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A Comparison of Cohabiting Relationships Among Older and Younger Adults

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Abstract

This study explores how cohabitation differs for older and younger adults, drawing on data from 966 cohabitors in each of the first two waves of the National Survey of Families and Households. Older cohabitors report significantly higher levels of relationship quality and stability than younger cohabitors, although they are less likely to have plans to marry their partners. Few differences were found in the reasons to cohabit, although assessing compatibility is a more important reason for younger cohabitors. Findings suggest that older cohabitors are more likely to view their relationship as an alternative to marriage whereas younger cohabitors are more likely to view their relationship as a prelude to it.

Key words: age, cohabitation, elderly, relationship quality, unions

One of the most dramatic changes in family life over the past few decades has been the marked increase in cohabitation. Cohabitation in the U.S. has gone from being rare in the 1960s to a common experience today (Chevan, 1996; Smock, 2000). Most younger adults will now experience cohabitation and the majority of today's marriages are preceded by cohabitation (Bumpass & Lu, 2000; Bumpass & Sweet, 1989).

Although much more prevalent among younger adults, cohabitation is rapidly increasing among older adults as well. The cohabitation rate among unmarried persons aged 60 and older tripled from 0.8% in 1980 to 2.4% in 1990. Among unmarried persons under 40 years old, 11.1% were cohabiting in 1990, up from 6.1% in 1980. Almost 6% of all cohabitors in 1990 were aged 60 and older (Chevan, 1996). Lifetime experiences with cohabitation are, of course, much higher than current rates indicate. Data from the late 1980s indicate, for example, that 45% of those aged 30-34, 14% of those aged 50-59, and 6% of those aged 60 and older, had ever cohabited (Bumpass & Sweet, 1989). Cohabitation among older adults is likely to continue to increase as today's younger adults, with their greater, even normative, experiences with and acceptance of cohabitation become the older adults of tomorrow (Chevan, 1996). Higher rates of cohabitation among older adults are also likely to be fueled by the continuing high divorce rate given that cohabitation is even more prevalent among the previously married than the never married (Bumpass & Lu, 2000). For the cohorts reaching age 65 after 2010, roughly half of all ever married individuals are expected to experience a divorce (Norton & Moorman, 1987).

Despite recent advances in our knowledge base about cohabitation, we know very little about cohabiting relationships among older adults and how they compare to those among younger cohabitors (Cooney & Dunne, 2001). Our study seeks to address this gap in the literature by using nationally representative data to examine how cohabiting relationships differ

between older and younger adults. We focus primarily on the quality and perceived stability of the cohabiting relationship, assessing both positive and negative evaluations of the relationship and patterns of interaction. We also examine age differences in the reported reasons for cohabitation and plans to marry.

Understanding cohabitation among older adults is crucial given both current and expected increases in its incidence as well as the importance of intimate relationships for individual well-being at all ages (Bulcroft & Bulcroft, 1985; Rook, 1997; Walker, Manoogian-O'Dell, McGraw, & White, 2001). Cohabitation may be an increasingly common option for achieving intimacy among older adults (Cooney & Dunne, 2001). A focus on the quality of cohabiting relationships is particularly important both as an indicator of intimacy and because it is also related to other significant areas of life such as psychological well-being and union dissolution (Brown, 2000; Brown & Booth, 1996; Bumpass, 2002).

Prior Research on Cohabitation

Research on cohabitation was relatively rare until the late 1980s, but it has dramatically increased in the last decade (Smock, 2000). Beyond research documenting trends in cohabitation, much of the recent national research focuses on the meaning of cohabitation (e.g., whether it is a prelude or alternative to marriage), how cohabitation affects union formation and dissolution, and how it affects children and childbearing (Hatch, 1995; Smock, 2000). Only recently have researchers begun to examine relationship quality and interaction within cohabiting unions (see in particular the work of Brown, 2003 and Brown & Booth, 1996).

Despite these recent advances, research has largely ignored the role of cohabitation among older adults (see Chevan, 1996 and Hatch, 1995 for notable exceptions). As Chevan (1996, p. 656) notes, "Cohabitation among the elderly is a poorly kept secret. It goes on, but

evidence of it is limited for the most part to anecdote and rumor." At most, age is included as a control variable in studies where the primary focus is on something else (e.g., Brown, 2003). At the other extreme, older cohabitors (if any exist in the sample) are deleted from the analyses (e.g., McGinnis, 2003). Thus, empirical evidence on how cohabiting relationships are similar or different between older and younger adults is limited.

One reason for neglecting cohabitation among older adults is undoubtedly because of its lower prevalence in the population and the difficulty this entails for finding an appropriate sample to study (Chevan, 1996). Related to this is the perception that cohabitation is nonexistent among elderly adults, a perception that is reinforced by stereotypes of the elderly as uninterested in romantic relationships and sexual activity (Bulcroft & Bulcroft, 1991; Gibson, 1997), which research clearly refutes (Mims, 2003).

The few national studies focusing on aspects of cohabitor's relationship quality that use age as a linear control variable (i.e., age measured in years) suggest that age differences may exist. Brown (2003) found that age was related to more frequent interaction and less instability; it was unrelated to relationship happiness. Brown (2000) also reports that older cohabitors were less likely to be married than younger cohabitors five years later. There was no age difference in the odds of separating. A few other studies similarly report limited age differences in aspects of relationship quality although they combine married and cohabiting respondents and sometimes delete older respondents (e.g., Brown & Booth, 1996; Nock, 1995), making it difficult to ascertain the effects of age for cohabitors. Our study will focus explicitly on age patterns in cohabiting relationships using a broad set of relationship measures.

Prior research using age as a linear control variable has found that age is negatively related to plans to marry among cohabitors (Brown, 2003; Brown & Booth, 1996). Although this

has been previously established, we include plans to marry as an additional measure of the nature of the cohabiting relationship and as a factor that may also influence the association between age and relationship quality.

We know of no studies directly comparing how older and younger cohabitors differ in regard to their reasons for cohabiting. The reasons we examine include the level of commitment required, sexual satisfaction, sexual faithfulness, sharing living expenses, assessing compatibility, and independence. Although this list is by no means exhaustive, it is a first step in understanding how the purpose of cohabitation may differ for younger and older adults.

Why Might Cohabiting Relationships Among Older Adults Differ From Younger Adults?

Despite the limited empirical evidence, it is likely that the quality, meaning, and purpose of cohabitation differs across age groups, reflecting both the changes and experiences that occur as people age as well as differences between cohorts. Many of the experiences associated with aging suggest that cohabiting relationships might be viewed more positively by older adults. Kemp and Kemp (2002) suggest that older couples develop greater maturity, patience, and appreciation for life, contributing to higher quality intimate relationships in later life than individuals experience in earlier relationships.

Unions among older couples may also be more stable. Wu and Balakrishnan (1995) report that age at entering a cohabitation has a negative effect on union separation. They speculate that younger individuals may enter into cohabitation more quickly and with poor information about themselves and their partners, leading to a greater number of poorly matched couples who eventually separate. Older cohabitors are also at a stage in the life course where they are less likely than younger couples to be dealing with stressful responsibilities that can negatively affect relationships such as raising young children (Twenge, Campbell, & Foster,

2003) or dealing with peak career demands (Kemp & Kemp, 2002).

At the same time, older cohabitors may have certain characteristics that have less positive implications for the quality and stability of their relationships. As people age, they are more likely to accumulate dissolution experiences through divorce, widowhood, or the breakup of prior cohabiting relationships (at least to a point; the oldest cohorts have the lowest rates of divorce and cohabitation). Prior cohabitation is negatively associated with the quality and stability of subsequent unions (Brown, 2003; Dush, Cohan, & Amato, 2003) and remarried individuals are more likely to divorce than those in first marriages (Cherlin, 1992). Furthermore, individuals with prior marital experiences have fewer plans to marry their cohabiting partner (Bumpass, Sweet, & Cherlin, 1991), another factor negatively associated with relationship quality among cohabitors (Brown & Booth, 1996).

The experience of cohabitation will also be influenced by cohort membership. The historical times when people are born and age shape their experiences, opportunities, attitudes, and behaviors. Cohort members are distinguished from other cohorts because they share a similar cultural and social environment across the life course (Mannheim, 1952; Wilhelm, 1998). Older adults are significantly less likely to approve of cohabitation (Oropesa, 1996; Thornton & Young-DeMarco, 2001), or to cohabit themselves (Chevan, 1996). They grew up in an era where cohabitation was rare and viewed as deviant. In contrast, young adults today are forming unions at a time when cohabitation is increasingly accepted and prevalent (Thornton & Young-DeMarco, 2001). Opportunities for cohabitation are also more restricted among older adults because of fewer available partners for older women (Hatch, 1995).

Evidence that marital quality and interaction have declined across marriage cohorts (Amato, Johnson, Booth, & Rogers, 2003; Glenn, 1991, 1998; Rogers & Amato, 1997) suggests

the possibility that older cohabitors might also have better quality relationships than younger ones. Declines in marital quality across cohorts have been attributed to changes in family economic resources, work-family conflicts, conflict over gender expectations and attitudes, premarital cohabitation, marital heterogamy, and increased expections of marriage (Amato et al., 2003; Glenn, 1998; Rogers & Amato, 1997). Many of these factors attributed to making marriage more difficult for younger cohorts today may also make cohabiting relationships more difficult to sustain. The fact that cohabitation is much less prevalent among older adults, however, suggests that those who do cohabit are a select group who are much more unconventional compared to older noncohabitors than is true between younger cohabitors and noncohabitors (DeMaris & Rao, 1992). It is unclear exactly how this selectivity might affect differences in cohabiting relationships between younger and older adults.

Although we know of no studies directly comparing how older and younger cohabitors differ in regard to their reasons for cohabiting, studies of intimate relationships in later life, as well as anecdotal evidence, suggest that older people's decisions regarding choosing to live in a cohabiting relationship are likely to differ in some respects from younger people. Some reasons for cohabiting may be equally attractive to old and young alike such as being able to share living expenses. Sharing expenses may be especially attractive to individuals with fewer resources and measures of socioeconomic status are associated with cohabiting for both younger and older adults (Bumpass & Lu, 2000; Chevan, 1996).

It is less clear whether there are age differences in terms of agreeing that cohabitation is attractive because it requires less personal commitment and provides more independence than marriage, or that cohabitation is viewed as more sexually satisfying than dating. Although independence and less commitment are traits that are thought to be more characteristic of

younger adults, a primary reason reported by older widowed and divorced women for not considering remarrying is the unwillingness to give up their new-found independence (Hatch, 1995; Lopata, 1996; Talbott, 1998); cohabitation may offer a solution in providing intimacy without the demands they associate with a traditional marriage (Davidson, 2001).

Larger age differences may exist in whether cohabitation is attractive because it requires less sexual faithfulness The oldest cohorts came of age in a very different sexual climate than those who came of age during and after the sexual revolution of the 1960s (Mims, 2003). Even dating relationships among elderly adults seem to be taken seriously with monogamous "steady" relationships as the norm (Bulcroft & Bulcroft, 1991).

The importance of choosing cohabitation as a way to discover whether a couple is compatible before marriage may resonate most strongly among younger people, a significant number of whom witnessed a parental divorce and all of whom grew up at a time when nearly half of all marriages were ending in divorce (Cherlin, 1992). Such experiences may make them especially wary of marriage (Whitehead, 1997). Furthermore, viewing cohabitation as a means for assessing marital compatibility also presumes that one is at least considering the possibility of marriage. Yet older cohabitors are less likely to report marriage plans than younger ones (Brown, 2003), suggesting that they may view cohabitation more as an alternative to marriage than a prelude to it (Chevan, 1996), particularly those who have been married before (Bumpass, Sweet, & Cherlin, 1991).

Certain influences on desiring cohabitation may be largely irrelevant to individuals at different stages of the life course. For example, concerns about the views of adult children and issues of inheritance appear to factor prominently in at least some older adults' decisions to cohabit or remarry (Gibson, 1997; Hatch, 1995; Kemp & Kemp, 2002). Concerns about adult

children do not exist for young adults (although the views of their parents may be relevant; Bulcroft & Bulcroft, 1991). The financial advantages of cohabitation for older people in regard to taxes, Social Security, and pensions are also thought to be important incentives although the evidence is largely anecdotal or is derived from small convenience samples (Espinoza, 2002; Lopata, 1996). Others suggest cohabitation may have either financial advantages or disadvantages depending on the particular circumstances of the two older people (Chevan, 1996; Kemp & Kemp, 2002). Unfortunately, in this study we are unable to examine these latter types of influences that may be particularly salient for older cohabitors.

Hypotheses and Goals of the Current Study

The forgoing leads us to hypothesize that compared to younger adults, older adults will: (a) have higher levels of relationship quality and perceived stability; (b) will be less likely to have plans to marry; and (c) will differ in their reported reasons for cohabitation although it is less clear which particular reasons will be most salient for different ages. In addition to assessing age differences, we include measures in our models for characteristics that may affect the quality, experience, or purpose of the cohabiting relationship including gender (Thompson & Walker, 1989), race (Adelmann, Chadwick, & Baerger, 1996; Raley, 1996), education (Brown & Booth, 1996; Bumpass & Lu, 2000), duration of the current union (Brown, 2003), presence of children in the household (Twenge et al., 2003), and prior marital (Cherlin, 1992) and cohabiting experiences (Dush et al., 2003). In particular, Brown's (2003) research indicates that duration, prior cohabitation, and the presence of children are consistent significant predictors of poorer relationship quality and stability among cohabitors. These characteristics are also likely to be associated with age. For example, older cohabitors are more likely to have prior marital and cohabitation experiences, and are less likely to have children in their households, compared to

their younger counterparts.

We extend prior knowledge by focusing explicitly on age patterns in cohabiting relationships using a broad set of relationship measures. In assessing relationship quality, it is important to include both positive and negative aspects of it as they are separate dimensions (Brown, 2003; Xu, 1998). Multiple measures of relationship quality and reported reasons for cohabitation will allow us to examine whether age differences in cohabiting experiences are pervasive or more limited. Although we consider plans to marry as an outcome variable, it can also be a positive predictor of relationship quality (see discussion by Brown, 2003, and Brown & Booth, 1996). Therefore, we also examine the influence of plans to marry on the association between age and relationship quality.

Finally, we examine whether the associations between age and our measures of the cohabiting relationship are moderated by the respondents' gender. Research on marriage suggests that husbands and wives have different experiences and evaluations of their relationships (Brown, 2000; Thompson & Walker, 1989). For example, men tend to be more optimistic and less critical of their relationships than women (Ramey, 2002). Gender differences in relationship experiences likely exist for cohabitors as well, although it is unknown whether this varies by age.

Method

Data

Data come from both waves of the National Survey of Families and Households (NSFH). The first wave is a probability sample of adults in U. S. households in 1987 - 1988. The full sample includes over 13,000 respondents and had a response rate of approximately 74% (see Bumpass, Sweet, & Call, 1988 for a detailed description of the data). The second wave

reinterviewed over 10,000 of the original primary respondents in 1992-1994. Sample weights are available to compensate for the differential probabilities of sample selection, including that resulting from the oversampling of several population groups including cohabitors. It has been argued that these data are the best currently available for studying the cohabiting population because they are nationally representative, cohabitors were oversampled, and extensive information was collected about union quality and dynamics (Brown, 2003; Smock, 2000).

In order to maximize the number of older persons in our sample, we pooled cohabitors from each wave of the NSFH. We selected all respondents in the first wave who were currently cohabiting with opposite-sex partners living in the same household, and who completed the cohabitation questionnaires (n = 604). Then we added all cohabiting respondents in the second wave who entered into cohabiting relationships since the first wave and who also completed the cohabitation questionnaires (n = 362) in wave 2, bringing our total analytic sample to 966 respondents. If a respondent was cohabiting at both waves, only information from the first wave was used. All measures in the analyses come from either the first or second wave, depending on the wave the respondent was cohabiting in. The one exception is race, which is measured at the first wave for all respondents because it was only assessed this one time.

Measures

Relationship quality. Five measures available in both waves assess both positive and negative evaluations of the cohabiting relationship and patterns of interaction. Happy is a single item description of the relationship, taking all things together (1 = *very unhappy*, 7 = *very happy*; M = 5.79, SD = 1.21). Fair is the average of three items (α = .51) assessing perceived fairness in the relationship regarding household chores, working for pay, and spending money (1 = *fair to both partners*, 0 = *somewhat or very unfair to respondent or partner*; M = .76, SD = .27). Time

is a single item indicating how often the respondent spent time alone with the partner, talking or sharing an activity, during the past month (1 = *never*, 6 = *almost every day*; *M* = 4.92, *SD* = 1.23). Disagree is the average of four items (α = .76) assessing how often the couple has open disagreements about household tasks, money, spending time together, and sex (1 = *never*, 6 = *almost every day*; *M* = 2.18, *SD* = .89). Argue is the average of two items (*r* = .45) regarding how often the couple argue heatedly or shout at each other, and end up hitting or throwing things at each other when they have a serious disagreement (1 = *never or no disagreements*, 5 = *always*; *M* = 1.72, *SD* = .64).

Relationship stability. Two measures available in both waves assess perceptions of relationship stability. Trouble is a single item indicating whether the respondent ever though the relationship might be in trouble during the past year (1 = *yes*, 50%; 0 = *no*). Separate is a single item indicating the respondent's perception regarding the chances that the couple will eventually separate (1 = *very low*, 5 = *very high*; *M* = 1.96, *SD* = .95).

Plans to marry. Questions regarding plans to marry the partner were asked differently in the two waves, making it impossible to combine them. Analyses of these items are based on the subsample of cohabitors in each wave. In the first wave, plans to marry the partner is a dichotomous indicator distinguishing those who either have definite plans to marry or who think they will eventually marry their partner (= 1; 73%) from those who do not or who are unsure (= 0). In the second wave, plans to marry assesses the perceived likelihood the couple will get married (1 = *definitely won't marry*, 5 = *definitely will marry*; *M* = 3.61, *SD* = 1.12).

Reasons to cohabit. Respondents were given a list of six reasons why a person might want to live with someone of the opposite sex without marrying and were asked to report how important each reason was to them (1 = *not at all important*, 7 = *very important*): it requires less

personal commitment than marriage (M = 3.03, SD = 1.83), it is more sexually satisfying than dating (M = 2.94, SD = 1.87), it makes it possible to share living expenses (M = 3.88, SD = 1.89), it requires less sexual faithfulness than marriage (M = 2.33, SD = 1.72), couples can make sure they are compatible before getting married (M = 4.88, SD = 1.93), and it allows each partner to be more independent than marriage (M = 3.38, SD = 1.86). Unfortunately, these questions were asked only in the first wave so analyses of these items are limited to the subsample of cohabitors in the first wave.

Independent Variables. Respondent's age is measured as a set of dummy variables: 29 or younger (50%), 30 - 39 (29%), 40 - 49 (14%), and 50 or older (8%). Ideally, elderly individuals 65 + would be distinguished from cohabitors in their fifties. Of the 76 cohabitors 50 + in our sample, however, only 21 were 60 or older (13 were 65 +). A preliminary examination comparing those in their fifties to those 60 + on the outcome variables yielded no significant differences, providing confidence in the decision to combine them. Future research on a larger sample of elderly cohabitors is necessary to more adequately examine this issue of differences between the older age groups.

Race is a set of dummy variables for White (72%), Black (16%), or other (12%). Education measures the number of years of completed education (M = 12.49, SD = 2.36). Four missing values were assigned the mean. Length of the current cohabitation is measured in months (M = 32.29, SD = 29.92). Missing cases (n = 51) were coded to the mean and because there were a fair number of them, a dummy variable indicating the imputed cases was created and included in the regression models (1 = *length imputed*, 0 = *not imputed*). Prior cohabiting experiences is a set of dummy variables: yes (42%), no (56%), or unknown (1%). Single item dichotomies indicate whether the respondent has been previously married (1 = *yes*, 48%; 0 = *no*),

has any children in the household (1 = *yes*, 45%, 0 = *no*), and is male (1 = *male*, 51%; 0 = *female*). We also include a control indicating the wave that the respondent's information is from (1 = *first wave*, 59%; 0 = *second wave*).

Analysis strategy

We begin by examining the relationship between age and each of the other independent variables in order to identify other characteristics of older cohabitors that distinguish them from younger cohabitors and that potentially influence the nature and quality of their relationships. Mean levels are reported for continuous measures and tests of statistical significance are based on analysis of variance (ANOVA). Percentages are reported for the dichotomous items and tests of significance are based on the chi-square test.

We then test how the nature and quality of cohabiting relationships differ for older and younger cohabitors through a series of regression models. Ordinary least squares regression was employed for the continuous relationship measures, and logistic regression was employed for the dichotomous relationship measures. The first model includes only age as a predictor. The second model tests the effect of age adjusted for all the other independent variables. Interactions between age and gender were tested by adding the appropriate set of interaction terms to the bivariate and multivariate models.

We report all results using the wave 1 NSFH individual sample weight, although analyses without weights yield similar conclusions (results not shown; all results referred to and not shown are available from the first author upon request).

Results

As Table 1 reveals, older cohabitors differ from younger cohabitors in significant and expected ways. Older cohabitors are more likely to be male and they are in relationships of

longer duration. They are more likely to have experienced the dissolution of a marriage. Middle-aged cohabitors are most likely to have prior cohabitation experiences, followed by somewhat lower levels among cohabitors aged 50 and older, with the lowest levels among cohabitors in their twenties. Older cohabitors are less likely to have children living in the household. Older and younger cohabitors do not differ by race or levels of education.

----- Table 1 about here -----

Results from Table 2 reveal that older cohabitors report higher quality relationships than younger cohabitors on most dimensions, and these differences persist in the multivariate models. Older cohabitors report higher levels of fairness, spend more time alone with their partner, have fewer disagreements, and are less likely to argue heatedly or violently. Levels of happiness are fairly similar by age, although respondents in their forties report lower levels of happiness than both younger and older cohabitors. In terms of relationship stability, older cohabitors are less likely to report thinking that their relationship might be in trouble. Fewer age differences are found for the perceived chances of eventual separation, although the oldest cohabitors are less likely to think they will separate compared to cohabitors in their thirties and forties.

----- Table 2 about here -----

Regardless of how the question was asked, older cohabitors in both waves of the NSFH are significantly less likely than younger cohabitors to have plans to marry their partner. The addition of measures for relationship duration and prior marital experiences (both of which are associated with age and fewer plans to marry) explains part of this association for respondents in the first wave, but not when plans are measured on a continuous scale in the second wave.

Thus we find that older cohabitors have higher levels of relationship quality and perceived stability than younger cohabitors despite being more likely to not have marriage plans,

a factor that is known to be negatively associated with relationship quality and stability (Brown & Booth, 1996). What happens when marriage plans are included in the models predicting relationship quality and stability? We had to examine this question within each wave because plans to marry were measured differently. Unfortunately, the sample size for these analyses is greatly reduced from the pooled sample. Nevertheless, the significant age differences found for six of the eight measures of relationship quality in Table 2 are replicated in Table 3, which is based only on cohabitors in the second wave. We report the results using the wave 2 subsample because it has a better measure of plans to marry and a slightly larger sample of older cohabitors (results using the wave 1 subsample yield similar conclusions, although a few of the age coefficients are more highly significant in wave 2 compared to wave 1; results not shown). What is new in Table 3 is that by adjusting for the fact that older cohabitors have fewer plans to marry (which is negatively related to all dimensions of relationship quality), we now find that older adults report being significantly happier with their relationships and they are even less likely to think that they will separate.

----- Table 3 about here -----

The findings in Table 3 led us to further question whether a lack of marriage plans affects relationship quality and stability as negatively among older adults as it does among younger adults. To answer this question, a set of interaction terms between age and plans to marry were added to the models in Table 3. Significant interactions that improved model fit existed for happiness and perceived chances of separation (these two models are presented in the Appendix). The negative influence of a lack of marriage plans on relationship happiness and perceived chances of separation is stronger for younger cohabitors than for older cohabitors.

Older and younger cohabitors report few differences in the importance of different

reasons to cohabit (Table 4). Bivariate results show that cohabitors fifty years and older are most likely to report that cohabitation is more sexually satisfying than dating. This difference, however, is reduced to nonsignificance after controls for gender and prior marital experiences. The importance of cohabitation as more sexually satisfying than dating is more prevalent among men and the previously married, both of whom make up a large proportion of the oldest age group.

----- Table 4 about here -----

Older cohabitors are significantly less likely than younger ones to view cohabitation as being important in making sure that they are compatible before getting married. This difference also reduces to nonsignificance once measures for prior marital experience and union duration are included. Older cohabitors are more likely to be previously married and are in unions of longer durations, both of which are negatively associated with the importance of cohabitation for compatibility purposes. This finding is also consistent with the previous one of older adults having fewer plans to marry, and further suggests that cohabitation is serving as an alternative to marriage rather than a prelude to it for a greater number of older than younger cohabitors.

Although we had less reason to suspect that plans to marry would alter the association between age and reasons for cohabitation, we did test models that added this measure as well (results not shown). The inclusion of plans to marry had no effect on the age coefficients (although it was itself positively related to the importance of cohabitation for compatibility reasons and negatively related to the remaining reasons except for cohabitation being more sexually satisfying than dating).

As a further check to the robustness of our findings, we examined alternative recodings of the continuous level dependent variables. Several of the dependent variables where somewhat

skewed and we tested different ways of dichotomizing these variables. These alternative specifications resulted in similar findings; significant differences by age remained significant and nonsignificant findings remained so (results not shown). The only exception we found was for happiness (at least as reported in Table 2 before plans to marry is added to the models). When happiness was dichotomized into the very highest score (7) versus all others (1 - 6), we found that cohabitors fifty years and older were significantly more likely than those under 30 to report being very happy (bivariate $b = .59$, $p < .05$; multivariate $b = .84$, $p < .05$). They were also more likely to be very happy than those in their thirties ($p < .05$). Respondents in their forties were no longer different from any other age group.

As expected (e.g., Ramey, 2002), men and women differ significantly in their reports about their relationship in a few respects. Men are more likely than women to regard their relationship as fair and they are less likely to report heated arguments or that they thought their relationship was in trouble in the past year. There were no gender differences in plans to marry or the reasons for cohabitation, with the one exception noted previously of men being more likely to view cohabitation as important because it is more sexually satisfying than dating. Nevertheless, the associations between age and the nature and quality of cohabiting relationships do not vary by the gender of the respondent. None of the age by gender interaction variables were significant when added to the models in Tables 2 and 4 (results not shown).

Conclusion

Our study is a first step towards understanding how the quality, meaning, and purpose of cohabitation differs among older and younger adults. Consistent with our hypothesis, and similar to the research on age and marital quality, we find that older cohabitors report higher levels of relationship quality than younger adults on all of the dimensions examined. Older cohabitors

report higher levels of fairness, spend more time alone with their partner, have fewer disagreements, are less likely to argue heatedly or violently, and are less likely to report thinking their relationship might be in trouble or that they will eventually separate. This is true despite the fact that age is associated with certain characteristics that are themselves negatively related to relationship quality (e.g., prior cohabitation experiences). Once the more prevalent lack of marriage plans among older adults is accounted for (a negative influence on relationship quality), older cohabitors also report higher levels of happiness.

Given prior research (Brown, 2003), we anticipated our finding that older cohabitors would report fewer marriage plans than younger cohabitors (this extends beyond plans to marry their current partner; additional analyses revealed that older cohabitors also said they were less likely to marry anyone else in the future). A central theme in the cohabitation literature is the extent to which cohabitation serves as a prelude to marriage versus an alternative to it (Smock, 2000). Our results suggest that older cohabitors are more likely to view their relationship as an alternative to marriage whereas younger cohabitors are more likely to view their relationship as a prelude to it. Furthermore, the negative influence of a lack of marriage plans on relationship quality and stability reported in previous research (Brown & Booth, 1996) appears to be most pronounced for younger cohabitors. We found that relationships among older cohabitors are not as adversely affected by not having marriage plans as they are among younger cohabitors, at least in terms of happiness and perceived chances of separation.

Future research is needed to understand exactly why older cohabitors are more likely to view their relationships as an alternative to marriage. For example, do prior dissolution experiences make older adults less trusting of marriage? Perhaps older adults feel less pressure to marry or see fewer benefits in it. Do taxes, financial benefits, or concerns about inheritance

play a significant role?

We found few age differences in the importance of various reasons to cohabit. The largest difference existed for viewing cohabitation as being important for making sure partners are compatible before getting married, a reason viewed as less relevant for older cohabitors. Again this is consistent with cohabitation being more likely to serve as an alternative to marriage among older individuals. Many have been married before and have no plans to marry in the future; they also have longer union durations because they are not at risk of marriage.

Although we found little evidence that age differentiated the importance of various reasons to cohabit, it would be premature to conclude that older people cohabit for the same reasons as younger ones. Certainly some reasons would reasonate equally well among cohabitors of all ages (e.g., sharing living expenses), but we suspect that there are other reasons that would be more important for older cohabitors that were not asked about (e.g., adult children, inheritance). The reasons examined here are limited in scope.

The differences we find between younger and older adults result from a combination of effects that result from both aging and the experiences that accompany it and from cohort differences, although we are unable to distinguish between them. To the extent that these differences result from aging (e.g., being at a point in the life course where life is more settled without the challenges of raising children or peak career demands negatively affecting relationships), they portend how cohabitation experiences may be for tomorrow's older cohabitors. To the extent that these differences reflect cohort differences (as the research on cohort differences in marital quality suggest), they may be unique to today's older adults. If that is the case, when tomorrow's older adults form cohabiting relationships the quality of them may not be as high as those reported by older cohabitors today.

The strengths of the NSFH include its nationally representative sample and oversample of cohabiting couples. Although the sample of older cohabitors was not as large as we would have liked, it allowed us to take a first look at how age can influence cohabiting experiences. An important limitation of the NSFH, however, that is characteristic of other surveys of cohabitation (even if older adults are interviewed) is that the questions disproportionately focus on issues most relevant to younger adults. For example, questions about cohabitor's parents and young children are less relevant to older cohabitors. Questions likely to be more relevant to older cohabitors, such as those regarding adult children, inheritance, and pensions, are notably absent. Thought must be given in new data collection efforts in regard to examining issues around cohabitation that are relevant to older cohabitors in order to gain a better understanding than is currently the case of how cohabiting relationships are experienced by older adults.

Given that cohabitation is much more prevalent among younger adults, it is perhaps not surprising that most of the research on cohabitation focuses almost exclusively on their experiences. It is imperative, however, that we begin to examine the role of cohabitation in the lives of older adults given the increasing rates of cohabitation among them. In addition, the process of cohort succession that results as younger cohorts move through the age structure will result in tomorrow's elderly being characterized as a population where the majority of individuals have experienced cohabitation and where many more than today are likely to be cohabiting in later life.

This study demonstrates that cohabiting relationships are indeed different for older and younger adults. In particular, older cohabitors enjoy relationships of higher quality and perceived stability, despite having fewer plans to marry. Indeed, the lack of marriage plans has fewer negative consequences for their relationships compared to younger cohabitors. Older cohabitors

also appear more likely to view their relationship as an alternative to marriage whereas younger cohabitors are more likely to view their relationship as a prelude to it. Clearly, prior research on cohabitation can not be generalized to older adults.

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Table 1: Characteristics of Cohabitors by Age (% or M; Weighted).

	Age				
	< 30	30 - 39	40 - 49	50 +	Significance
Male	45	52	53	80	$\chi^2 =$ 26.7 ***
White	76	67	71	71	
Black	13	18	18	19	$\chi^2 =$ 7.6
Other	12	15	10	10	
Education	12.5	12.6	12.6	12.0	$F =$ 1.1
Duration[a]	23.0	37.5	44.0	53.8	$F =$ 30.1 ***
Prior marriage	24	61	85	89	$\chi^2 =$ 203.1 ***
Prior cohabitation	36	52	48	41	$\chi^2 =$ 23.1 ***
No cohabitation	64	47	51	56	
Unknown	0	2	1	3	
Children	42	56	42	29	$\chi^2 =$ 18.8 ***

Note: unweighted $N = 966$.

[a]imputed cases excluded.

*$p < .05$. ** $p < .01$. *** $p < .001$.

Table 2: Age Differences in Relationship Quality, Relationship Stability, and Plans to Marry Among Current Cohabitors (Unstandardized Regression Coefficients; Weighted).

	Relationship Quality									
	Happy[a]		Fair[a]		Time[a]		Disagree[a]		Argue[a]	
	1	2	1	2	1	2	1	2	1	2
Age[c]										
30 - 39	-.15	-.07	.02	.03	-.06	.10	-.05	-.16*	-.09	-.12*
40 - 49	-.43 ** g	-.36* g	.06*	.07*	.15	.26	-.37*** gg	-.49*** gg	-.09	-.10
50 +	.19 ii	.26 ii	.21*** hhh iii	.19*** hhh ii	.48** hh	.66*** hh i	-.71*** hhh i	-.87*** hhh ii	-.35*** hh i	-.33*** h i
Male		.04		.09***		-.03		.04		-.18***
Black[d]		.07		.04		-.13		.27**		.10
Other[d]		.05		.09**		.13		-.15		.05
Education		.02		-.001		.08***		-.01		-.01
Duration[e]		-.01***		-.001**		-.01***		.004***		.003***
Prior marriage		.09		.02		.10		-.04		-.13*
Prior cohabitation[f]		-.07		-.04		-.12		.17**		.13**
Children		-.19*		-.01		-.46***		.12		.06
Wave 1 respondent		-.03		.04		.46***		-.26***		-.12*
unweighted *n*	937	937	954	954	953	953	957	957	950	950
χ^2										
R^2	.02	.05	.03	.08	.01	.14	.05	.11	.02	.09

Table Continued

	Relationship Stability				Plans to marry			
	Trouble[b]		Separate[a]		Wave 1[b]		Wave 2[a]	
	1	2	1	2	1	2	1	2
Age[c]								
30 - 39	-.18	-.24	.16*	.14	-. 53*	-.15	- .53***	- .48***
40 - 49	-.64**	-.67*	.09	.10	-1.47*** gg	-.88* g	- .78***	- .81***
50 +	-1.82*** hhh ii	-1.75*** hhh ii	-.25 hh i	-.22 h i	-1.02*	-.22	-1.23*** hh	-1.19*** hh
Male		-.35*		.05		.03		.07
Black[d]		-.28		.23*		.17		.37*
Other[d]		-.16		.01		-.10		- .25
Education		.04		-.03*		.11*		.11***
Duration[e]		.004		-.001		-.01*		- .01*
Prior marriage		-.18		-.01		-.60*		- .17
Prior cohabitation[f]		.57***		.12		-.43		.19
Children		.16		.13		.29		- .13
Wave 1 respondent		.004		.004				
unweighted *n*	919	919		924	584	584	362	362
χ^2	36.8***	60.8***			24.9***	46.9***		
R^2				.04			.12	.21

Table Continued

[a]Ordinary least squares regression. [b]Logistic regression. [c]Omitted category is < 30. [d]Omitted category is White. [e]A dummy variable indicating imputed values for duration is also in the model, but coefficient is not shown. [f]A dummy variable indicating prior cohabitation experience is unknown is also in the model, but coefficient is not shown. [g]Significant difference between 30 - 39 and 40 - 49 at the $^{g}p < .05$, or $^{gg}p < .01$ or $^{ggg}p < .001$ level. [h]Significant difference between 30 - 39 and 50 + at the $^{h}p < .05$, or $^{hh}p < .01$ or $^{hhh}p < .001$ level. [i]Significant difference between 40 - 49 and 50 + at the $^{i}p < .05$, or $^{ii}p < .01$ or $^{iii}p < .001$ level.

*$p < .05$. ** $p < .01$. *** $p < .001$.

Table 3: Age Differences in Relationship Quality and Stability Among Current Cohabitors[a], Net of Plans to Marry and Other Factors (Unstandardized Regression Coefficients; Weighted).

	Relationship Quality					Relationship Stability	
	Happy[b]	Fair[b]	Time[b]	Disagree[b]	Argue[b]	Trouble[c]	Separate[b]
Age[d]							
30 - 39	.19	.01	.18	-.12	-.12	-.50	.11
40 - 49	-.06	.10	.28	-.30	-.22	-1.36** [g]	-.07
50 +	.96*** [hh iii]	.22*** [hhh]	.88** [h i]	-1.06*** [hhh iii]	-.46** [h]	-2.23*** [hh]	-.64** [hhh ii]
Male	.01	.13***	-.02	-.03	-.18*	-.08	-.02
Black[e]	-.21	.02	-.20	.12	.12	.35	.42**
Other[e]	.05	.06	.47*	-.15	.29*	.65	.05
Education	-.02	.01	.06	-.05	-.03	.02	-.01
Duration[f]	-.01*	-.001	-.003	.01**	.01***	.004	-.002
Prior marriage	.11	.09*	.43*	-.27*	-.04	.16	-.20
Prior cohabitation	.12	.02	.04	.01	-.03	.39	.10
Children	-.03	-.01	-.74***	.12	.003	-.15	.18
Plans to marry	.59***	.06***	.15*	-.13**	-.11***	-.59***	-.41***
unweighted *n*	342	352	352	355	354	343	346
χ^2						45.08***	
R^2	.29	.17	.18	.18	.19		.27

Table Continued

[a]Wave 2 cohabitors only. [b]Ordinary least squares regression. [c]Logistic regression. [d]Omitted category is < 30. [e]Omitted category is White. [f]A dummy variable indicating imputed values for duration is also in the model, but coefficient is not shown. [g]Significant difference between 30 - 39 and 40 - 49 at the $^{g}p < .05$, or $^{gg}p < .01$ or $^{ggg}p < .001$ level. [h]Significant difference between 30 - 39 and 50 + at the $^{h}p < .05$, or $^{hh}p < .01$ or $^{hhh}p < .001$ level. [i]Significant difference between 40 - 49 and 50 + at the $^{i}p < .05$, or $^{ii}p < .01$ or $^{iii}p < .001$ level.

*$p < .05$. ** $p < .01$. *** $p < .001$.

Table 4: Age Differences in Reasons to Cohabit Among Current Cohabitors[a] (Unstandardized Ordinary Least Squares Regression Coefficients; Weighted).

	Reasons to cohabit											
	Less commitment		Sexually satisfying		Share expenses		Less faithfulness		Compatibility		Independence	
	1	2	1	2	1	2	1	2	1	2	1	2
Age[b]												
30 - 39	-.03	-.03	.06	-.03	-.41	-.26	.16	.19	- .61**	- .17	.09	.09
40 - 49	.06	.06	.09	.02	-.33	-.23	-.02	-.01	- .58*	.10	-.01	-.07
50 +	.18	.33	.90* [h]	.58	.03	.08	.45	.32	-1.16**	- .38	.19	.04
Male		-.11		.37*		-.17		.09		.02		-.03
Black[c]		.53*		.48		.50*		.99***		.06		.54*
Other[c]		.18		.59*		.23		.33		-.08		-.38
Education		-.08*		-.05		-.11**		-.10**		-.05		-.02
Duration[d]		.001		-.01*		-.004		-.003		-.01***		-.003
Prior marriage		-.13		.26		.003		-.06		-.74***		.29
Prior cohabitation[e]		.18		.15		.10		.10		.18		.05
Children		.11		-.23		-.32		-.10		-.16		-.14
unweighted *n*	588	588	586	586	581	581	583	583	588	588	586	586
χ^2												
R^2	.001	.04	.01	.05	.01	.05	.004	.06	.03	.07	.001	.02

Table Continued

[a]Wave 1 cohabitors only. [b]Omitted category is < 30. [c]Omitted category is White. [d]A dummy variable indicating imputed values for duration is also in the model, but coefficient is not shown. [e]A dummy variable indicating prior cohabitation experience is unknown is also in the model, but coefficient is not shown. [f]Significant difference between 30 - 39 and 40 - 49 at the $^{f}p < .05$, or $^{ff}p < .01$ or $^{fff}p < .001$ level. [g]Significant difference between 30 - 39 and 50 + at the $^{g}p < .05$, or $^{gg}p < .01$ or $^{ggg}p < .001$ level. [h]Significant difference between 40 - 49 and 50 + at the $^{h}p < .05$, or $^{hh}p < .01$ or $^{hhh}p < .001$ level.

*$p < .05$. ** $p < .01$. *** $p < .001$.

Appendix. Significant Interactions Between Age and Plans to Marry in Models Predicting Relationship Quality and Stability Among Current Cohabitors Cohabitors[a] (Unstandardized Regression Coefficients; Weighted).

	Happy[b]	Separate[b]
Age[c]		
30 - 39	1.06*	-.08
40 - 49	.02	-.57
50 +	3.42*** hhh iii	-1.95*** hhh i
Male	.01	.001
Black[d]	-.21	.40**
Other[d]	.07	.03
Education	-.03	-.004
Duration[e]	-.01*	-.002
Prior marriage	.09	-.22
Prior cohabitation	.13	.08
Children	.02	.16
Plans to marry	.80***	-.52***
Plans * Age 30 - 39[f]	- .22	.04
Plans * Age 40 - 49[f]	.04	.13
Plans * Age 50 +[f]	-.78*** kkk lll	.43** kk
unweighted *n*	342	346
R^2	.34	.29

[a]Wave 2 cohabitors only. [b]Ordinary least squares regression. [c]Omitted category is < 30. [d]Omitted category is White. [e]A dummy variable indicating imputed values for duration is also in the model, but coefficient is not shown. [f]Omitted category is Plans * Age < 30. [g]Significant difference between 30 - 39 and 40 - 49 at the [g]$p < .05$, or [gg]$p < .01$ or [ggg]$p < .001$ level. [h]Significant difference between 30 - 39 and 50 + at the [h]$p < .05$, or [hh]$p < .01$ or [hhh]$p < .001$ level. [i]Significant difference between 40 - 49 and 50 + at the [i]$p < .05$, or [ii]$p < .01$ or [iii]$p < .001$ level. [j]Significant difference between Plans * Age 30 - 39 and Plans * Age 40 - 49 at the [j]$p < .05$, or [jj]$p < .01$ or [jjj]$p < .001$ level. [k]Significant difference between Plans * Age 30 - 39 and Plans * Age 50 + at the [k]$p < .05$, or [kk]$p < .01$ or [kkk]$p < .001$ level. [l]Significant difference between Plans * Age 40 - 49 and Plans * Age 50 + at the [l]$p < .05$, or [ll]$p < .01$ or [lll]$p < .001$ level.

*$p < .05$. ** $p < .01$. *** $p < .001$.