

Fam Issues. Author manuscript; available in PMC 2012 February 3.

Published in final edited form as:

J Fam Issues. 2011 February 3; 32(7): 876–905. doi:10.1177/0192513X10397601.

He Says, She Says: Gender and Cohabitation*

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Abstract

Cohabitation has become the modal path to marriage in the United States. However, little is known about what cohabitation means to young adults today. Drawing on data from 18 focus groups (N=138) and 54 in-depth interviews with young adults, this exploratory study investigates motivations to cohabit, and examines potential gender differences in those motivations and the meanings attached to them. We find that primary motives to cohabit include spending time together, sharing expenses, and evaluating compatibility. Strong gender differences emerge in how respondents discuss these themes and how they characterize the drawbacks of cohabitation, with men more concerned about loss of freedom and women with delays in marriage. Overall, our findings suggest that gendered cultural norms governing intimate relationships extend to cohabiting unions, and point to gender differences in the perceived role of cohabitation in union formation processes.

Keywords

cohabitation; gender; union formation; marriage

Cohabitation has been increasing markedly in the United States over the past few decades. In 2002 over 60% of women ages 25-39 had cohabited at least once (U.S. Department of Health and Human Services, 2005). Just seven years earlier, this percentage was roughly 48% (Bumpass & Lu, 2000). The percentage of marriages that began as cohabiting

^{*}Authors' note: This research was supported by grants from the *Eunice Kennedy Shriver* National Institute of Child Health and Human Development (R01 HD040910 and R03HD039835). It was also supported by the Population Studies Center of the Institute of Social Research at the University of Michigan, which receives core funding from the National Institute of Child Health and Human Development (R24 HD41028) and the Center for Family and Demographic Research at Bowling Green State University (R24 HD050959). We are indebted to N. E. Barr, Paula England, Sharon Sassler, and two anonymous reviewers for feedback on earlier versions of this work, John Knodel and David Morgan for their consultation on the focus group design, Meredith Porter for research assistance, and the staff at Survey Research Operations of the Survey Research Center at the Institute for Social Research for their indispensable contributions to this project.

³See also Kenney, 2004; Winkler, 1997 on income pooling among cohabiting couples.

relationships has also risen from 41% in the early 1980s to 65% for marriages formed between 1995 and 2002 (Bumpass & Lu, 2000; Manning & Jones, 2006).

Clearly, cohabitation has become a customary part of the American courtship process. Yet, to date, we know little about the beliefs, motivations, and meanings underlying cohabitation. Moreover, prior studies of cohabitation – based primarily on closed-ended attitudinal questionnaires or on inferences from behavioral data – have left largely unexplored whether and how gender conditions the meanings and motivations associated with cohabitation.

We draw on data from focus groups, including individuals with and without cohabitation experience, and in-depth interviews with a diverse sample of cohabiting young adults to explore gender variation in motives for, and associated meanings of, heterosexual cohabitation. The focus group data tap general social norms regarding cohabitation and these data are enriched by in-depth interviews, which better tap individual attitudes surrounding motivations to cohabit. By investigating young adults' perceptions of reasons to cohabit or to avoid cohabitation, this study provides a basis for developing or refining theories of union formation, yields insight into explanations for the continuing upward trend in cohabitation, and can inform the development of new survey measures about cohabitation.

Background

Despite considerable research devoted to the study of cohabitation (see Smock 2000, Thornton, Axinn, & Xie, 2007, for reviews), we have only a nascent and very general understanding of why young adults cohabit and what it means to them to do so. What we do know about meanings and motives to cohabit is drawn largely from quantitative analyses of surveys with close-ended attitudinal questions. As such, nuanced empirical knowledge about motivations to cohabit is lacking, as is detailed exploration of how gender might condition motivations to cohabit. While a handful of qualitative studies based on in-depth individual interviews have helped illuminate the process of entering cohabiting unions (Manning & Smock, 2005; Lindsay, 2000; Reneflot, 2006; Sassler, 2004), none has focused systematically on motivations and meanings underlying cohabitation, or on gender variation in such motives and meanings, and none has included both cohabitors and non-cohabitors in their samples. The latter is important because many young adults who have not yet cohabited are likely do so in the future. Moreover, studying the views of those who have not cohabited as well as those who have is necessary for gauging general social norms, perceptions, and attitudes regarding cohabitation.

A primary source of quantitative data on young adults' rationales for cohabiting is the first wave of the nationally representative National Survey of Families and Households (NSFH), conducted in 1987-88; the NSFH included a series of attitudinal items about cohabitation including under what circumstances it is acceptable. Much of what scholars have come to understand about motives to cohabit has relied on these data. While attitudinal data do not speak directly to motives and meanings underlying cohabitation, they provide some clues as to how cohabitation is perceived.

Among cohabiting respondents ages 19 to 35, the most popular reason for cohabitation – endorsed as "important" by 51% of men and 56% of women – was: "Couples can be sure they are compatible before marriage" (Bumpass, Sweet, & Cherlin, 1991). The next most popular reason to cohabit, again endorsed by similar proportions of men and women (28% and 26%, respectively), was: "It makes it possible to share living expenses." None of the other response choices ("Requires less personal commitment than marriage"; "More sexually satisfying than dating"; "Requires less sexual faithfulness than marriage"; "Allows more independence than marriage") was deemed important by more than one-fifth of the young men and women. Overall, these data suggest that gender differences in motives to

cohabit are quite small. Yet, other findings from the NSFH are suggestive of possible gender differences in attitudes toward cohabitation. Among unmarried, non-cohabiting respondents ages 19 to 35, 41% of men compared to 28% of women agreed that they would like to live with someone before getting married (Sweet & Bumpass, 1992). In addition, men's approval of cohabitation appears 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 & Bumpass, 1992).

Arguably, these data are quite dated when it comes to attitudes towards living together given that cohabitation has continually risen since the late 1980s, such that today, cohabitation is the experience of the majority of young adults. Results from the 2002 National Survey of Family Growth (NSFG) indicate that two-thirds of both male and female young adults (18-29 years old) who have never been married and never cohabited *disagree* that "a young couple should not live together unless they are married" (authors' calculations), suggesting no gender differences in global approval of cohabitation, even among those who have never cohabited.

Overall, given the lack of recent, in-depth qualitative data exploring possible gender variation in motives and meanings of cohabitation, it is difficult to state a priori whether, or to what extent, gender variation exists. Historically, cohabitation has been perceived as a relatively egalitarian living arrangement, a view established in part by Blumstein and Schwartz's classic book *American Couples* (1983). Based on non-representative data, their results indicate that cohabiting couples in the late 1970s were more gender-egalitarian in their values and behaviors than their married counterparts. Indeed, research based on surveys suggests that cohabitation tends to be selective of people who are more supportive of egalitarian and nontraditional family roles (Clarkberg, Stolzenberg, & Waite, 1995; Lye & Waldron, 1997; Thornton et al., 1992). Also, some indirect evidence suggests that cohabitors may exhibit less specialization of gender roles and greater equality in exchanges than do married spouses (Brines & Joyner, 1999).

However, other empirical evidence suggests that cohabitation may not function as an equal exchange, and that men and women may not necessarily experience cohabitation as egalitarian (Smock, 2000). For instance, Brown (2000) finds that, among cohabiting couples, men's preferences for the future of the relationship carry more weight than women's, suggesting men have more power to determine whether the relationship ends in marriage (see also Sassler & Cunningham, 2008; Sanchez, Manning, & Smock, 1998). Similarly, Smock and Manning (1997) find that only the male cohabiting partner's income, education, and employment status significantly affect the likelihood of marriage, implying asymmetry in the importance assigned to men's and women's economic characteristics (see also Brown, 2000; Oppenheimer, 2003; Sanchez et al., 1998; Smock, Manning, & Porter, 2005; Wu & Pollard, 2002; but see Sassler & McNally, 2003 for an exception).

In addition, Gupta (1999) and South and Spitze (1994) find evidence of gender asymmetry in domestic labor in cohabiting unions, with women doing more housework than their cohabiting partners. Tracking changes in housework hours as women and men enter coresidential unions, Gupta concludes: "[T]he results show that entry into cohabitation induces changes in housework behavior that are no less gender-typical than does entry into marriage" (p. 710). Reneflot (2006) finds that cohabiting couples are, in fact, rather gender-typical in terms of relationship progression, with cohabiting women feeling pressure to wed and cohabiting men voicing resistance. Similarly, Miller and Sassler (2006) find that the majority of cohabiting partners expecting to marry believe that the man should propose and the woman should wait for the proposal. A recent quantitative study of 120 cohabiting

couples finds that men are more likely to report that cohabitation is a means of testing the relationship than women (Rhoades, Stanley, and Markman, 2009). This is suggestive that men and women may be motivated to cohabit by different drives or goals, and that what cohabitation means and how it is experienced may also differ for men and women.

Current Investigation

Past research, taken together, provides some reason to expect that while cohabiting men and women may share gender egalitarian values, the experience of and meanings associated with cohabitation may be gendered. Thus, on one hand, young men and women may articulate similar motives for cohabitation and possibly similar disadvantages associated with living together. On the other hand, there may be gender variation in reasons for cohabiting or not, and there may also be gender variation in how motives and disadvantages are conceptualized and expressed.

The central analytic goals of this study are exploratory: We seek to investigate rationales that young adults use to explain why they have, or would cohabit (or not), to identify commonalities and differences in these reasons by gender, and to assess the underlying meanings of the stated reasons. Our study thus represents a starting point for producing a richer understanding of young adults' motives to cohabit and the meanings embedded in expressed reasons. While we focus primarily on patterns of gender variation in motives, we are also attentive to potential variation by race/ethnicity, given that race/ethnicity and gender are distinct but interactive domains that should be examined in relation to each other (Browne & Misra, 2003; Collins, 1998; Weber, 1998). Our focus groups are gender- and race-homogenous; these thus provide some leverage to identify variation by gender and race/ethnicity should such variation occur.

Research Design and Methods

We draw on two sources of qualitative data: Focus groups and in-depth interviews. Focus groups provide the opportunity to understand the world as seen by the target population in general, to discover new concepts, generate new hypotheses, and understand broad social perceptions regarding motivations to cohabit (Knodel, 1993, 1997; Morgan, 1993, 1996, 1997, 1998; Patton, 2001; Strauss & Corbin, 1998). In-depth interviews of current cohabitors provide richer detail and insight, revealing individual rationales underlying decisions to cohabit.

The data collections are distinct, but overlapping parts of a broader project seeking to understand the meanings of cohabitation to young adults. In-depth interviews were conducted first, after which, focus group data were collected in order to assess more general perceptions with a greater emphasis on perceived advantages and disadvantages of cohabitation.

The use of focus groups in conjunction with in-depth interviews also allows for examination of what might be termed "public" and "private" motivations for cohabitation. While focus groups have been successfully used in other family-related research (Jarrett, 1993, 1994), the social dynamics of the focus group, being a public forum, renders this method particularly sensitive to the influence of social desirability (Albrecht, Johnson, & Walther, 1993; Hollander, 2004; Kitzinger, 1994). We thus interpret the focus group data as a reflection of general cultural norms regarding motives to cohabit and we rely on in-depth interviews of individuals who were cohabiting at the time of the interview to learn about the lived experiences of individual decision-making processes regarding cohabitation.

Throughout our presentation of results, we therefore intersperse findings from the focus groups with material from the in-depth interviews for an arguably more complete and nuanced portrait than possible with either method alone.

Recruitment and Sample Characteristics

Participants for the in-depth interviews were recruited from a mid-sized Midwestern city by a variety of means. These included advertisements in local newspapers, flyers posted at various community venues (e.g., grocery stores, self-service laundries, restaurants), and face-to-face recruitment of potential respondents at various community centers. Approximately 30% of the sample was obtained by snowball sampling of referrals from participating respondents. Focus group participants were recruited from a large Midwestern metropolitan area in a nearby state via advertisements in local papers, flyers posted at strategic locations (e.g., community centers, churches, bus stations, grocery stores, community colleges), and face-to-face recruitment at organizations serving specific populations (e.g., Latinos). A \$40 cash incentive was provided to all participants.

Potential participants were screened for inclusion on four sociodemographic criteria: age, gender, race/ethnicity, and education. We targeted individuals in their early-20s to mid-30s, ages capturing a range of union formation experiences and current relationship statuses. We recruited equal numbers of men and women, and we attempted to attain racial/ethnic diversity for both samples. In addition, we screened participants on educational attainment to recruit from the working and middle classes – neither the poor nor the privileged. Individual interviewees were also screened for cohabitation status.

Focus Group Participants—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. A total of 18 focus groups ranging in size from 5 to 10 persons each were segmented by race/ethnicity and gender to facilitate candid and comfortable discussion among group participants (Morgan, 1996).

The mean age of focus group participants ranged from 26 to 29 years old. 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.

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

As desired, there is substantial variation in terms of union statuses and experience among the focus group participants. The percentage of currently married participants ranges from a low of 18% for black men 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 & Lu, 2000): 40% to 54%, depending on the group.

In-depth Interviewees—Panel B of Table 1 provides information on the in-depth interviewees, a group that includes 7 white men, 10 white women, 10 black men, 7 black

¹This constitutes a very large group of Americans, and the few qualitative studies on cohabitation have tended to focus on the disadvantaged, particularly low-income mothers (Edin, 2000).

women, 10 Latinos, and 10 Latinas. Average ages are similar to the focus group sample – from 22 to 29 – although the mean ages for blacks and Latinos are slightly lower among the interviewees than among focus group participants. None of the black women, Latinos, or Latinas in the interview sample had graduated from college, although 14% of white men, 30% of white women, and 10% of black men had done so. Given that our sample of interviewees were all cohabiting at the time of the 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 cohabitors in better economic positions tend to marry and to do so more quickly (Bumpass & Lu, 2000;Oppenheimer, 2003;Smock & Manning, 1997;Thornton, Axinn, & Xie, 2007; Wu & Pollard, 2000).

In addition, the family backgrounds of the interview sample indicate higher levels of family background 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.)

Focus group sessions—Each focus group session ran for about two hours and was led by one of six trained moderators, all of whom worked closely with us to ensure a common understanding of the scientific purpose of the project, of the significance of each question, and maintaining consistency in questions 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 majority of focus group participants are of the same race/ethnicity and/or gender, such homogeneity dominates the atmosphere and the demographic characteristics of the moderator become less salient.

The focus group moderator guide covered several topics, including positive and negative aspects of cohabitation; reasons couples might decide to move in together rather than date or marry; reasons *not* to cohabit; and the kinds of changes that might occur when a couple begins to cohabit. To tap general perceptions, 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?" The participants were asked to share their own views, but to also share the experiences of friends or relatives where relevant.

Interviews—Our interviewer was a female, long-time resident of the area with extensive training and experience in interviewing economically and racially/ethnically diverse populations. As with the focus group moderators, we worked closely with her to ensure common understanding of the scientific goals of the study.

The interviews lasted about two hours on average. As noted above, the in-depth interviews were conducted prior to the focus groups; they were also much broader in topical scope than the focus groups. Although the interviews included questions about individual motives to cohabit, and provided other opportunities for respondents to express or elaborate on their decision to cohabit, the interviewer asked about other issues as well, ranging from how respondents came to the decision to cohabit, to feelings about marriage after respondents began living with their partners, to multiple aspects of the relationship itself (e.g., conflict, relationship quality). These wider-ranging questions provide additional context for individual motives for cohabiting which aided in our interpretation of findings.

Coding and Analysis

Analyses of the data proceeded though analytic induction, whereby coding categories are derived as they emerge from the data, alternated with analytic deduction, in which established concepts are connected to emerging categories (Charmaz, 2001; Glaser & Strauss, 1967). Each interview and focus group session was transcribed verbatim and as each was reviewed, codes were developed to capture central ideas or main points that were raised by the participants. With each additional transcription, codes were applied, collapsed, and/or renamed. The process was iterative with codes continually re-evaluated and reapplied to the data to identify unifying concepts driving the textual content (Charmaz, 2001; LaRossa, 2005).

The coding scheme was developed by the co-authors in an intensive and evolving "independent collaboration" in which coding categories were initially independently arrived at, and then jointly vetted. Analyses were similarly accomplished in independent collaboration. Codes that emerged from the focus group discussions with greatest frequency became the analytical foci; we selected the focus group data as our analytic point of departure because these data were more suited to ascertaining general perceptions of motives to cohabit or to avoid cohabitation. These central codes were then collaboratively evaluated to arrive at the relevant themes, relationships between codes, as well as patterns by gender.

Coding and analyses of the in-depth interview data followed a similar protocol of independent collaboration, and interview codes were developed autonomously from the focus group coding. The focus group codes were integrated with the in-depth interview coding scheme by identifying similar codes and, in some cases, collapsing or re-categorizing the in-depth interview codes. For example, the focus group data were coded specifically for different types of perceived benefits of cohabitation such as "financial," "relationship quality," or "less commitment," while the individual interviews were initially coded more broadly with the code, "benefit" to identify text referring to any benefit of cohabitation. In such cases, the in-depth interview text coded as "benefit" was reviewed for content to recode for the more specific types of benefits identified by the focus group coding scheme.

Although the in-depth interview codes matched focus group codes quite well for the most part, some complexities arose because of the slightly different questions asked in the focus group sessions and interviews. For example, focus group participants were asked to list three positive and three negative aspects of cohabitation on note cards at the very start of each session as a "warm up" to spark further discussion; individual interviewees were instead asked about the advantages and disadvantages of cohabitation based on their experiences. The latter thus often mentioned only one or perhaps two. As such, there was somewhat less sustained emphasis on motives to cohabit in the in-depth interviews than in the focus groups.

Quotations used here were selected from the interviews and the focus groups for their descriptive relevance and representativeness. Hyphens at the beginning of a line followed by italicized text indicate a different speaker in a focus group. The end of each quotation is followed by a two-letter code in parentheses indicating the gender and racial/ethnic identity of the respondent or the composition of the focus group: B = black, L = Latino/Latina, W = white; M = male, F = female. Individual interviews are flagged by an identification number between 01 and 54.

Results

Across racial/ethnic groups, the young adults in our focus groups and interviews discussed similar general motivations for cohabiting with an intimate partner. Variation in responses

by gender were far more pronounced than variation in responses by race/ethnicity; in fact, we found very little variation by race/ethnicity. Overall, men and women expressed different expectations for cohabiting relationships that suggest a substantial gender gap in the perceived role of cohabitation in the union formation process.

Motives to Cohabit: The Benefits

Three key rationales for cohabitation emerged: Wanting to spend more time with one's partner, wanting to share financial burdens, and wanting to test compatibility. While these themes were common across respondents, gender differences emerged in how these motivations were expressed and in how cohabitation was viewed in relation to marriage.

Logistics, Love, and Sex: "We might as well live together"

Many focus group participants agreed that cohabitation provides a convenient way to enhance the relationship by spending more time with a partner: "You feel like you don't want to be without the person. You want to spend every moment, you know?" (BF). The indepth interviewees also raised this point: "Well I know I thought that us moving in with each together ...we'll be able to see each other more often" (WM 38).

Many viewed living together as a straightforward way to make getting together easier from a logistical standpoint. These comments were typical: "[When you cohabit] you don't have to travel across town [to] meet up with her" (WM), and "I was going to be there more we might as well live together... instead of driving to see each other all the time" (BM 25). The in-depth interviewees also articulated that moving in with a romantic partner serves as an opportunity and means to transition out of the parental home: "I don't get along with my step-mom very well. So, that's why I'm not there. But, I mean, I'm here all the time (laughs). I live here" (WF 23). I wanted to do it 'cause I didn't want to live with my parents anymore. I wanted to move out of my parents' house when I was 16. So, right then, I just needed somebody else. (BM 19)

Although men and women agreed that cohabitation enhanced the quality of relationships by allowing partners to spend more time together, the women's focus groups were more likely to associate that enhancement with love, while the men's were more likely to make the association with sex. One man's comment illustrates this divergence:

Most girls want to have the connection with the guy and know that it's a relationship. '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, the thing that they strive for is sex, so it's kind of a tradeoff. (WM)

While one must be cautious about quantifying qualitative data, "love" was volunteered as a motivation to cohabit three times more frequently by women's focus groups than men's focus groups: "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).

When asked specifically if love was a factor in deciding to cohabit, however, men tended to readily concur. Indeed, love as a motivation seemed to be understood as a given: "I guess I was just assuming that that was one of the largest factors" (WM). Moreover, in the in-depth

²While 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 that young adults make. Indeed, some young adults in our samples characterized cohabitation as occurring without an explicit decision, as when a lease was up or when a partner slowly began bringing over more of his or her personal belongings (e.g., Manning and Smock, 2005; Sassler, 2004). Manning and Smock term this process a "slide" into cohabitation.

interviews, men were just as likely as women to mention love as a motivation for cohabiting: "I mean... we started dating more and more, staying together more and more, and then just basically fell in love" (LM 47). "We was just real close. I love her" (BM 39).

These findings contradict assertions by Popenoe and Whitehead (2000), who report in a study of mating and dating that men and women "rarely volunteer the word *love*" when characterizing their cohabiting relationships. Among the men and women in our focus groups, however, love was cited by almost all – either explicitly or when questioned –as a reason to move in with a partner. And among the in-depth interviewees, men and women alike spoke of love.

Sex, however, was cited as a motivation to cohabit roughly four times more frequently in the men's focus groups than in the women's focus groups, and men were more than twice as likely as women to cite sex as a motivation in the in-depth interviews. As one man put it, "you moved in for it, [so] just roll over and get it" (BM). Individual interviewees agree: "If you're gonna have sex with somebody every night you might as well be living with them..." (LM 02).

However, men also cautioned that living with girlfriends could carry the risk of loss of "romance" in the relationship, as the routine of everyday life in cohabitation might erode the sexual excitement experienced in dating.

But at the same time like after you live with somebody you realize living with them can deaden your exciting sex life because they are like "Oh, I see you every day." It's not like they are waiting all day to see you at the end of the day. Its like, "Clean up your sh*t!" you know? (LM)

In the in-depth interviews, men agreed that some degree of monotony comes with cohabitation that presents a challenge to the sex life of the relationship: "Well you just have to be more uh, I don't know, uh open, have more imagination I guess. (laughing)" (WM 08). "...[W]hen you're dating it was better, but now you're seeing her everyday it ain't gonna be as good" (LM 12).

Financial Considerations – Two's cheaper than one—Every focus group and nearly every interviewee discussed at length the financial advantages associated with cohabitation. This was a highly dominant theme that crossed gender and racial/ethnic groups: Cohabiting couples save money by sharing living expenses. "I think finances play a factor, you know, having an individual split your bills or the cost of living. It helps out" (BF). One interviewee made explicit the connection between financial considerations and the decision to cohabit: "Why did I move in with 'Peter' as opposed to getting my own place right away? Money" (WF 01). Our respondents repeatedly offered reasons for cohabitation such as "Most people do it because of the bills," "Why are we paying for two apartments?" or "Two's cheaper than one." One men's group highlighted some of the logistical and economic issues associated with the transition into adulthood today that render cohabitation a practical solution.

-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, why don't we just, you know -

-Hey you can stay with me. (LM)

Further, some focus group members stated that it was nearly financially impossible to live alone. Cohabiting enables young adults to pool resources and provides a potential avenue for upward mobility.

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)

In addition, men and women from every focus group felt that, ideally, each partner should be financially solvent prior moving in together, and that having debts or bad credit would make cohabitation less attractive to a potential partner.

- -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)

[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? (LM)

Cohabitation as a "Test Drive"—Both men and women seemed to perceive cohabitation as a temporary state in which to gauge compatibility. However, notable gender difference emerged in goals underlying cohabitation. Women tended to view cohabitation as a transitional arrangement intended to precede marriage to the same partner: "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). "...[C]ohabitation really gives me an idea of what to look forward to when we are married" (WF 10).

This was not the case for men. While men may agree that cohabitation is a temporary state, it is not one that is necessarily connected to marriage:

- 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 I mean 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 15)

Men described moving in with a partner as a convenient, low-risk way to determine if a relationship has longer-term potential, using terms such as "test drive" and "rent-a-marriage," suggestive of the provisional status attributed to cohabitation.

- -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....if you really can get along in that sort of living situation. (WM)

...[Y]ou rent a marriage because there are so many divorces. 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)

In the privacy of in-depth interviews, men were slightly more likely to make a connection between cohabitation and marriage: "Now living with somebody it's a step more towards marriage" (HM 29). Similarly, men's in-depth interviews revealed a tendency toward morecommitment than was discussed in focus groups: "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" (BM 13). These comments are suggestive that while men may be less inclined to link cohabitation to marriage and/or commitment in general, the issues of marriage and commitment do arise in their own personal calculus of cohabitation.

In sum, for women, cohabitation appears to represent greater relationship commitment and greater potential for marriage than expressed by men. While men and women agree that cohabitation provides an opportunity to get to know one's partner better, women were more likely to evaluate their compatibility with their partner through cohabitation in direct relation to marriage, as if in preparation, to "allow the partners to work through issues or habits before marriage" (BF). Men were far less likely to directly link cohabitation to marriage at all.

At the same time, for both men and women and across race and ethnicity, testing compatibility seemed to be fueled by concerns of divorce; fear of divorce made cohabitation appear a low-risk means to experience a marriage-like relationship without the risk of divorce that young adults strongly associate with marriage. In other words, men and women agreed that cohabitation was sometimes a "safer alternative" to marriage, because marriage could lead to divorce. Although this may seem to be at odds with our finding that men perceive cohabitation as a "test drive," whereas women perceive that it involves a longer-term commitment, their discussions about divorce reveal that *both* men and women believe that marriage entails an even greater commitment than cohabitation and carries with it a bigger risk. Given that very substantial proportions of both our focus group and individual interview samples did not grow up with both biological parents – and in a general milieu of high levels of marital disruption – it is not surprising that concerns about relationship instability loom large:

...Well you know my parents are divorced and my uncle is divorced and my grandparents are too. So, 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)

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)

Discussions about divorce also revealed that both men and women believe marriage carries with it greater risk of hassle should the relationship dissolve. An advantage of cohabitation, then, is: "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). A female focus group participant agrees, "...living with someone without being married – it is an easy out without the papers if something happens" (LF).

Concerns about divorce also fueled motivations to cohabit among the in-depth interviewees, though the theme was somewhat less prominent, compared to the focus groups:

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 33)

[I]f you're living together and you don't have any kids and you're not planning or trying or anything, I think [cohabiting is] a good thing. I really do, anymore, 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 06)

He Says, She Says: The Gendered Disadvantages of Cohabitation

The strongest gender differences emerged in the perceived disadvantages associated with cohabitation. Simply put, for women, cohabitation is seen as entailing less commitment and legitimacy than marriage. For men, the perceived disadvantages of cohabitation revolve around limitations on their freedom as compared to singlehood. These differences are notable in that they suggest that women tend to link cohabitation more closely to marriage than men whether they are thinking about the positive aspects of cohabitation or possible reasons to *avoid* cohabitation. For women more so than for men, marriage is the "default" category.

She Says: "Why Buy the Cow?"

Most women were not interested in remaining in a cohabiting relationship indefinitely, expressing concerns that cohabitation might deter or delay marriage. In particular, women often believed that men would become comfortable and complacent in cohabitation and that this would delay 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).

Women perceived a delay in marriage associated with cohabitation as a result of men dodging a full commitment to the relationship. Women expressed a sense of injustice in the distribution of "rewards" in cohabitation, whereby men enjoy the rewards of a marriage-like relationship without having to fulfill their end of the implicit bargain with a marriage proposal:

Because, you know, when you playing house kind of thing, it depends on 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)

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). This adage was repeated in several of the women's focus groups and appeared particularly salient among African American women:

...[M]y grandmother would always say, she said, "Why buy the cow if you can get the milk for free?" Right. Why would he buy a cow and he gettin' the milk? [Y]ou doin' all the wifely stuff and you goin' on like – why? What's his motivation to marry you? (BF)

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). In just one men's focus group, participants pointed out the limitations of this thinking, suggesting

that men who live by this adage may not be as satisfied in their relationships as men who in longer-term relationships:

- 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 never as meaningful. If you're just sittin' there gettin' your booty call, whatever...it doesn't work.
- -Yeah, I know a lot of guys that would [think] '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. (WM)

These comments reveal a contradiction in men's conceptualization of commitment within cohabiting relationships: On the one hand, having a relationship "on your own terms" is "awesome," yet those who are in such relationships are thought to be less happy than those in long-term, committed relationships, suggesting that men do also value greater commitment.

Women's concerns regarding the "why buy the cow" adage appears to be linked to the belief articulated by women much more than men, that cohabitation connotes lower status and legitimacy than marriage. Women's comments suggest that only marriage renders a relationship socially legitimate: "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). Women also indicated that only marriage confers respectability: "[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). Another woman recalled feeling that she gained respect from others 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).

While a few men mentioned social disapproval of cohabitation, the focus was consistently on how a *woman's* family would disapprove, rather than their own family: "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). Moreover, men did not connect social disapproval to their own personal sense of respectability; this seemed to be viewed as a uniquely female experience, as one man observed: "Especially women tend to think that their value – they devalue themselves when they are living with a man" (BM). These statements are indicative of a persistent cultural norm of a sexual double standard: While cohabiting men feel free to enjoy sexual relations outside marriage, cohabiting women risk social stigma and loss of self-respect.

He Says, "We Are Not Free Anymore"

The issue of social constraint appeared particularly salient among men, whose conversations about the potential negative aspects of cohabitation centered on loss of freedom. Men often viewed cohabitation as creating challenges in the following areas: (1) personal space and autonomy, (2) social activities and choice of friends, and (3) sexual freedom.

First, cohabitation entails a sacrifice of personal space and autonomy. 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). Statements such as, "... I was on a short chain" (WM 49) and "We are not free any more" (LM) are illustrative of the broad sense of loss of autonomy.

In addition, a loss of privacy was often articulated in terms of feeling under surveillance by cohabiting partners. Once in cohabiting relationships, men believed, "You have no privacy and they become controlling" (BM). 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 exactly you're at and who you're with, you know, all that. That's not really cool. (LM)

Second, men discussed how cohabitation can curtail social activities. Some men reported that, to quell conflicts associated with their partner's surveillance and/or suspicion, they had to give up their friends: "[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). Men seemed to be moan the loss of social activities they had engaged in before cohabiting.

[Y]ou 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, it's just like, I got to go home to the wife, man, I can't go out drinking with the boys. ... [Y]ou sit there and you're like, oooh, I could be out, you know, hangin' out with my buddies, jumpin' four-wheelers, but I'm stuck here.... Friday night comes around and 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)

Third, men linked cohabitation to loss of sexual freedom. Some asserted the disadvantage plainly: Cohabitation reduces opportunities for sexual relations with other women. "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 14). Another man saw loss of sexual freedom as a 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)

Such comments also imply that men believe cohabiting relationships require greater sexual fidelity than dating relationships, as is 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). Thus, while men may understand that cohabitation involves greater sexual fidelity, this is often understood as a drawback.

Summary and Discussion

The central mission of this paper was to explore the possibility of gendered meanings and motivations behind cohabitation among young adults. While our findings rest on a select sample of young adults, we believe the basic contours of our results contribute to a deeper understanding of contemporary union formation processes, and advance our understanding of gender in intimate relationships. Some of our findings are consistent with results obtained from large surveys, but some are not. In particular, this study adds to knowledge about the extent and nature of the different meanings cohabitation holds for men and women.

We found three primary motives for cohabiting. Two of them: testing compatibility before marriage and sharing living expenses, also received the highest levels of endorsement in the 1987-88 NSFH data (Bumpass et al., 1991: p. 920). However, those percentages do not reach the near-consensus we observed in our data. As a test for compatibility, cohabitation

can be conceptualized as a practical "risk management" strategy, effective or not, adopted in an effort to maximize the chance of a lasting marriage and minimize the chance of divorce (Bulcroft, Bradley, & Simpson 2000).

As for sharing living expenses, prior qualitative research suggests that many couples move in together for pragmatic concerns external to the relationship and find themselves in cohabiting unions before they even realize they've committed to one (Lindsay, 2000; Manning & Smock, 2005; Stanley et al., 2006). Our subjects, too, are motivated by such external factors as logistics and the practicality of sharing expenses. Respondents were acutely aware of the financial burdens associated with transitioning out of their parents' households and saw cohabitation as a means with which to mitigate the expense of maintaining an independent household.

The dominance of this theme in our data suggests that the economic benefits of cohabitation should be explored in greater depth. Moreover, given the current recession, economic motives may become increasingly important and drive more dating couples into cohabitation than one might see in better economic times. Much research has examined the association between economic circumstances and marriage (e.g., Carlson, McLanahan, & England, 2004; Lichter, McLaughlin, Kephart, & Landry, 1992; Oppenheimer, 2003; Smock & Manning, 1997; Smock, Manning, & Porter, 2005; Sweeney, 2002; Xie, Raymo, Goyette, & Thornton, 2003), and this work finds positive effects of finances on transitions to marriage and marital stability. In contrast, little research has focused on the pecuniary benefits of cohabitation, or on the ways in which the decision to cohabit is driven by the economic advantages inherent in sharing a residence. Our data are suggestive that cohabitation may be fueled in part by the economic strain experienced by young working- and middle-class adults today as they attempt to transition into adulthood. Coupled with concerns regarding divorce, cohabitation appears to provide an attractive, "low-risk", and economically feasible avenue by which young adults achieve some modicum of independence.

The third rationale to cohabit, wanting to spend more time together, is consistent with a recent quantitative study (Rhoades, et al., 2009). However, we found, that it was not just "time" itself, but time driven by positive emotions: Love or, as one male participant put it, "deep feelings." Previous studies have downplayed the significance of love in cohabitation (e.g., Popenoe & Whitehead, 2000), yet the men and women in our focus groups and interviews regularly cited love as a motivation for cohabitation.

We also uncovered subtleties in the meanings behind motives to cohabit that close-ended survey items have been unable to tap. While wanting to spend time together is viewed as an important consideration in cohabitation, the perception of this as a benefit or a restriction becomes gender differentiated when motives are more closely examined. The notion that cohabitation allows for more frequent opportunities for sex relative to dating was emphasized much more by the men in our focus groups than the women, and this was discussed as a benefit of cohabitation and a motivating factor. Additionally, men expressed the greater expectation – or perhaps requirement, due to perceived surveillance by their partner – of fidelity in cohabitation than in dating relationships as a restriction of cohabitation, and a potential motive to avoid it. Our findings stand in marked contrast to those based on attitude questions from survey data, which had suggested that sexual satisfaction and sexual faithfulness were unimportant considerations for cohabitation, and undifferentiated by gender (Bumpass, et al., 1991).

⁴But see, for example, Avellar & Smock (2005), Edin (2000), and Kenney (2004).

Cohabitation has been heralded as a substantially more gender-egalitarian arrangement than marriage. Yet, strong indications of gendered interpretations emerged in terms of what cohabitation means in the union formation process. We make three observations in this respect.

First, while both men and women appear to be motivated to enter cohabiting unions to pursue and further develop an intimate relationship, men linked cohabitation far less strongly to marriage than women. The men in our study tended to view cohabitation as truly a "test drive," without specific connections to marriage, while women tended to discuss it as a short interval on the way to marriage to the same partner. Perhaps due to these different perspectives, women tended to perceive a greater commitment inherent in cohabitation than did men. Indeed, Rhoades, Stanley, and Markman (2006) find that married men who cohabited without a commitment to marriage (proxied by whether they were engaged to their partners), are less dedicated to their spouses than men who were engaged to their future spouses when the couple began cohabiting; women are equally dedicated whether or not they were engaged when they began cohabitation. Men and women, then, may well be entering cohabiting unions with different levels of commitment, motivated by goals that are not necessarily aligned: Women may want marriage and men may just want to "rent" one. Thus, cohabitation appears to carry different implications for women and men in union formation processes, with women more likely to understand cohabitation as an intermediary step preceding marriage, and men more likely to perceive it as an alternate path altogether, or at least without an explicit connection to marriage.

A second observation concerns perceptions of social disapproval of cohabitation, and this, too, appears gendered. While not expressed as a dominant theme, social disapproval was raised as an issue in the women's focus groups with marriage being perceived as the more legitimate and preferred of the two union forms. Such discussions did not, by and large, occur in the men's groups. When it occurred in one, the comments centered on how *women* might face social disapproval. These findings suggest that young men are less concerned about, or have not experienced social disapproval of unmarried, coresidential romantic relationships; it additionally suggests that men may not make the same connection between marriage and social legitimacy that women do. Although previous studies have not found social disapproval to be especially important in decisions to cohabit (Bumpass et al., 1991), our focus groups indicate these may be relevant for women, at least in terms of perceptions.

Third, men and women in our study cited deterrents to cohabitation that seemed to be at cross-purposes. For women, cohabitation was frequently discussed as counter-productive to the goal of marriage, and thus a reason to avoid it. Entry into a marriage-like relationship through cohabitation was believed to carry the risk of delaying marriage by decreasing the male partner's incentive to marry. For men, deterrents to cohabitation were associated with loss of freedom: restrictions and sacrifices in terms of how their time is spent, who they spend it with, and with perceptions of surveillance and control by cohabiting partners. Some men also expressed remorse over the loss of future sexual opportunities with other women. Taken together, it appears that women may be motivated to avoid cohabitation because it impedes further commitment while men avoid it because it requires further commitment.

It is important to underscore that the in-depth interviews, while consistent with the focus group findings, do not demonstrate as marked gender differences. We believe there are several reasons for this. First, the focus group design was scientifically driven by the goal of exploring gender differences, with each group composed of one sex. The groups were also each composed of people with a variety of union experiences, who were asked questions tailored to tap general norms and beliefs. In these ways, the focus groups were designed specifically for the articulation of shared cultural ideals or generalities. In contrast, the goal

of the in-depth interviews was to elicit personal experiences with cohabitation, and perceptions about relationships and motives are arguably different when one is in the midst of a cohabiting relationship. Third, there are group dynamics to consider, including the potential influence of conformity and social desirability given the more public context of the focus groups (Albrecht, et al., 1993; Hollander, 2004; Kitzinger, 1994). Because our groups were same-sex, discussions might reflect conformity to perceived group norms, thereby producing more "polarized" responses than the in-depth interviews (Sussman, Burton, Dent, Stacy, & Flay, 1991). As such, gender issues may have been magnified and gender norms more readily activated and expressed.

Ultimately, neither focus groups nor in-depth interviews reflect any greater or lesser "truth"; both are affected by the context in which the data are generated and each provides valuable information from different vantage points about social reality. Our results suggest, at minimum, that traditional gendered norms and assumptions regarding young women's desire to marry and young men's reluctance to doing so remain strong in the social consciousness.

A final issue is what our findings imply about the nature and likely future of cohabitation. Demographers and sociologists have long been driven by the question of where cohabitation fits in union formation processes (Rindfuss & Vandenheuvel, 1990). Is it more like singlehood, dating, or marriage? Or does cohabitation represent an alternate path of union formation that is not linked to marriage at all?

Social scientists now recognize that there is no single answer to this question and that cohabitation is a heterogeneous phenomenon (Smock, 2000). For some, it is a path to marriage; others will see their relationships dissolve, and a small portion will continue living together for longer periods (Kennedy & Bumpass, 2008). Still, we would underscore that the majority of recently married couples started their relationships by living together, suggesting that, for couples who do marry, cohabitation typically comes first. We would also add that very few focus group and interview participants, male or female, discussed cohabitation as a viable alternative or substitute to marriage. In all the focus groups, only one Latina woman conceptualized cohabitation as a long-term, alternative to marriage. While this finding may not be generalizable to larger populations, it is at least suggestive that cohabitation is largely seen as a step in the marriage process for young adults, even if that linkage is perceived as more closely connected for women than men.

We conclude, in the end, that both young men and women view the benefits of cohabitation as outweighing the disadvantages, even if men and women "weigh" these differently. Studies have shown that many couples do not talk about marriage plans when starting to live together and gradually transition into living together without having made an explicit decision to do so (Manning & Smock, 2005). Thus, gendered understandings may remain under the surface or emerge as the relationship progresses. Further work on how couples manage disparate motives or meanings and their possible implications for relationship stability is warranted. In addition, even for those whose parents remained married, this cohort of young adults has been raised in a social context of high divorce rates and most respondents seemed acutely familiar with divorce, if not of their own parents, then that of relatives or friends. Thus, whatever academic research has to say, cohabitation is perceived in this context as a rather sensible decision. Moreover, despite gender mismatches in motives and expectations, young adults appear to be entering cohabiting relationships as an expected part of the life course. Ultimately, the clear message to us from our respondents

⁵While the consensus of earlier research was that cohabitation leads to higher rates of marital instability, recent studies are finding that the presumed cohabitation "effect" does not exist for all subgroups, or only for those who experience multiple cohabitations (see, e.g., Phillips & Sweeney, 2005; Teachman, 2003). The evidence is now mixed.

was that living together is very much taken for granted, leading us to suspect that its upward climb will continue for some time.

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Table 1 Characteristics of Focus Group Participants and Cohabitors by Gender and Race/Ethnicity

		Women		Women		
A. Focus Group Participants						
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
Z	22	26	22	26	17	25
B. Cohabiting Interviewees						
Age (mean)	27.4	28.9	24.5	24.1	22.4	23.2
Educational Attainment						
% High School or Less	14.3	10.0	0.09	71.4	80.0	40.0
% Technical/Some College	71.4	0.09	30.0	28.6	20.0	0.09
% 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	0.09	80.0	50.0
z	7	10	10	7	10	10

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