Premarital cohabitation and subsequent marital stability

Is it a good idea for couples who intend to get married to live together first? The findings have been mixed. This article re-examines the links between premarital cohabitation and the stability of the subsequent marriage.

Marriages have changed a great deal since the early 1970s. Perhaps the most spectacular changes have been the rise in the divorce rate and in the proportion of couples living together before they marry (de Vaus, Qu and Weston 2003).

The divorce rate has increased from 4.1 per thousand married women in 1970 to 12.0 in 2000 (ABS 2002), with the bulk of change occurring soon after the Family Law Act 1975 came into operation. The rates of premarital cohabitation have risen from below 2 per cent in the 1950s to 71 per cent by 2000 (see Figure 1).

The increased tendency for couples to live together before marriage has been accompanied by a widespread acceptance, even advocacy, of this practice. The International Social Science Survey (ISSP 1998) found that only a quarter of Australian adults disagree with the statement: “It’s a good idea for a couple who intend to get married to live together first.” One reason for the support for living together before marriage stems from the high divorce rates and the perception that marriages face a high risk of breakdown. The encouragement of premarital cohabitation is based on the “try before you buy” principle – that living together provides a good opportunity for couples to see if they are truly compatible. Intuitively this seems to make sense.

However, most of the research in Australia and other western countries has suggested just the opposite: marriages preceded by cohabitation (here called “indirect marriages”) tend to have a shorter life than those not preceded by cohabitation (“direct marriages”) (Australia, Parliament 1998; Lillard, Brien and Waite 1995; Smock 2000).

For example, Australian research by Glezer, Edgar and Prolisko (1992) suggested that, after five years of marriage, 13 per cent of indirect marriages had ended compared to just 6 per cent of direct marriages. After ten years of marriage, 26 per cent of indirect marriages had ended compared to 14 per cent of direct marriages. And after 20 years of marriage, the proportions of indirect and direct marriages that had ended were 56 per cent and 29 per cent respectively. These are very large differences in marriage breakdown rates between direct and indirect marriages and appear to be counter-intuitive. This paradox has sparked a great deal of research and discussion in the literature.
The higher risk of divorce among indirect marriages has been taken by some people to mean that living together before marriage somehow causes marriages to break down. One proposition is that premarital cohabitation gives individuals experience of alternatives to marriage and can erode beliefs in the permanence and sanctity of marriage (Teachman 2003). While the evidence for this proposition is patchy it has received some empirical support (Axinn and Barber 1997; Axinn and Thornton 1992).

From this causal perspective, one of the reasons for the high divorce rate is the high premarital cohabitation rate. Accordingly, some have argued that if the divorce rate is to be reduced, or at least contained, then couples should be discouraged from living together before marrying.

However, this causal explanation is just one of three ways of making sense of the higher marriage breakdown rates previously observed among indirect marriages. Two other explanations – here called the “self-selection explanation” and the “measurement explanation” – have also been proposed.

According to the self-selection explanation, the personal characteristics that influence choice of marriage pathway also influence risks of marital separation. That is, people who choose to cohabit before marrying have characteristics that make them more divorce prone (Axinn and Thornton 1992). These people would be more at risk of eventual marriage break-up regardless of whether they had lived together first. In support of this explanation, a large number of studies in the 1990s suggested that those who cohabited before marriage had more unconventional backgrounds, were more likely to come from a divorced family themselves, and held values and attitudes that increased their chances of divorcing (Lillard et al. 1995; DeMaris and Rao 1992; Glezer, Edgar and Prolisko 1992).

There is ample evidence that characteristics such as values, education, age, ethnicity, parental marital history, and having premarital children are linked to marital stability (DaVanzo and Rahman 1993; Faust and McKibben 1999; White 1990; Bumpass and Sweet 1989; Smock 2000). There is also good evidence that these types of variables are associated with premarital cohabitation (Tanfer 1987).

If the self-selection explanation has merit it could be expected that the higher risk of divorce among indirect marriages will have diminished progressively as premarital cohabitation has become normal (DeMaris and Rao 1992). These people would be more at risk of eventual marriage break-up regardless of whether they had lived together first. In support of this explanation, a large number of studies in the 1990s suggested that those who cohabited before marriage had more unconventional backgrounds, were more likely to come from a divorced family themselves, and held values and attitudes that increased their chances of divorcing (Lillard et al. 1995; DeMaris and Rao 1992; Glezer, Edgar and Prolisko 1992).

The reasoning for this as follows. When premarital cohabitation was uncommon it took a special person to adopt this “deviant” pathway to marriage. Those who chose this route were a relatively homogeneous group with many characteristics in common. However, as times have changed and premarital cohabitation has become commonplace, there is nothing particularly special about those who cohabit. They are a very diverse group and no longer uniformly share characteristics that make them divorce-prone. Some of these people will have divorce-prone characteristics while others will not. This diversity should mean that those in indirect marriages would no longer have such distinctively high rates of breakdown.

The third explanation for the enhanced risk of divorce in indirect marriages is the measurement explanation. This explanation attributes the apparent enhanced risk to the way in which the length of the relationship is measured. For example, the findings of Glezer and colleagues that were described above report risk of break-up after a certain number of years of marriage. The problem with this is that, when comparing the divorce risk in direct and indirect marriages after, say, ten years of marriage, we are not comparing like with like. While those in direct marriages may have been living together for ten years, those in indirect marriages have been together for a somewhat longer period. The longer couples live together, the greater are their chances of divorcing, although divorce rates do tend to level off over time.

Therefore, it may be more appropriate to compare the divorce rate in direct and indirect marriages after the same length of the live-in relationship (here called “union duration”). In the case of indirect marriages this would mean adding the period spent together before the registered marriage to the period of marriage. It is feasible that the different risks of divorce linked with direct and indirect marriages are due to this statistical issue of the way in which the duration of the relationship has been measured. But overseas studies that have attempted to examine this issue have produced mixed results (Teachman and Polonko 1990; DeMaris and Rao 1992; Berrington and Diamond 1999).

This article re-examines the links between premarital cohabitation and the stability of the subsequent marriage. It addresses four questions.

First, are contemporary indirect marriages less stable than contemporary direct marriages? Second, has the association between premarital cohabitation and subsequent marital instability weakened in recent years as premarital cohabitation has become normal? Third, is any difference in the divorce-proneness of direct and indirect marriages attributable to the way in which relationship duration is measured? (That is, does the greater risk of marriage breakdown among indirect marriages disappear when the length of the union rather than just the marriage is considered?) And fourth, to what extent is any difference in the stability of direct and indirect marriages due to systematic differences the characteristics of those who choose the alternative pathways to marriage?

Data sources

The sample was derived from three national random sample surveys: wave one (2001) of the Household, Income and Labour Dynamics in Australia (HILDA) survey, conducted by the Melbourne Institute of Applied Economic and Social Research, and funded by the Australian Government Department of Family and Community Services; the Australian Life Course Survey (ALCS), conducted by the Australian Institute of Family Studies in 1996; and wave one of the Negotiating the Life Course Survey (NLCS), conducted by the Australian National University in 1997. All sets of analysis focus on respondents’ first or only marriages.
The advantage of these data sets is that, by combining the samples, sufficient numbers of people can be obtained who entered indirect marriages in the early 1970s and sufficient numbers who entered into direct marriages in the 1990s (when direct marriage had become relatively uncommon). All three surveys tapped relationship and divorce histories of people across a wide age range. This allows changes to be tracked over time.

Unless otherwise specified, the analysis is based on data for the combined sample of 5672 respondents who had ever married, with 3382 having married directly and 2290 having cohabited before marriage.

### Are indirect marriages still risky marriages?

Table 1 shows the survival of direct and indirect marriages after 5, 10, 15 and 20 years of marriage. The data show that, for each marriage duration, indirect marriages have a lower survival rate. The first two columns provide the marriage survival rates after 5, 10, 15 and 20 years after the marriage began, with the third column referring to the differences or gaps in the post-marriage survival rates for direct and indirect marriages. The fifth column provides survival rates and gaps 5, 10, 15 and 20 years after the union began.

Turning to survival by the duration of marriage, it can be seen that the five-year survival rates are for the most recent cohort of marriages – those who married between 1990 and 1995. By the time of the HILDA survey (2001) all these marriages had the chance to survive for five years. Almost 90 per cent of these recent direct marriages had survived compared to 81.4 per cent of the indirect marriages – a survival gap of 8.2 per cent.

For the most recent cohort of marriages that had the chance to survive for ten years (that is, were married in 1985-1989), 84.2 per cent of the direct marriages were still intact after ten years, compared with 73.5 per cent of indirect marriages – a survival gap of 10.7 per cent.

Turning to survival rates from the start of union formation, Table 1 suggests that the survival gaps of direct and indirect marriages are narrower if the duration of the union rather than the marriage is considered (column (e) compared with column (c)) – a trend that is especially evident among the most recent cohorts. Of those who married in 1990-1994, the survival rate of indirect and direct marriage was virtually the same when the period of living together before marriage was included in calculations. For the next most recent cohort (those who married in 1988-1989), the survival gap ten years after union formation was also much narrower than the gap after ten years of marriage – just 5.9 percentage points compared to 10.7 per cent. However, for those who began their union 20 years previously, including the duration of the union made little difference to the survival gap between direct and indirect marriages.

### Has the survival gap narrowed?

Table 1 gives the first hint that the marriage and union survival gaps are much narrower for recent cohorts than for those married in the late 1970s and early 1980s. However, more thorough analysis is required to establish if this is really the case. To recall the argument made earlier – if the survival gap between direct and indirect marriages is due to self-selection into indirect marriages, we would expect a narrowing of the gap across successive cohorts as indirect marriages become more commonplace.

Table 2 shows the marriage survival gap of direct and indirect marriages in successive marriage cohorts. Survival gaps are reported at 5, 10, 15 and 20 years since marriage. Positive figures indicate that direct marriages out-survive indirect marriages by the percentage indicated.

The first row of Table 2 reports the marriage survival gaps after five years of marriage for successive marriage cohorts. It shows that, on average, the marriage survival at five years was a little higher in the 1970s than in the 1980s or 1990s. However, the decline in the survival gap at five years of direct and indirect marriages is very modest and lends little support to the self-selection argument.

However, the picture changes for the period of ten years after marriage. The second row of Table 2 shows that the survival gap in the 1980s has narrowed since the 1970s. A similar decline is also evident at 15 and 20 years after marriage. The marriage survival gap is narrower among those who married more recently.

A similar pattern is evident when the duration of the union rather than the duration of the marriage is considered.
(Table 3). Although the marriage survival gaps are narrower than those presented in Table 2, survival gaps are greater for earlier marriage cohorts and smaller for more recent cohorts after 10, 15 and 20 years of the formation of the union. So far, the results suggest that:

- the marriage survival rate of indirect marriages is poorer than for direct marriages;
- the poorer marriage survival rate of indirect marriages is evident across all marriage cohorts;
- the difference in survival rates of direct and indirect marriages has narrowed as premarital cohabitation has become normal and therefore less liable to self-selection effects;
- the union survival gap between direct and indirect marriages is considerably less than the marriage survival gap – for recent cohorts the marriage survival gap after five years of union disappears;
- these findings are consistent with the explanations that the poorer survival record of indirect marriages is partly due to measurement issues and partly due to self-selection effects.

However, testing for self-selection effects so far has been indirect. The declining survival gap is consistent with the self-selection argument but it is not conclusive evidence.

**Direct assessment of self-selection effects**

To test directly whether the poorer marriage survival among indirect marriages is due to self-selection, multi-variate statistical techniques are needed to eliminate the effects of different characteristics of those entering marriage directly and indirectly. These statistical techniques enable us to estimate what the marriage survival rates would be in direct and indirect marriages if people choosing these marriage pathways had similar characteristics.

In this analysis, we can only take account of specific differences between those choosing direct and indirect marriage – we are limited to the information collected in the surveys we are using. In particular, we can remove statistically the influence of differences in education, ethnic background, religiousness, experience of parental divorce, the age of union formation, and having given birth to a child before marriage. All these variables have been linked with marital stability and instability in previous research (Australia, Parliament 1998; Berrington and Diamond 1999; Glezer, Edgar and Prolisko 1992; Brüderl et al. 1999). However, the characteristics for which we have measures do not capture all those suggested to be important in previous research, such as holding non-traditional family values, including greater tolerance of divorce.

Logistic regression methods are used to test the self-selection explanation. For the sake of simplicity the analysis here is restricted to the survival of marriages among women eight years after marriage – the time by which about half of all marriages that will eventually end in separation, have already done so. Similar results were obtained for men but are not reported here. The analysis is restricted to the HILDA data set since the other two data sets did not have identical measures of the characteristics that we needed to “remove” statistically.

First the probability of separation after eight years of marriage is examined, followed by comparable analysis of the situation eight years after the union began.

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

The analysis is performed in two steps, referred to as model 1 and model 2. Model 1 is the baseline model, which includes only marriage cohort, pathway to marriage, and the interaction between these two variables. We estimate the probability of marriage survival at eight years for direct and indirect marriages without taking into account the different characteristics of those who choose the different marriage pathways. Model 2 re-estimates marriage survival after removing any effects of the above-mentioned different characteristics of the two groups.

The effect of model 2 is to compare like with like. It is as though those who enter direct and indirect marriages are identical in terms of their ethnicity, history of parental divorce, religiousness, education, age at union, and so forth. The logic of this analysis strategy is that, if there are differences in the survival of direct and indirect marriages in model 1, and these disappear when we statistically remove the effect of selective characteristics (model 2), then the initial differences in model 1 are attributable to the characteristics for which we have controlled.

Table 4 reports the probability that marriages of women will have ended in separation after eight years. Column (a) shows the likelihood that women from direct marriages will have separated within the first eight years of marriage. Regardless of whether they married in the early 1970s, early 1980s, or early 1990s, 15.5 per cent of women from direct marriages had separated within eight years of marriage.

Column (b) reports comparable figures for women who entered marriage after first cohabiting with their partner. Of those women who formed an indirect marriage in the early 1970s, 32.9 per cent had separated within eight years. This means that in the early 1970s indirect marriage was associated with a much greater separation risk than was direct marriage. The extent of this risk is recorded in column (c), which indicates that 17.4 per cent more indirect marriages had ended in separation after eight years. That is, indirect marriages faced more than double the risk of separation than did direct marriages. In the early 1970s

### Table 2

<table>
<thead>
<tr>
<th>Duration of marriage</th>
<th>Marriage cohort</th>
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<tbody>
<tr>
<td>5 years</td>
<td>7.9</td>
</tr>
<tr>
<td>10 years</td>
<td>14.3</td>
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<tr>
<td>15 years</td>
<td>18.3</td>
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<tr>
<td>20 years</td>
<td>23.3</td>
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</tbody>
</table>

*Source: Combined HILDA, NLCS and AFLC surveys*

### Table 3

<table>
<thead>
<tr>
<th>Duration of union</th>
<th>Marriage cohort</th>
</tr>
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<tbody>
<tr>
<td>5 years</td>
<td>2.0</td>
</tr>
<tr>
<td>10 years</td>
<td>10.6</td>
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<tr>
<td>15 years</td>
<td>15.1</td>
</tr>
<tr>
<td>20 years</td>
<td>20.0</td>
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</tbody>
</table>

*Source: Combined HILDA, NLCS and AFLC surveys*
the different separation rates of women from direct and indirect marriages were statistically significant.

While the separation rates of women from direct marriages remain stable across the three decades, the separation rate of women from indirect marriages decline substantially. Women from indirect marriages in the early 1980s had a separation rate of 26.2 per cent – lower than in the early 1970s. This results in a narrower, but still statistically significant, gap between the separation rates of women from direct and indirect marriages. By the early 1990s the separation rate of women from indirect marriages had declined even further, resulting in a statistically non-significant difference. However, by the early 1990s those from indirect marriages had an 11 per cent higher predicted separation rate – a statistically non-significant 4.9 per cent.

This pattern is exactly what would be predicted by the self-selection explanation, and is consistent with the trends reported above. However, the much more important test of the self-selection explanation is to see what happens to the separation gaps when we statistically remove differences in personal and background characteristics of women in direct and indirect marriages. This occurs in model 2. If the self-selection explanation is correct, the observed gaps in model 1 should narrow substantially.

The estimates for model 2 illustrate what the separation rates would be like if women in direct and indirect marriages had similar characteristics. Column (f) shows that the separation gaps are much lower than in model 1. For the early 1970s cohort, women from indirect marriages had an 11 per cent higher predicted separation rate – a statistically significant difference. However, by the early 1980s cohort, the gap had dropped to a statistically non-significant 5 per cent (compared to a statistically significant 10.7 per cent in model 1). By the early 1990s the estimated separation rates of women from direct and indirect marriages is virtually identical with a gap of -0.7 per cent. In addition to premarital cohabitation, people most likely to separate were those who moved in with a partner at a relatively young age, those who had a premarital birth, and those who had cohabitated more than once.

These results provide strong support for the self-selection explanation. The declining gap observed in model 1 corresponds to the increasing normalisation of indirect marriage and the consequent increased heterogeneity of those entering indirect marriages. More importantly, the dramatic decline and disappearance of separation rate differences in model 2 after the removal of self-selection effects provides strong support for the self-selection explanation.

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

The results reported in Table 4 apply to separation rates after eight years of marriage. We have already seen that some of the gap in marriage survival is an artefact of how the duration of the relationship is measured. In Table 5 the analysis reported in Table 4 is repeated but the focus is on union duration rather than marriage duration. (These two measures are identical for those who married directly.)

The pattern of results in Table 5 is very similar to that described in Table 4. The main difference is that, for indirect marriages, separation rates after union formation are lower than those after eight years of marriage.

For the present purpose, the most important figures are the separation gaps reported for model 2. While there is a statistically significant separation gap in separation rates in the early 1970s, this disappears in the 1980s and 1990s. Indeed, by the early 1990s, those from indirect marriages had a lower, but statistically non-significant separation rate, than those from direct marriages – although the difference was not statistically significant.

**Conclusions**

This paper has tried to make sense of the old paradox that those who lived together before marriage had a higher risk of their marriage breaking down than those who married directly. The higher risk of divorce among indirect marriages has been taken by some people to mean that living together before marriage somehow causes marriages to break down.
who did not first live together – despite the opportunities that cohabitation provides for couples to assess their compatibility.

Our suspicion was that the greater risk confronted by those who first lived together was due to reliance on old research evidence from an era when cohabitation was relatively unusual. We suspected that the paradox may have had something to do with the distinctive characteristics of those who chose to cohabit in the past when cohabitation was out of the ordinary. We thought that the characteristics of those who used to cohabit, rather than cohabitation itself, were what set their subsequent marriages at greater risk. Furthermore, we accepted the importance of taking into account the total length of the union when investigating relationship stability.

To test these suspicions we adopted two strategies. The first strategy was to examine outcomes using up-to-date research data from a period when premarital cohabitation has become normative. We found that among recent cohorts of people who marry after cohabiting, the elevated risk of subsequent marriage breakdown is much reduced over what was found in the old research that relied on data mainly collected in the 1970s. From our data, we could see that the old evidence still applied to those who cohabitated and married in the 1970s but was hardly relevant to the contemporary situation.

The second strategy was statistically to remove the effects of different characteristics of those who marry directly and indirectly. When we did this, the contemporary marriage survival/separation outcomes of those who cohabit first and those who marry directly are next to indistinguishable.

The old finding that marriages of those who lived together before marrying were at a greater risk of breakdown was also partly attributable to the way in which marriage duration has been measured. We believe that, in the interests of comparing like with like, separation risk should be measured after set periods of the union rather than after set periods of marriage.

There is nothing in the results that supports the proposition that contemporary premarital cohabitation somehow causes subsequent marital instability. The differences in measured outcomes for those from direct and indirect marriages appear to be entirely attributable to other factors.

As the evidence stands in this paper, we can say that contemporary indirect marriage does not pose any greater risk of subsequent marriage breakdown. However, we should also say that the results do not indicate that living together before marriage improves the chances of any subsequent marriage surviving. So far, the evidence suggests that premarital cohabitation has little impact one way or the other.

However, the analysis is incomplete. The multivariate analysis in which we statistically removed the effects of specified differences in the characteristics of women from direct and indirect marriages could not remove all the differences between these two groups. There are likely to be other, unmeasured differences, especially differences in values, between the two groups that we have not taken into account in the current analysis.

Our suspicion is that, if we were able to control for these other unmeasured differences, we would find that those entering marriages after a period of cohabitation may actually have a better record of marriage stability. This remains a task for the future.

References


Endnote

1 However, the difference in marital stability of direct and indirect marriages may not disappear entirely if direct marriages become increasingly selective of those with characteristics that pre-dispose them to long-lasting marriages. That is, the characteristics that lead these people to reject the more normative pathway to marriage may also increase the chances of the marriage surviving – either because they have happier marriages, they make greater efforts to resolve marital difficulties, or they are more prepared to endure unhappy marriages compared with the majority of people.

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