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6. Conclusion

6.1. Aim of the study

In contemporary Europe, unmarried cohabitation is part of the standard union formation process for an increasing number of individuals. The reasons and motives for which individuals enter cohabitation, however, vary. Cohabitation means a different thing to different people. It is this diversity in the meanings of cohabitation that was the topic of this dissertation. The aim of this dissertation was threefold: First, to suggest a cohabitation typology that builds on the existing literature on the meaning of cohabitation. Second, to show how different meanings of cohabitation are associated with the various ways in which cohabiters design their relationships and how they leave cohabitation. Third, to examine cross-national variation both in the mix of cohabitation types and in the association between meaning of cohabitation and relationship outcomes.

The analyses were mainly based on data from the first wave of the Generations and Gender Surveys (*GGS*), a set of comparative surveys of a nationally representative sample of the 18-79 year old resident population in each of the participating countries (Vikat *et al.*, 2007). For the longitudinal analysis conducted in Chapter 5, I used data from the German Family Panel *Pairfam* “Panel analysis of intimate relationships and family dynamics”, a representative sample of three national birth cohorts: 1971-1973, 1981-1983, and 1991-1993 (Huinink *et al.*, 2011; Nauck *et al.*, 2012), as well as data from the study *DemoDiff* “Demographic differences in life course dynamics in Eastern and Western Germany” (Kreyenfeld *et al.*, 2011b). These data allow a comparison between Eastern and Western Germany.

The conclusion of this dissertation is structured as follows: In Section 6.2, I will summarize the main findings. In Section 6.3., I will discuss these findings and relate them to the existing literature. In Section 6.4, I will carve out the limitations of this dissertation and the implications of the findings for future research. When elaborating on differences across Europe, I aim at increasing the readability of this chapter by distinguishing between “Eastern Europe” and “Western Europe”. The former group comprises countries located in Central and Eastern Europe (Bulgaria, Georgia, Hungary, Lithuania, Romania and Russia), whereas the latter group includes countries located in Western and Northern Europe (Austria, France, Germany and Norway).

6.2. Summary of findings

6.2.1. *The different meanings of cohabitation*

The first research question addressed in this dissertation was:

What are the different meanings of cohabitation across Europe today?

I made use of the first wave of the *GGG* for ten countries (Austria, Bulgaria, France, Georgia, Germany, Hungary, Lithuania, Norway, Romania and Russia) and studied 9,113 men and women, aged 18 to 79 years old, who were cohabiting at the moment of data collection. Inspired by the literature on meanings of cohabitation, I used three empirical indicators –marital intentions, attitudes towards the institution of marriage and subjective economic deprivation– to distinguish different types of cohabitation. Based on the response patterns on the empirical indicators, I classified cohabiters into different types of cohabitation. Two broad groups can be distinguished.

A first group views cohabitation as a stage in the marriage process. Within this broad type, four subtypes can be distinguished. Cohabitors who have intentions to marry and hold positive attitudes about the institution of marriage view their union as a *prelude to marriage*. Other cohabiters have no short-term intentions to marry but are positive about the institution of marriage. To further distinguish the group who is not ready yet to marry, I classify those cohabiters who do not experience economic strains as being still testing their relationship and thus view their union as a *trial marriage*. Sharing the absence of marital intentions and positive attitudes towards marriage with the trial marriage group, cohabiters who are *too poor to marry* in turn are facing trouble making ends meet that may hamper them from getting married at this point in time. Another group of cohabiters plans to marry despite an indifferent or even negative opinion about the institution of marriage. This group of cohabiters does not derive from the literature on the meaning of cohabitation but is too large to be considered a residual category. I term this group *conformists* because these cohabiters might either comply to their partner's, family's or societal expectations to proceed to marriage or base their decision to marry on rational considerations as they expect advantages from being married.

A second group of cohabiters views their union as an alternative to marriage. Within this second group, some opt for cohabitation out of a *refusal of marriage* as they do not have marriage plans and consider marriage an outdated institution. Others view *marriage* as being *irrelevant*. They do not intend to marry either, but are rather indifferent in their opinion about

marriage. Both groups view their union as a substitute for marriage and might consequently never marry.

The findings reveal that across Europe, cohabiters indeed constitute a heterogeneous group. The large majority of cohabiters across the European countries in this study view their union as a stage in the marriage process. These findings are in line with prior typologies (Bianchi and Casper, 2000; Heuveline and Timberlake, 2004; Kiernan, 2002a). In some countries, those who view cohabitation as a prelude to marriage constitute the largest group (Austria, France, Georgia, Romania and Russia), ranging between 25 percent in France and 66 percent in Georgia. In Germany and Norway, the group of cohabiters viewing their union as a trial marriage is particularly large (27 and 29%, respectively). A considerable share of cohabiters has been classified as conformists, ranging from 13 percent in Germany to 39 percent in Lithuania. This finding clearly shows that marriage is a prominent social institution that still strongly influences how cohabiters think about their unions, even those who are not in favor of marriage. By contrast, a relatively small group of cohabiters is too poor to marry, with the exception of Russia where 17 percent of cohabiters are classified in that type. A large minority of cohabiters view their union as an alternative to marriage. The proportion of cohabiters who reject the institution of marriage ranges between virtually no one in Georgia (2%) and 32 percent in Bulgaria. One third of all cohabiters in Norway considers marriage irrelevant, whereas this proportion is lower and shows considerable variation in other countries.

As already suggested by the description above, I found substantial variation in the mix of cohabitation types across Europe. In Eastern Europe, where cohabitation is less widespread, cohabitation is predominantly –and in some countries almost exclusively– viewed as a stage in the marriage process. The proportion of conformists is larger compared to Northern and Western Europe. In the case of Bulgaria, Hungary and Lithuania, it is even larger than the prelude group. In Western Europe, where cohabitation is overall more prevalent, viewing cohabitation as a testing ground for marriage and as an alternative to marriage is more common. The level of within-country variation in the mix of different meanings of cohabitation is highest in countries with a medium level of cohabitation such as, for instance, Germany and France. Both in countries of very low (Romania) and very high prevalence (Norway) of cohabitation, the diversity of meanings of cohabitation is smaller, as fewer types of cohabitation are more prevalent.

6.2.2. *Precursors and correlates of different meanings of cohabitation*

The second research question of this study concerned differences in the individual and couple characteristics of cohabiters who attach different meanings to cohabitation and to examine cross-national variation in this association. The research question was:

What are the individual and couple characteristics of individuals in different types of cohabitation and how do these precursors and correlates of different meanings of cohabitation vary across Europe?

Building on the literature on selection processes into cohabitation, I examined in Chapter 2 whether and how individual characteristics (age, level of education attainment, employment situation), the prior union history (divorce, widowhood, prior cohabitation experience, child from prior relationship) as well as characteristics of the current relationship (joint biological child, union duration, relationship satisfaction) are associated with the meanings of cohabitation. In doing so, I used the same analytical sample as for my first research question.

My findings showed that individual characteristics –and in particular age and level of education attainment as well as characteristics of the current union– are associated with the meaning of cohabitation. Although the experience of divorce has been previously found to predispose individuals to enter into cohabitation rather than remarriage (Bumpass *et al.*, 1991), I find only some evidence that the prior union history is associated with the meanings of cohabitation. I will first summarize the findings that are consistent across Europe, followed by a description of country differences.

Cohabitors who view their union as a *prelude to marriage* are higher educated than cohabiters in other types of cohabitation. This finding is in line with the relatively recent trend towards a positive educational gradient of cohabiter's transition to marriage in many countries (Bradatan and Kulcsar, 2008; Carlson *et al.*, 2004; Castro-Martín, 2002; Gerber and Berman, 2010; Goldstein and Kenney, 2001; Hoem and Kostova, 2008; Kantorova, 2004; Smock *et al.*, 2005). These cohabiters are also younger than average and their unions are more often of shorter duration and characterized by higher levels of relationship satisfaction.

Cohabitors who view their union as a *trial marriage* are more often to be found among the highly educated, the young and those who do not yet have children with their partner. Across Europe, women more often view their union as a trial marriage. The findings described above fit well into the existing literature on trial marriage as a type of cohabitation in which young individuals test their relationship before they progress to a more

serious commitment (Ermisch and Francesconi, 2000; Jamieson *et al.*, 2002; Kravdal, 1999).

Being *too poor to marry* is more widespread among the low educated, suggesting that cohabiters with a lower level of education are overrepresented among those with low earnings or earning potential and more likely to be not ready yet for marriage as their financial situation does not allow proceeding to marriage.

Men are more often classified as *conformists* and also the presence of joint biological children increases the likelihood to be classified into this type of cohabitation.

I find that cohabiters who view their union as an alternative to marriage, either because they ideologically *reject marriage* or consider *marriage irrelevant*, is more widespread among the lower educated. Based on the theoretical framework of the Second Demographic Transition, one would expect the contrary, namely that viewing cohabitation as an alternative to marriage might be most popular among the highly educated as they are considered to be at the vanguard of the spread of progressive alternatives to traditional marriage. In contrast to this hypothesis, my finding that this view is more popular among the lower educated supports the notion that the highly educated are not that opposed to marriage as we thought they were. To them, cohabitation might be an attractive but temporary living arrangement. Once they are able to meet their personal preconditions to marry, they are more susceptible to social norms— and marry. I also find that cohabiters in these types of cohabitation are more likely to have cohabited in the past. These unions tend to have a long duration, are not experienced as very satisfying, and more often involve joint biological children.

Across Europe, cohabiters in the different types of cohabitation have largely similar profiles in terms of socio-demographic characteristics and features of their current union. I did, however, find some differences between Western and Eastern Europe. The descriptive analysis suggested that cohabiters in Eastern Europe are older and attained lower levels of education in comparison to their Western European counterparts. They have also more often experienced a divorce or have children from prior unions. On average, their current relationships have lasted longer than those of Western European cohabiters.

The multivariate analysis revealed a strong polarization of different types of cohabitation by age in Eastern Europe. Among young cohabiters, cohabitation is clearly most often viewed as either a prelude to marriage or compliance to norms to get married indicating conformism. Only a minority is classified in any other type of cohabitation. With increasing age, cohabitation is more

often viewed as a trial marriage, a second best option when one is too poor to marry, a rejection of marriage or marriage is considered irrelevant. However, viewing cohabitation as a prelude to marriage is most likely in any other age group. In Western Europe, there is no comparable polarization in the meaning of cohabitation by age. Nevertheless, the likelihood to view cohabitation as a stage in the marriage process also decreases by age. For the youngest cohabiters, cohabitation is predominantly viewed as a trial marriage, whereas for a small majority of older cohabiters, marriage is irrelevant.

Across all education groups, viewing cohabitation as a prelude to marriage constitute the largest group in Eastern Europe. At the same time, the differences between lower and higher educated in their predicted probabilities of group membership are larger in Eastern Europe compared to Western Europe.

Finally, whereas parental status does not differentiate between cohabiters viewing their union as a prelude to marriage in Western Europe, Eastern European cohabiters who do not have a joint child clearly more often view their union as a prelude to marriage than their counterparts who do have a child.

6.2.3. *Variation in the intentions and behavior of cohabiters with different views on cohabitation*

The third research question addressed in this dissertation concerned whether cohabiters in different cohabitation types have different plans regarding family formation, organize their relationships differently, and differ with regard to the transition to marriage or separation. The corresponding research question was:

Do cohabiters who attach different meanings to their cohabiting union differ in their fertility intentions, in the way they organize household income and subsequent relationship transitions (i.e. marriage or separation) and how do these associations vary across Europe?

First, the role of cohabitation in the family formation process has been addressed. Combining insights from literature on fertility and cohabitation, I argued that the meaning that cohabiters attach to their unions might be related to the views cohabiters have about the appropriate timing, sequencing and context of childbearing. In Chapter 3, I examined whether cohabiters in different types of cohabitation differ in their intentions to have a(nother) child. Because of the prospective nature of questions on fertility intentions and my focus on unions in which the female partner is still in her fertile years, I limited my analyses to individuals aged 18 to 45 years. I compared 2,495 cohabiters with and 3,070 cohabiters without joint biological children using

data from the first wave of the *GGG* from nine countries (Austria, Bulgaria, France, Germany, Hungary, Lithuania, Norway, Romania and the Russian Federation). Interestingly, a considerable fraction of cohabiters in both Eastern (44%) and Western Europe (46%) does already have joint biological children. Although one cannot assume that all children born to cohabiting parents have been intended, the finding suggests that across Europe, for some cohabiters, cohabitation is perceived as an appropriate setting to bear and rear children. Moreover, between one third (Germany) and more than half (Hungary) of all cohabiters report intentions to have a(nother) child.

My findings showed that cohabiters who view their union as a prelude to marriage as well as cohabiters who plan to marry in order to comply to expectations or as a result of rational considerations (so-called conformists) are most likely to intend having a child in the near future. This result corroborates prior claims that fertility and marriage intentions are intertwined processes (Musick, 2007). For cohabiting parents, the number of children already born into the union is more relevant in explaining the intention to have another child than the meaning attached to cohabitation. Interestingly, the way in which a particular meaning of cohabitation is associated with the likelihood to have fertility intentions does not differ significantly between Western European and Eastern European countries. Across Europe, fertility intentions are less likely for cohabiters who are unsure about the long term perspective of their union (trial marriage), postpone marriage because of financial constraints (too poor to marry) or do not particularly value the institution of marriage (refusal of marriage, marriage is irrelevant). Cohabiters whose union types are characterized by the presence of intentions to marry (prelude to marriage, conformism) are by contrast more likely to intend to have a(nother) child.

Second, in Chapter 4, I examined the organization of household income within cohabitation and marriage. The aim of this chapter was to explain why the likelihood to keep at least some of the income separate differs for cohabiting and married couples and whether these explanations in turn differ across countries. Using a simplified typology that distinguishes cohabiters by their marital intentions and spouses by their premarital cohabitation experience, I analyzed data from six *GGG* countries (Bulgaria, Georgia, Romania, Russia, France and Germany) and studied 36,407 married and 5,049 cohabiting individuals.

I replicated the well-established finding that cohabiters are more likely to keep money separate. First, I examined whether individual characteristics

that have been argued to select individuals into cohabitation and independent money management can account for the differences in cohabiters' and spouses' income organization. Although several selection factors are associated with independent money management, they cannot explain the association between union type and money management. Second, I investigated whether relationship characteristics and the heterogeneity of cohabiters and spouses that mirror variation in commitment within both cohabitation and marriage influence income pooling strategies. My findings showed that indeed, the level of commitment involved in the relationship influences how couples manage their money. Individuals whose unions are characterized by long duration, the presence of joint biological children under age 18, an absence of separation thoughts and the presence of marriage plans are less likely to keep income separate. Differences between married and cohabiting individuals with regard to money management are smaller when the level of commitment is taken into account. I finally explored variation in the association between union type and income organization across different countries. Taking into account cross-national differences in the selection processes into cohabitation and the level of commitment involved in cohabitation, I found persistent differences in cohabiters' and spouses' money management. In Eastern European countries, pooling income is more prevalent among both married and cohabiting couples. As a result, differences between both union types are smaller than in Western Europe. Moreover, controlling for commitment factors does hardly explain variation in cohabiters' and spouses' income pooling strategies in Eastern Europe.

Finally, in Chapter 5, the relationship transitions of cohabiters have been addressed. I examined why some cohabiters subsequently marry whereas others break up and whether the meaning they attach to cohabitation influences future relationship transitions. In addition, I investigated how the social and cultural context influences the impact of the different meanings of cohabitation on the likelihood to marry or separate. Demographic behavior related to union and family formation persistently differs between Eastern and Western Germany, although the institutional and political conditions have aligned after the German reunification in 1990. Germany is therefore an interesting case to study contextual variation.

In order to answer my research question, I used panel data from three waves (with a one year spacing between waves) of the German Family Panel (*Pairfam*) as well as from a supplementary study (*Demodiff*) that oversamples Eastern Germans. My sample contained of 1,278 cohabiting men and women born 1971-1973 and 1981-1983 of which 613 were born

in former East Germany and 665 were born in former West Germany. The typology of different meanings of cohabitation in this chapter was slightly different from the one in Chapters 2 and 3 because the data do not allow an empirical distinction between cohabiters who are not ready yet because they view cohabitation as a trial marriage and those who feel economic barriers to marry.

First, I found cohabiters who view their union as a prelude to marriage and those planning to marry despite their indifferent or unfavorable opinion about marriage (so-called conformists) are most likely to get married. Although the two groups differ in their attitudes towards marriage, this difference does not translate into different risks of marriage. Cohabiters who reject marriage or consider it irrelevant to marry are least likely to marry. However, even some of these cohabiters marry, suggesting that they might have incentives to get married despite their unfavorable opinion about the institution of marriage. Cohabiters who view their union as a trial marriage occupy a position in between the previously discussed types which suggests that marriage is relevant for them, but not necessarily something that needs to be realized at short notice.

Second, I showed that the meaning of cohabitation is associated with the risk of separation. As expected, the “marriage- minded” cohabiters are least likely to break up. To my surprise, I found cohabiters viewing cohabitation as an alternative to marriage to have the highest odds of separating, and there is no difference in separation risk between those driven by ideological rejection and by indifference towards the institution of marriage. This finding suggests that cohabiters who hold indifferent or negative attitudes towards the institution of marriage and are not willing to conform to traditional family expectations are also more likely to be weakly committed to the relationship itself.

The East-West comparison revealed that cohabitation in Western Germany is more often viewed as a stage in the marriage process. This is in line with prior findings that Western German cohabiters are more likely to institutionalize their union through marriage (Kreyenfeld and Konietzka, 2005). Eastern German cohabiters more often view their union as an alternative to marriage, which is reflected in the higher rate of childbearing within cohabitation in Eastern Germany (Huinink *et al.*, 2012). Against my expectations, I found that Western German cohabiters who reject marriage are even less likely to marry than their Eastern German counterparts are.

6.3. Discussion of findings

This dissertation illustrated how cohabiters can be meaningfully distinguished on the basis of their plans to marry, their attitudes towards the institution of marriage and feelings of economic deprivation. The study related the meaning of cohabitation to individual and couple characteristics, to plans as well as present and future behavior of cohabiters. First, I will discuss the findings of this dissertation with regard to what they tell us about why people cohabit and how useful the typology is for understanding the diversity of cohabitation. Second, I will discuss the findings on cross-national variation and their implications.

6.3.1. *Grasping the different meanings of cohabitation: How exhaustive is the cohabitation typology?*

My dissertation increases our understanding of why people cohabit. Most cohabiters view their union as a transitory stage in the marriage process. Some of them have already firm wedding plans; others are still testing their relationship or are in the process of establishing the economic preconditions to think about marriage. These findings underscore previous work that suggests that cohabitation is not about to replace marriage for the majority of cohabiters (Billari and Liefbroer, 2010; Brown and Booth, 1996). Marriage remains an important institution and an aim in the lives of many people. My findings confirm that in many countries, cohabitation has nevertheless become an increasingly normative step in the process of union formation in many countries. Cohabitation offers the opportunity to live together with an intimate partner, experiencing and enduring the challenges of everyday life while securing a relatively easy way out if the relationship finally eventually does not work.

There is however also a cohabitation type that has not been previously identified. Although some cohabiters do not hold a favorable opinion about marriage, they nevertheless intend to marry. This finding suggests that conformism is still an important factor influencing the decision to marry. Institutional theories have stressed the role of societal pressure to conform to social norms in explaining the persistence and continued popularity of marriage in contemporary societies (Cherlin, 2004). Cohabiters thus might plan to marry in order to please their partner, their family, or society in general. Economic theories of marriage timing have generally portrayed cohabitation as a rational choice that is pursued when the benefits derived from cohabitation are perceived as higher than the benefits of marrying (Oppenheimer, 1988; 2003). Pragmatic reasons to marry such as taxation

and social security benefits or child custody laws might still be relevant and particularly important in contexts where alternative living arrangements to marriage are not legally protected.

Yet a smaller but still a significant proportion of cohabiters view their union as an alternative to marriage and might never marry their partner. This finding is in line with the assumption that the increasing popularity of cohabitation is a dimension of a wider cultural change in society that encompasses that people increasingly pursue individual goals and turn away from traditional life styles (Beck and Beck-Gernsheim, 1990). In the prior literature, two different notions of “cohabitation as an alternative to marriage” can be found. The first notion is that of cohabitation being an expression of an alternative life style. Manting (1996) describes the onset of unmarried cohabitation in the Netherlands during the 1970s as a rejection of bourgeois marriage. The second notion is that of cohabiters regarding it as a matter of no consequence whether they get married or not (Prinz, 1995) when cohabitation has become “indistinguishable from marriage” (Kiernan, 2001). The suggested typology allows distinguishing between two types of cohabiters who view their union either as a “rejection of marriage” or consider it “irrelevant to marry”. Overall, I find little differences between cohabiters who ideologically reject the institution of marriage and those who consider marriage as being largely irrelevant. Exceptions are cohabiters with a more complex union history. In Western Europe, cohabiters who have experienced a divorce are more ideologically driven when they view their union as an alternative to marriage. They are more likely to reject the institution of marriage and are less likely to consider marriage irrelevant than cohabiters who were never married. I moreover explored whether relationship outcomes of cohabiters who view their union as an alternative to marriage differ when the meaning that they attach to cohabitation is driven by ideological disapproval of the institution of marriage or indifference. Neither with regard to fertility intentions nor with regard to relationship transitions to marriage and separation, have I found differences between the two groups.

My methodological approach aimed to grasp the meaning of cohabitation by inferring this meaning from response patterns on several subjective questions about union formation. In cohabitation typologies from previous studies, a similar approach has been taken, although these typologies retrospectively infer the meaning of cohabitation from cohabiters’ behaviors, such as marriage, childbearing and union dissolution (Casper and Bianchi, 2002; Heuveline and Timberlake, 2004; Kiernan, 2001). My contribution to the literature is to use subjective statements concerning marriage plans, attitudes

towards the institution of marriage, and feelings of economic deprivation as empirical indicators to capture how cohabiters *currently* view their union. I furthermore examine whether different meanings of cohabitation are differently associated with the way cohabiters design their relationships and the relationship transitions they undergo. A number of previous studies have also stressed the importance of marital intentions to understand cohabiters' behaviors (Ciabattari, 2004; Guzzo, 2009; Manning and Smock, 2002; Wiik *et al.*, 2010). However, when trying to understand the behavior of cohabiters who do not have clear marital intentions, it is particularly relevant to pay attention to attitudes towards the institution of marriage. As Coast (2009) noted, the absence of marital intentions can mean different things: the ideological rejection of the institution of marriage, an assessment that the current partner is not a suitable potential spouse but no opposition to marriage *per se*, or that the couple is not yet contemplating marriage. By accounting for marital attitudes, I was able to distinguish between these different types of cohabiters. But paying attention to marital attitudes is also relevant when investigating cohabiters who intend to marry, as those with positive attitudes towards marriage might have different relationships than cohabiters who share the intention to marry but do not value the institution of marriage. For the latter group, the expectation to make the transition to marriage might be result from a perceived absence of alternatives to marriage.

Ideally, comparative surveys should include questions in which cohabiters are explicitly asked why they live together unmarried, thus providing us with a more direct measure of the meaning of cohabitation. In the absence of such data, I chose as many empirical indicators as I felt that are necessary and as few as possible in order to distinguish a relatively parsimonious set of ideal types of cohabitation. However, such an approach runs the risk of losing some nuances in the meanings of cohabitation. For instance, in Chapter 2, I show that widowed respondents are overrepresented among cohabiters who—in my terminology—view their union as a trial marriage. Cohabiters are classified into this type of cohabitation if do not (yet) intend to marry, but are nevertheless positive about marriage. In general, I expect such people to move towards marriage if they feel that their relationship stands the test of time. However, a person who lost his or her partner in the past might not plan to ever marry the current partner, although he or she is positive about the institution of marriage. These cohabiters, although classified into the ideal type of viewing cohabitation as a trial marriage and thus a stage in the marriage process, might actually view the current union as a more permanent form of cohabitation. This example shows how the group of cohabiters being

classified into a specific type of cohabitation might contain some individuals who do not ideally fit into the label of that specific classification.

6.3.2. *Implications of findings on cross-national variation*

Using a comparative approach, this dissertation also addressed country differences in the distribution of different meanings of cohabitation and the selection into different cohabitation types as well as cross-national variation in the association between meaning of cohabitation and intentions and behaviors. In particular, cohabitation between Western and Eastern Europe was compared. Previously, the so-called Hajnal line has been introduced which links Saint Petersburg and Trieste dividing Europe into two areas characterized by different nuptiality patterns, that can be roughly contrasted as *late and non-universal* in the West and *early and universal* in the East (Hajnal, 1965). My findings suggest that the Hajnal line also applies to cohabitation. In particular, I found smaller differences between countries within Western Europe and Eastern Europe and larger differences between both broad regions.

At the same time, there also is diversity within Eastern Europe and within Western Europe in the mix of cohabitation types exists (Chapter 2). In Eastern Europe, where cohabitation is less widespread, cohabitation is almost exclusively viewed as a stage in the marriage process and conformism is particularly common. This suggests that in these countries, the societal pressure to marry might be stronger than in Northern and Western Europe. In Western Europe, the proportion of cohabiters viewing their union as a trial marriage is particularly high. This suggests that cohabitation has become a normative step in the transition to adulthood in these countries and implies that starting a union by unmarried cohabitation is in line with societal expectations about the process of union formation. If people consider cohabitation an ideal testing ground for marriage, they differentiate between the seriousness of cohabiting and married relationships in terms of consequences if the relationship fails. Focus group interviews conducted in the Netherlands indeed support the conclusion that people perceive the consequences of a divorce as being much more severe than the dissolution of a cohabiting union (Keizer and Hiekel, 2013). In a context of high union instability, cohabitation as a risk-avoiding strategy might be even more relevant. People might carefully deliberate whether and who to marry as alternative living arrangements with less legal and interpersonal obligations are available and increasingly accepted.

In some Eastern European countries, more than half of all cohabiters report having trouble to make ends meet (Bulgaria, Georgia, Romania, Russia). This finding is not surprising as poverty in the post-communist countries is widespread and consequently, economic prosperity is lower in this part of Europe. Economic deprivation is not limited to cohabiting individuals but is endemic among larger parts of the population in these countries. Compared to the high number of cohabiters reporting difficulties to make ends meet, the proportion of cohabiters in these countries that were classified as “too poor to marry” is low, though higher than in Western Europe. The reason might be that in a context where poverty is widespread and norms prescribing marriage are strong, economic preconditions of marriage might not be that central in how cohabitation is viewed. Only a minority, maybe those in an extremely unfavorable position on the marriage market, cohabit because they cannot afford to marry.

Less than one percent of cohabiters in Norway and between one and seven percent in Austria, Germany and France are classified as “too poor to marry”. At the same time, the costs of a wedding or economic insecurity are prominent arguments that are mentioned in the literature as reasons why cohabiters in prosperous countries postpone marriage (Blossfeld and Huinink, 1991; Kohler *et al.*, 2002; Kravdal, 1999; Wiik, 2009). Social expectations about the event of a wedding are indeed high in Western Europe and consequently increase the costs of getting married, despite or maybe even because norms to marry are relatively weak. In prosperous countries like Austria, Germany, France or Norway, economic preconditions to marry might be more difficult to grasp, even with subjective measurements of economic prosperity. Of course, someone who has trouble making ends meet is also more likely to not being able to save up for an extravagant wedding. However, the indicator I use cannot identify cohabiters who might not feel economically deprived but still postpone marriage for economic reasons. I could imagine that cohabiters who do not consider themselves economically deprived, still have to decide whether to spend their assets on a wedding or to buy a house –plans that might overlap in time. It could thus be that some cohabiters in Northern and Western Europe classified as being in a trial marriage might postpone marriage for economic reasons, although they do not feel economically deprived in the sense that they report having trouble to make ends meet.

My finding that only a minority of cohabiters is classified as being too poor to marry thus should certainly not be interpreted as if economic constraints would be irrelevant for understanding the diversity of cohabitation. Economic deprivation is a multidimensional phenomenon that is challenging to measure appropriately with the instruments usually available in survey data. Further progress in grasping economic preconditions of marriage is needed.

Viewing cohabitation as an alternative to marriage is also more widespread in Western Europe. Sociologists have posited an ongoing individualization of intimate relationships occurring in contemporary Western societies in which partners value individual autonomy and self-realization. In order to maintain individual autonomy and the ease of leaving a union that is no longer considered self-fulfilling, Western Europeans might be more likely to cohabit and view it as a rejection of traditional marriage. At the same time, many Western European countries have experienced a blurring of the differences between the legal responsibilities, rights and social expectations of marriage and cohabitation. This might have eased the emergence of cohabitation as an alternative to marriage in which people build up long term commitment and form families without viewing a need to have a marriage license.

My findings suggest that possible, differences within both European regions are to some extent associated with cross-national differences in the prevalence of cohabitation. The diversity of different meanings of cohabitation is lowest in countries where few people cohabit (Romania) but also in Norway, where cohabitation is most widespread among the Western countries studied in this dissertation. The within-country variation of cohabitation is thus highest in countries with medium levels of cohabitation. It could thus be that with a further increase of cohabitation across Europe, differences in the meanings of cohabitation between countries and between the Eastern and the Western part of Europe might decrease. In the future, the view that cohabitation is as an alternative of marriage might become more prevalent.

Studying the association between individual and couple characteristics and the meanings of cohabitation unveiled some differences between Eastern and Western Europe (Chapter 2). In Eastern Europe, cohabitation is predominantly a stage in the marriage process, and most often viewed as a prelude to marriage. This type of cohabitation is “reserved” for young, committed, childless cohabiters, often in their first union that has been relatively recently formed. All other cohabitation types are associated with older age, lower economic status, more complex union histories, and lower satisfaction. In such a context of strong norms to get married and traditional views on marriage, postponing marriage might more likely lead to forgoing it altogether.

Interestingly, when studying fertility intentions of cohabiters (Chapter 3) I find that cohabiters attaching different meanings to cohabitation are similarly likely or not likely to intend to have a child, regardless whether they are

from Western or Eastern Europe. This finding suggests that distinguishing cohabiters by the meaning they attach to cohabitation yields similar results in explaining their childbearing plans in very different country contexts and corroborating the reliability of the suggested cohabitation typology across countries.

In Chapter 4, when studying money management strategies using a simplified typology and comparing six countries across Europe, I not only find that in Eastern Europe, joint purses are more prevalent among both union types –cohabiters’ and the married–, but also that differences between cohabiters and married are smaller compared to Western Europe. I find that selection processes into independent money are largely similar across countries despite the fact that cohabiting populations differ in some of their characteristics. Across Europe, selection however can explain little of the differences between cohabiters’ and spouses’ different ways to manage money. The level of commitment provides a better explanation for this variation in Western European countries. This finding implies that the diversity of the cohabiting population in terms of commitment increases as cohabitation becomes more normative.

The persistence of country differences regarding the extent to which cohabiters are more likely to keep money separate might be related to the different relevance of individualization in different parts of Europe. In Western Europe, individualization and postmodern values are highly accepted. Cohabitation and keeping income separate might be an expression of holding such individualized values. It could also be that although cohabitation is common and accepted in Western Europe, keeping money separate during cohabitation might be a norm in itself and common sense does not expect cohabiters to pool economic resources. As a result, variation in the level of commitment cannot exhaustively explain why cohabiters are more likely to keep their money separate than married couples. By contrast, norms to pool income within a couple might be particularly strong in Eastern Europe, regardless of whether the partners are married or not. Given the lower economic prosperity of large parts of the Eastern European population, there might also be a stronger economic need to pool resources in order to make ends meet.

Finally in Chapter 5, I studied differences in the relationship transitions of Eastern and Western German cohabiters. Against my expectations, I found that Western German cohabiters who reject marriage are even less likely to marry than their Eastern German counterparts. This finding suggests

that in Western Germany, refusing the institution of marriage constitutes a particularly deviant behavior. In a context with strong norms favoring marriage, such as Western Germany, cohabiters' who refuse marriage may be particularly "resistant" to marriage and cohabitation might be a truly alternative life style for them. Cohabitors' in Eastern Germany might be more pragmatic in responding to incentives to get married.

Despite the overall differences in the prevalence of cohabitation, as well as in the legal rights and responsibilities associated with unmarried cohabitation, the different mix of cohabitation types and their association with intentions and behaviors, I found that across Europe –and countries of the former soviet bloc are no exception– cohabitation increasingly takes over functions that were traditionally reserved to marriage. A significant proportion of cohabiters already has joint biological children, or intends to have children in the near future. The vast majority of cohabiters in Eastern Europe and approximately half of cohabiters in Western Europe pool their economic resources. In the study on relationship transitions of cohabiters, I found a high number of non-transitions, hence cohabiters who do not change their relationships status over the whole observation period. Consequently, cohabiting unions with strong interpersonal commitment and solidarity are not limited to countries in which many people cohabit. This has implications for contemporary societies with regard to the status of cohabitation. The increasing popularity of unmarried cohabitation has fed the public debate on how to treat cohabiting unions. This debate is dominated by the idea of legally equalizing cohabitation and marriage and based on the assumption that an increase in the number of cohabiters would imply an increasing urge to protect these unions. During the past few decades, a growing number of national governments have implemented policies that allow drawing up cohabitation contracts or registering partnerships as a means to formalize cohabiting unions. Such legally enforceable contracts that –to different degrees– equate cohabitation with legal marriage have been put in place to meet the needs of cohabiters who strive for more legal protection of their unions, for instance when they decide to have children, obtain joint property, or want to regulate their inheritance. The findings of my dissertation support the notion that a significant proportion of cohabiters might strive for a legal recognition of their relationship. For instance, it is possible that the number of conformists among cohabiters in Eastern Europe is that high because the legal regulation of cohabitation in these countries is generally very poor. If legal alternatives to marriage were available, the group of conformists might diminish. My results however also show that others opt for cohabitation in order to explicitly avoid any legal obligations towards the partner at this point in time and thus put up with the lower level of (legal) commitment. At

the same time one might argue that even those who deem it unnecessary to have legal protection while cohabiting might still profit from it if it was in place. Cohabitation often lasts longer than initially expected and may lead to significantly more joint investments than originally anticipated. If unexpected events occur, a lack of legal protection could have dire consequences for these cohabiters.

6.4. Suggestions for future research

The majority of analyses presented in this dissertation are based on cross-sectional data. Theoretical considerations led me to assume that the various meanings that cohabiters attach to their union will be reflected in different intentions and behaviors. The findings on the association between meanings of cohabitation and the intentions and behaviors studied in this dissertation cannot however be interpreted as causal relationships. Although plans to have a child might follow from the decision to get married, the causal relationship could also be inversed. When I conducted the majority of my analyses, only the first wave of the Generations and Gender Surveys for a number of countries was available. At present, panel data for five GGS countries from the second wave are available. When panel data for a larger number of Wave 1 countries will be available, it will be possible to test the causal relationships more directly by applying longitudinal analysis.

This dissertation focused on individuals rather than couples. However, at least to some extent, the meaning that cohabiters attach to their unions is expected to result from a negotiation process within the couple. The partners' ideas, plans, and attitudes towards marriage and its institution and in particular a perception of disagreement may influence the way an individual views his or her cohabiting union. A cohabiter who wants to marry and thinks positively about marriage but perceives that his or her partner does not share this wish might develop a different view on the cohabiting union than a cohabiter with the same attitudes whose partner thinks similarly about the future of the relationship. Also with regard to the intentions and behaviors studied in this dissertation, a dyadic perspective would have enhanced the understanding on the nature of these processes within couple relationships. In particular in fertility research, the importance of taking a couple perspective is recognized as the entrance into parenthood is in the majority of cases a joint transition (Rijken and Knijn, 2009), and couple disagreement might occur and has important implications for the actual transition to parenthood.

The study included a number of Eastern European countries. Little is known on the reasons for which individuals enter cohabitation in these countries. Moreover, this region has only relatively recently undergone important changes in patterns of cohabitation as shown in the introduction of this dissertation. The data do not however cover Southern European and further Northern European countries. A greater coverage of countries in the data would enable me to study the association between social, cultural and economic context and individual behavior more appropriately using a multilevel analytical approach. Moreover, including countries with a larger variety of welfare state systems would allow examining whether economic constraints play a larger role in contexts where state support for families is lower.

My cohabitation typology provided a snapshot of the current meaning that cohabiters attach to their relationship. To fully understand the meaning of cohabitation at the population level, future research should both examine current and lifetime experience of cohabitation (Seltzer, 2004). As noted by Kiernan (2001), cohabitation –even more than marriage– should be conceptualized as a process rather than an event. Individual longitudinal data on cohabitation and on the meaning that cohabiters attach to their union would enable me to account for this. My analysis on the relationship transitions of German cohabiters over a period of three years of observation in Chapter 5 showed a remarkable high level of stability of cohabiting unions, hence, unions that were neither transformed into marriage nor ended in union dissolution. This finding is mirrored in the cohort analyses on union status after five years of cohabitation presented in Chapter 1. A significant proportion of cohabiting unions are stable and do not undergo any relationship transition during a number of years. This does not mean any change in these unions. In fact, individuals might change their minds concerning the purpose of living together (Seltzer, 2004). Analyses based on longitudinal data on the meaning of cohabitation will show how the meaning of cohabitation is changing over the course of the relationships and how this in turn might be linked to changes in the intentions and behaviors of these unions.

