	
Year Married	1974.26	16.0	1975.81	15.1
Controls:				
<i>Ethnic Background:</i>				
Australian Born	.74		.71	
English-speaking country	.10		.12	
Non-English-speaking country	.16		.17	
Parental divorce (1 = yes)	.16		.13	
Age at marriage	22.85	4.5	25.44	5.0
<i>Children:</i>				
Premarital birth	.07		.06	
Early birth	.06		.07	
First born in marriage	.65		.67	
Missing	.09		.06	
Religiosity	5.52	3.5	4.49	3.6
Gender role attitudes	4.07	2.1	3.71	2.0
Missing gender role attitudes	.08		.08	
<i>Education:</i>				
Bachelor degree or higher	.20		.20	
Diploma	.08		.10	
Trade/Certificate	.22		.35	
Yr 12 or less	.47		.34	
Missing	.03		.02	
Number of respondents	4883		4110	

I also include a range of controls in the models that previous Australian (and overseas) research has found to be associated with marriage breakdown (Bracher, Santow, Morgan, & Trussell, 1993; Hewitt et al., 2005). The first is respondent's ethnic background, coded 1 = Australian born, 2 = Overseas born – English speaking, and 3 = Overseas Born- NESB (non-English speaking background), with Australian born as the reference group. I also control for parental divorce (1 = yes). Age at marriage is included as a continuous variable. I include 3 measures for children; whether or not the respondent had a child prior to marriage (1 = yes) or an early birth (child born the same year as marriage) also coded 1 = yes, 0 = no, and time-varying measure indicating whether and when the first child was born within the marriage. A dummy is also included for missing values on the child measures. Religiosity, indicating the importance of religion to the respondent ranging from 0 (not important) to 10 (very important) is also included. Gender role attitudes are measured by agreement with the

statement that: “It is much better for everyone involved if the man earns the money and the woman takes care of home and children” response range from 1 = *Strongly disagree* to 7 = *Strongly agree*. I control for highest level of education using a variable of four categories 1) Bachelor degree or higher, 2) Diploma, 3) Trade/Certificate, and 4) Year 12 or less. Bachelor degree or higher is the reference group and a dummy variable for missing values is also included. Finally I control for duration dependence because the probability of separating varies over the length of the marriage.

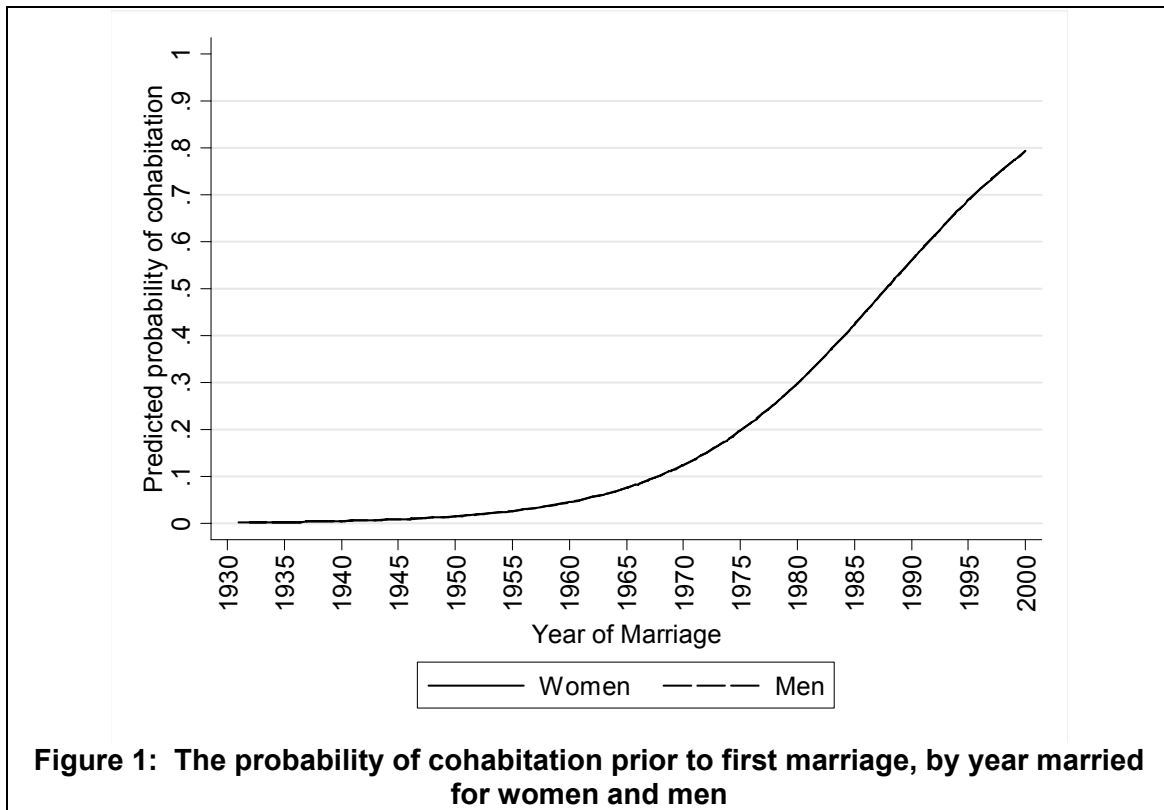
Analytic Approach

Marriage breakdown is an event that is time-dependent. I therefore use a discrete time survival analysis modeling approach, which takes into account this time-dependency (Box-Steffensmeir & Jones, 2004). To do this I construct a marriage-year data set, where each respondent contributes one person-year to the dataset for every year they are married. The dependent variable is coded 0 in years that a respondent is married and 1 in the year they separate. Respondents who remain married until surveyed are coded 0 only on the dependent variable and treated as censored. If a respondent's marriage ended in an interval due to the death of a spouse the case was treated as censored. In other words, one-year marriage intervals were included for that respondent until the onset of widowhood. Logistic regression is then used to predict the likelihood that a marriage will end given that it did not end in the previous year.

Analysis proceeds in two stages. First, to establish whether the probability of cohabitating before marriage has increased in the analytic sample I estimate a model predicting the probability of cohabiting by year married. Second, I estimate two models examining the association between cohabitation prior to marriage, year married and marriage breakdown. The first model establishes a baseline of association between cohabitation, year married and marriage breakdown. This model does not take into account differences in rates of cohabitation between older and younger marriage cohorts and the resulting coefficients represent the ‘average’ effect of cohabitation across all year married. In the second model I include an interaction term between cohabitation and year married to examine if the association between cohabitation and marriage breakdown has changed over time.

Results

First I examine whether the incidence of cohabitation prior to marriage has increased in the analytic sample. The results are presented in Figure 1. The likelihood of cohabiting prior to marriage has increased dramatically between 1930 and 2000. Cohabitation for respondents who married prior to 1940 was virtually non-existent but gradually increased during the 1950s and 1960s. Since the mid-late 1970s until the mid-1990s the proportion of people cohabiting before marriage has risen dramatically. These figures are closely aligned with the ABS data suggesting that in the 1980s around 30 percent of marriages were preceded by cohabitation but by 2003 this had risen to around 76 percent (ABS, 2002, 2005).



The results presented in Table 2 show the association between cohabitation, year married and marriage breakdown. I present the log odds (β) and the standard error of marriage breakdown for cohabitation and year married separately for women and men. The risk of marriage breakdown is increased for both women and men when they cohabit prior to marriage. There is also an increased risk of marriage breakdown for younger marriage cohorts compared to older marriage cohorts. The effect of this association is quite large when you take into account that it is multiplicative. For example, a woman who married in 1960 has 0.30 increased log odds of marriage breakdown ($0.02 \times 15 = 0.30$) compared to a woman who married in 1945.

Table 2: The association between cohabitation and year married and the risk of separation for women and men

	Women		Men	
	B	se	β	Se
Main independent Variables:				
Cohabited (1 = yes)	0.25**	.08	0.32***	.09
Year Married	0.02***	.003	0.03***	.003
Number of respondents	4883		4110	
Marriage years	101232		85081	
Number of separations	1147		902	

* $p < .10$, ** $p < .05$, *** $p < .001$.

Note: The models also include controls for ethnic background, parental divorce, age at marriage, children, religiosity, gender roles, education and duration dependence.

Lastly I examine whether the increased risk of marriage breakdown when a couple cohabits has changed depending on which year they married. The results are presented in Figure 2. I present the results in graphs, rather than tables because the graphs are a better way of illustrating the changing trends (the full model is presented

in Appendix 1). The most striking feature of these graphs is the increase in the risk of marriage breakdown over time, irrespective of whether the respondent cohabited or not. In addition it is clear that the difference between the probability of marriage breakdown for respondents who cohabit and don't cohabit is converging with younger cohorts and this trend is significant. Suggesting that not cohabiting prior to marriage is becoming an increasingly risky prospect for younger marriage cohorts with the risk of divorce continuing to increase at a steady pace for those who don't cohabit prior to marriage. In contrast, for those who do cohabit the risk of marriage breakdown is attenuating in younger marriage cohorts. The gap between cohabiters and non-cohabiters is decreasing in more recent marriage cohorts, although a large gap still remains.

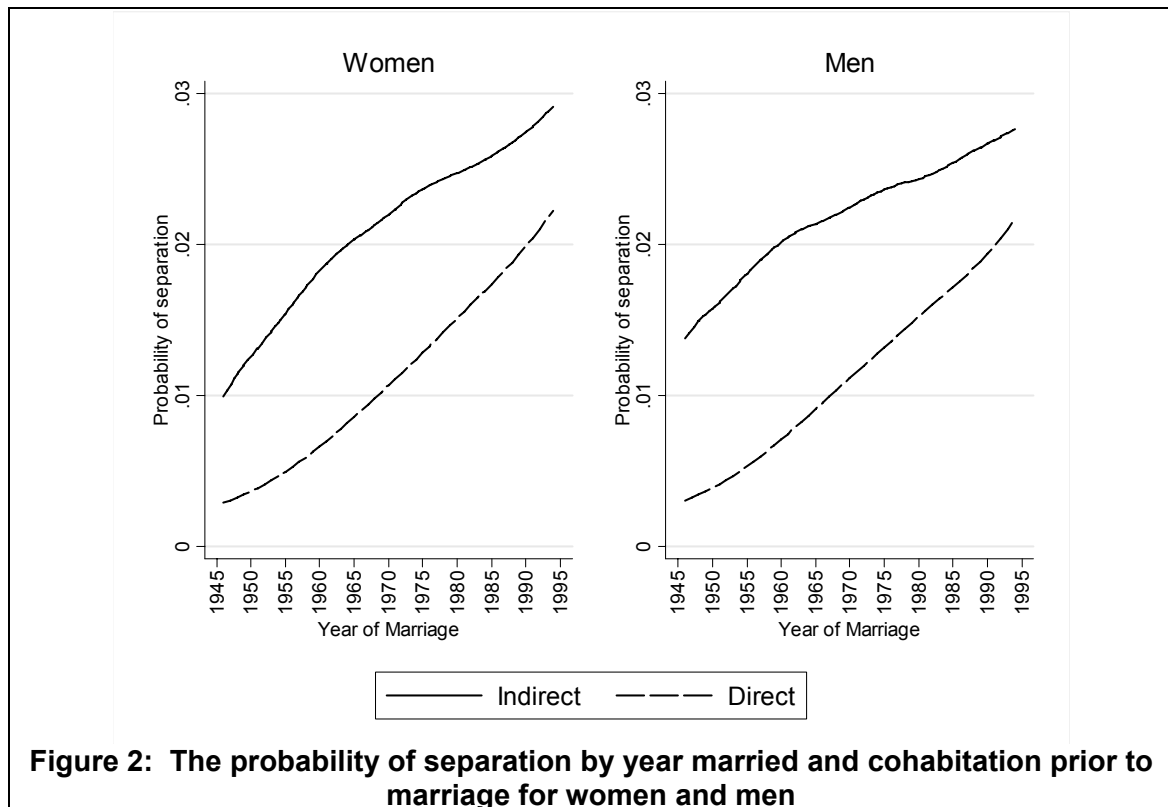


Figure 2: The probability of separation by year married and cohabitation prior to marriage for women and men
 Note: The models also include controls for ethnic background, parental divorce, age at marriage, children, religiosity, gender roles, education and duration dependence. Full model presented in Appendix 1.

Conclusion

In this paper I investigate whether cohabitation is an effective strategy for minimising the risk of marriage breakdown and whether this is changing as the proportion of the population who cohabit before marriage increases. Despite good theoretical reasons for expecting that living together before marriage will reduce the likelihood of marriage breakdown, consistent with past research I find that cohabiting before marriage is associated with an increased risk of marriage breakdown irrespective of when respondents married. Therefore the main conclusion is that cohabiting before marriage is not an effective strategy for minimising the risk of marriage breakdown. One possible explanation for the persistence of a gap in the risk of marriage breakdown between cohabiters and non-cohabiters is that the differences in values and beliefs between those who cohabit and those who do not remain the same but the proportion of the population who hold those beliefs has shifted.

Nevertheless my results also indicate that the risk of marriage breakdown is attenuating in younger cohorts who cohabit and the risk of marriage breakdown for those who do not cohabit is increasing more steadily. Consequently the gap in the probability of marriage breakdown between cohabiters and non-cohabiters is diminishing for younger cohorts. Hence the findings of this research also suggest that while cohabiting before marriage is not an effective strategy for minimising the risk of marriage breakdown that this is changing particularly for those who have married since the 1980s. It is possible that if these trends continue eventually, at some future point the risk of marriage breakdown between those who cohabit before marriage compared to those who do not will converge.

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Appendix 1: The association between the interaction of cohabitation and marriage year on the risk of marriage breakdown, for women and men

	Women		Men	
	Mean	se	Mean	se
Main independent Variables:				
Cohabited	39.60**	13.3	49.13**	14.7
Year Married	0.03***	.003	0.03***	.003
Cohabited*Year Married	-0.02**	.007	-0.02**	.007
Controls:				
<i>Ethnic Background:</i>				
Australian Born	-		-	
English-speaking country	0.19*	.09	-0.19	.11
Non-English-speaking country	-0.26*	.10	-0.08	.10
Parental divorce (1 = yes)	0.45***	.07	0.27**	.09
Age at marriage	-0.09***	.001	-0.06***	.009
<i>Children:</i>				
Premarital birth	0.83***	.11	0.62***	.13
Early birth	0.34**	.11	0.52***	.11
First born in marriage	-0.98***	.10	-0.83***	.12
Missing	0.36***	.10	-0.14	.16
Religiosity	-0.05***	.001	-0.05***	.01
Gender role attitudes	0.03*	.02	0.04*	.02
Missing gender role attitudes	-0.03	.12	0.03	.13
<i>Education:</i>				
Bachelor degree or higher	-		-	
Diploma	-0.11	.12	0.47***	.13
Trade/Certificate	-0.04	.09	0.34**	.11
Yr 12 or less	-0.25**	.09	0.30**	.11
Missing	-0.18	.18	0.75***	.23
Number of respondents	4883		4110	
Marriage years	101232		85081	
Number of separations	1147		902	