Effects of Cohabitation Length on Personal and Relational Well Being

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ALABAMA POLICY INSTITUTE

Founding Principles in Action

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Abstract

The effects of cohabitation length prior to marriage were tested. Using control variables and dependent measures employed by Stafford, Kline, and Rankin (2004) to measure personal and relational well being, response data were used from 1,343 still-married participants who completed the National Survey of Families and Households (NSFH). Pearson product-moment correlations were used to identify significant contributors to each dependent variable; variables that correlated significantly were then simultaneously regressed. The results indicated that greater length of cohabitation before marriage slightly increased respondents' likelihood of managing conflicts with heated arguing, hitting and throwing. The longer respondents cohabited before marriage, the greater their likelihood for depression, dependency and perceived risk of separation. Conversely, current relationship satisfaction declined as cohabitation length before marriage increased.

Cohabitation Length Effects on Personal and Relational Well Being

John R. Hill, Ph.D. and Sharon G. Evans, MA[1]

The incidence of cohabitation as a precursor to marriage has increased rapidly since the 1970s. Whereas only about 11 percent of those who married between 1965 and 1974 cohabited beforehand, more than half of all persons who marry today cohabit first.[2] This increase may be a response by younger adults to the 114 percent rise in the nation's divorce rate experienced by their parents from 1960 to 1990. Some researchers[3] suspect that this sudden increase in divorce permanently marred the image of marriage as a lifelong commitment. This change, coupled with an increased awareness of the social and economic costs of divorce, may be responsible for leading more young adults to cohabit. Thus, the rationale for cohabitation by young adults is that it acts as insurance against making what could be a disastrous decision. In other words, the reasoning goes,"(b)ecause the less propitious cohabiting unions would be terminated and the more positive would be strengthened by the experience of cohabitation, the quality of marriages would be enhanced and the likelihood of divorce reduced."[4]

While couples who opt to cohabit before marriage tend to believe they are improving their chances for marital success, a growing number of studies suggest the opposite. Couples who cohabit before marriage are between 50 percent and 100 percent more likely to experience marital dissolution than those who do not.[5] Similar effects have been found also in Canada, New Zealand, and several European countries.[6]

In addition to the outright dissolution of the marriage, a variety of other negative outcomes also accompanies couples who cohabit before marrying. Compared with couples who did not cohabit before marriage, couples who cohabited reported higher rates of depression and marital conflict,

[1] The authors would like to thank Laura Stafford, Ph.D. for early comments on the subject and Ed Johnson, Ph.D. for editing advice.

[2] Larry Bumpass & Hsien Hen Lu, "Trends in cohabitation and implication for children's family contexts in the United States," *Population Studies*, *54*, 2000, pp. 29-41.

[3] For example, see William G. Axinn & Arland Thornton, "The relationship between cohabitation and divorce: Selectivity or causal influence?" *Demography*, *29*, 1992, pp. 357-374.

[4] *Ibid*, p. 358.

[5] Neil G. Bennett, A. K. Blanc, & David E. Bloom, "Commitment and the modern union: Assessing the link between premarital cohabitation and subsequent marital stability," *American Sociological Review*, *53*, 1988, pp. 127-138; T. K. Burch & A. K. Madan, *Union Formation and Dissolution: Results from the 1984 Family History Survey* (Ottawa: Statistics Canada, No. 99-963, 1986); Catherine Cohan & Stacey Kleinbaum, "Toward a greater understanding of the cohabitation effect: Premarital cohabitation and marital communication," *Journal of Marriage and the Family*, *64*, 2002, pp. 180-192; D. M. Fergusson, L. J. Horwood, & F. T. Shannon, "A proportional hazards model of family breakdown," *Journal of Marriage and the Family*, *46*, 1984, pp. 539-549; and Zheng Wu, "Premarital cohabitation and postmarital cohabiting union formation," *Journal of Family Issues*, *16*, 1995, pp. 212-232.

[6] T. R. Balakrishnan, K. V. Rao, E. Lapierre-Adamcyk, & K. J. Krotki, "A hazard model analysis of the covariates of marriage dissolution in Canada," *Demography*, *24*, 1987, pp. 395-406; Elizabeth Thomson & Ugo Colella, "Cohabitation and marital stability: Quality or commitment?" "*Journal of Marriage and the Family*," *54*, 1992, pp. 259-267; and James Q. Wilson, *The Marriage Problem* (New York: Harper Collins, 2002).

lower marital satisfaction, higher relational dependency, less life satisfaction, lower self-esteem, and lower levels of marital interaction.[7]

Theories Explaining Cohabitation and Marital Instability

Two theories may explain why cohabitation leads to higher likelihoods of negative outcomes. The first of these, the selection theory, suggests that cohabitation tends to be chosen by persons who are predisposed to be less committed to marriage. According to this view, the cohabitation experience itself is less important than the kind of person who chooses it; rather, "negative characteristics of the cohabitors themselves, explain the higher divorce rates of former cohabitors."[8] Several studies support this selection theory.[9]

The second theory suggests that the experience of cohabitation itself contributes to later marital instability. Axinn and Thornton, for example, found that the experience of cohabitation may soften participants' attitudes toward divorce, even while their commitment to marriage stays constant. They note, "Cohabiting experiences significantly increase young people's acceptance of divorce [by persuading them that] intimate relationships are fragile and temporary in today's world."[10] To paraphrase Brown and Booth, this liberalized view of divorce may make cohabitors who eventually marry more prone to divorce because they are less tolerant of relationship changes than those who have never cohabited.[11]

One factor common to both theories is the effect of time on both marital and premarital relationships. In regard to the selection hypothesis, Thomson and Colella note that the longer the cohabitation before marriage, the lower the levels of marital quality and commitment.[12] Likewise, Stafford, Kline, and Rankin found that time had significant negative effects for married individuals, cohabiters, and cohabiters who eventually married. They note, "Attributing [relationship] changes simply to a shift in relational status ignores the potential similar effects of time on relationships regardless of relationship type."[13] As for the effect of cohabitation itself on later marital quality, DeMaris and MacDonald found that the longer couples live together before marriage, the earlier disillusionment develops in the marital relationship.[14]

While Stafford, Kline, and Rankin found a significant negative effect of time among married individuals, cohabiters, and cohabiters who eventually married, they did not examine the effects of the length of cohabitation (if any) on their participants' reported individual and relational well-being. Given that over half of all couples who marry have cohabited beforehand, our

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[7] Alan Booth & David Johnson, "Premarital cohabitation and marital success," *Journal of Family Issues*, *9*, 1988, pp. 255-272; and Laura Stafford, Susan L. Kline, & Caroline T. Rankin, "Married individuals, cohabiters, and cohabiters who marry: A longitudinal study of relational and individual well-being," *Journal of Social and Personal Relationships*, *21*, 2004, pp. 231-248.
[8] Susan L. Brown & Alan Booth, "A Cohabitation versus marriage: A comparison of relationship quality" *Journal of Marriage and the Family*, *58*, 1996, p. 670.
[9] For example, see Thomson & Colella, 1992.
[10] Axinn & Thornton, pp. 357, 372.
[11] Brown & Booth, p. 670.
[12] Thomson & Colella, 1992.
[13] Stafford et al., p. 233.
[14] Alfred DeMaris & William MacDonald, "Premarital cohabitation and marital instability: A test of the unconventionality hypothesis," *Journal of Marriage and the Family*, *55*, 1993, pp. 399-407.

interest is to examine how the length of cohabitation prior to marriage affects these same measures of relational and individual well-being.

Research Questions

This study uses the control variables and dependent measures employed by Stafford, Kline, and Rankin to measure social and personal well-being (see Tables 2 and 4, respectively). Based on these measures, the following research questions were posed:

> RQ1: Does the length of cohabitation prior to marriage affect a couple's frequency of (a) companionship, (b) sex, or both?
>
> RQ2: Does the length of cohabitation prior to marriage affect (a) a couple's frequency of disagreements, (b) the manner in which they manage disagreements, or both?
>
> RQ3: Does the length of cohabitation prior to marriage affect a couple's (a) general relationship satisfaction, (b) perceived risk of separation, (c) relational dependency, or all three?
>
> RQ4: Does the length of cohabitation prior to marriage affect an individual's (a) global happiness, (b) depression score, (c) self-esteem, or all three?

Method

Data Source

This study uses data from the first wave of the National Survey of Families and Households (NSFH), which was conducted by the Center for Demography and Ecology at the University of Wisconsin between March 1987 and May 1988.[15] Since previous research suggests the effects of cohabitation on marital stability are limited to the first 10 years of marriage,[16] data from only the first wave were chosen to acquire the largest number of participants who had been married the shortest amount of time.

The NSFH contains 9,643 main respondents age 19 or older who represent the U.S. population. Several groups, however, were oversampled: Blacks, Hispanics, single parents, persons with step-children, cohabitants, and newly married persons. One adult was selected at random from each household for interviews and self-administered questionnaires, while the spouse or partner, if present, was also given self-administered questionnaires.[17] Since Johnson and Elliot[18] found few differences between weighted and unweighted versions of the NSFH data, only the unweighted results are reported here.

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[15] James A. Sweet, Larry L. Bumpass, & V. R. A. Call, *The design and content of the National Survey of Families and Households* (Working Paper NSFH-1). Madison: University of Wisconsin, Center for Demography and Ecology, 1988.

[16] Bennett et al., 1988; Booth & Johnson, 1988; and Robert Schoen, "First unions and the stability of first marriages," *Journal of Marriage and the Family, 54*, 1992, pp. 281-284.

[17] Larry L. Bumpass & James A. Sweet, "National estimates of cohabitation," *Demography, 26*, 1989, pp. 615-625.

[18] David R. Johnson & Lisa A. Eliot, "Sampling design effects: Do they affect the analyses of data from the National Survey of Families and Households," *Journal of Marriage and the Family, 60*, 1988, pp. 993-1001.

Sub-Sample

Participants in this study were limited to those who were in their first or only marriage and living in the same household at the time of their NSFH interview. If a participant had cohabited prior to marriage, he or she could only have cohabited with his or her current married partner. Moreover, individuals were included only if the marriage had lasted 10 years or less at the time of the interview. Of the 1,346 individuals who satisfied these requirements, 922 had not cohabited before marriage, and 424 had cohabited before marriage. Table 1 shows the frequencies of male and female participants by group.

Table 1
Gender Distribution of Sample, by Group

	Cohabited Before Marriage	Did Not Cohabit Before Marriage
Males	204	459
Females	220	463

The racial composition of the total sample was 10.4 percent Black, 78.3 percent White, 8.7 percent Hispanic, 2.2 percent Asian, and 0.4 percent Native American. Table 2 provides additional demographic information.

Table 2
Demographics of Overall Sample

	Mean	Median	Standard Deviation	Minimum	Maximum
Age	28.52	27.92	5.54	17.00	77.92
Income	$39,827	$32,700	$42,129	$0	$741,500
Education	13.45	13.00	2.66	0	20
Household Size	3.32	3.00	2.73	2	12
Marriage Length	4.45	4.17	2.73	.08	9.92

Independent sample *t* tests revealed significant differences in three of the five control variables between the groups. Means, standard deviations, *t* statistics, degrees of freedom, and significance levels for each variable by group are reported in Table 3.

Table 3
Means (and Standard Deviations) of Control Variables by Group

	Cohabited Before Marriage		Did Not Cohabit Before Marriage		*t*	*df*	Sig. (2-tailed)
Age	28.99	(5.42)	28.31	(5.58)	2.099	1344	.036
Income	$43,002	($51,359)	$38,365	($37,057)	1.670	633.33	.095
Education	13.21	(2.64)	13.57	(2.67)	-2.286	1338	.022
Household Size	3.26	(1.31)	3.34	(1.39)	-.970	1344	.332
Marriage Length	4.09	(2.76)	4.61	(2.70)	-3.272	1344	.001

Measures

This study uses the same dependent measures employed by Stafford, Kline, and Rankin to measure relational and individual well-being. Self-administered questionnaires were used for all variables.

Measures of Relational Well-Being: Communication and Social Behavior

Companionship. Respondents were asked: "During the past month, about how often did you and your spouse spend time alone with each other, talking or sharing an activity?" Response options ranged from *never* (1), *about once a month* (2), *two or three times a month* (3), *about once a week* (4), *two or three times a week* (5), to *almost every day* (6). This measure is consistent with those used in assessments of marital quality and has been used to assess global levels of relational interaction.[19]

Frequency of sex. Respondents were also asked: "About how often did you and your spouse have sex during the past month?" Respondents could report any number they desired.

Frequency of disagreements. Respondents were presented with "a list of subjects on which couples often have disagreements" and were then asked, "How often, if at all, in the last year have you had open disagreements about each of the following: household tasks, money, spending time together, sex, in-laws?" For each subject, the response options ranged from *never* (1), *less than once a month* (2), *several times a month* (3), *about once a week* (4), *several times a week* (5), to *almost every day* (6). These questions have been used in previous analyses of NSFH data as a measure of the amount of disagreement.[20] Cronbach's standardized alpha was .746.

Conflict management. Respondents were also asked a series of questions about their approaches to resolving serious conflict. "There are various ways that couples deal with serious disagreements. When you have a serious disagreement with your spouse, how often do you: (a) just keep your opinions to yourself?; (b) discuss your disagreements calmly?; (c) argue heatedly or shout at each other?; and (d) end up hitting or throwing things at each other?" These questions have been invoked as an index of style of conflict resolution.[21] Respondents indicated how often they used each technique on a scale that ranged from 1 (*never*) to 5 (*always*). The individual items were used separately in subsequent analyses.

Measures of Relational Well-Being: Indices of Relationship Quality

Relationship satisfaction. Respondents were asked, "Taking all things together, how would you describe your marriage?" with a response scale ranging from 1 (*very unhappy*) to 7 (*very happy*). This single item measure is most frequently used to assess marital satisfaction and is highly correlated with more complicated multi-faceted measures.[22]

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[19] X. Xu, "Marital quality revisited: A replication and extension of the JWEB model," *Sociological Spectrum, 18,* 1998, pp. 367-392.
[20] Alfred DeMaris, "The influence of intimate violence on transitions out of cohabitation," *Journal of Marriage and the Family, 63,* 2001, pp. 235-246.
[21] *Ibid*.
[22] Tim B. Heaton & Stan L. Albrecht, "Stable unhappy marriages," *Journal of Marriage and the Family, 53,* 1991, pp. 747-758.

Risk of separation. Stability was measured with a subjective report of the respondent's perceived risk of separation. Respondents were asked about the chances of eventual separation or divorce with the following question: "It is always difficult to predict what will happen in a relationship, but realistically, what do you think the chances are that you and your spouse will eventually separate?" Response options were *very low* (1), *low* (2), *about even* (3), *high* (4) and *very high* (5).

Relationship dependency. To assess dependency, respondents were asked, "Even though it may be very unlikely, think for a moment about how various areas of your life might be different if you separated. For each of the following areas, how do you think things would change?" Respondents rated how their standard of living, work, social life, and overall happiness would change on scales that ranged from 1 (*would be much worse*), 2 (*worse*), 3 (*about the same*), 4 (*better*), to 5 (*would be much better*). Thus, higher scores mean less dependency (and thus, less commitment). These items were summed to create a composite index of dependency, the Cronbach's alpha of which was .737.

Measures of Psychological Well-Being

Global happiness. One commonly used indicator of psychological well-being is one's global life satisfaction assessed with the following question asked of respondents: "Taking all things together, how would you say things are these days?" They were then asked to "circle the number that best describes how you feel" on a scale that ranged from 1 (*very unhappy*) to 7 (*very happy*).

Depression. Depression was measured with the 12-item Center for Epidemiological Studies Depression (CES-D) scale,[23] versions of which have been used extensively to measure depressive symptoms in hundreds of research articles. Respondents were asked how often they experienced a number of feelings during the past week, including, "felt bothered by things that don't usually bother me," "not feel like eating," and "feel that you could not shake off the blues." The items were summed to form a composite depression measure, the alpha reliability of which was .935 for the present study.

Self-esteem. Self-esteem was measured by using four of the items from Rosenberg's self-esteem scale.[24] Respondents were asked the extent to which they agreed with the following statements: "On the whole, I am satisfied with myself," "I am able to do things as well as other people," "I'm a person of worth," and "I am sure life would work out." Responses were coded on a scale of 1 to 5, with 1 representing *strongly agree* and 5 representing *strongly disagree*. Thus, higher scores indicate lower self-esteem. Scores were then summed to create a composite self-esteem score. Alpha reliability of the composite for this study was .648.

[23] L. S. Radloff, "The CES-D scale: A self-report depression scale for research in the general population," *Applied Psychological Measurement, 1*, 1977, pp. 385-401.
[24] M. Rosenberg, *Society and the adolescent self-image* (Princeton, NJ: Princeton University Press, 1965).

Results

Overall Analyses

Independent *t* tests were used to identify significant differences between those respondents who had cohabited before marriage and those who had not (see Table 4). Pearson product-moment correlations were used to identify the control variables that significantly correlated with each dependent variable. Simultaneous linear regressions were then used to measure the overall influence of cohabitation length and all significantly related control variables on each dependent variable.

Table 4
Means and Standard Deviations of Dependent Variables by Group

	Cohabited Before Marriage		Did Not Cohabit Before Marriage		*t*	*df*	Sig. (2-tailed)
	$\bar{x}$	*s*	$\bar{x}$	*s*			
Interaction							
Companionship	4.74	1.471	4.82	1.377	-.909	769.520	.363
Frequency of Sex	9.80	8.783	8.96	6.736	1.617	592.004	.106
Conflict							
Frequency	10.73	4.446	9.99	3.921	2.832	689.885	.005
Keep Opinions to Self	2.40	1.060	2.37	1.040	.596	1265	.551
Discuss Calmly	3.36	.963	3.46	.925	-1.691	1264	.091
Argue Heatedly	2.31	.986	2.08	.904	4.057	727.389	.000
Hit or Throw	1.23	.647	1.13	.422	2.939	566.949	.003
Relational							
Risk of Separation	1.53	.814	1.38	.707	3.199	677.963	.001
Satisfaction	5.99	1.199	6.06	1.198	-1.054	1292	.292
Dependency	10.55	2.606	10.10	2.675	2.750	1252	.006
Psychological							
Global Happiness	5.54	1.143	5.68	1.179	-1.868	1178	.062
Depression	14.26	15.696	12.40	14.080	2.142	1302	.040
Self-Esteem	7.90	1.869	7.82	1.922	.711	1068	.477

Interaction Variables

No significant differences were found regarding respondents' degree of companionship or frequency of sex.

Measures of Conflict

Frequency of conflict. Respondents who had cohabited had more conflicts (10.73) than respondents who had not (9.99), $p = .005$. This difference disappeared, however, when length of cohabitation was regressed with respondents' age at interview and education level (see Table 5).

Table 5
Simultaneous Regression Analysis for Variables Predicting Frequency of Conflict in Marriage

Variable	B	SE B	β
Length of cohabitation	.16	.10	.05
Age at month of interview	-.11	.02	-.14**
Education level	-.07	.04	-.05

Note. R^2 = .024.
** p < .01.

Conflict management practice: Argue heatedly. Respondents who cohabited tend to argue more heatedly (2.31) than those who had not cohabited (2.08), p = .000 (see Table 4). Length of cohabitation was also significantly related to the frequency of heated arguments even when respondents' ages were taken into consideration (see Table 6). When all other variables are held constant, for every year a couple cohabits prior to marriage, the likelihood of arguing heatedly increases about 3 percent. Put another way, for every year a respondent cohabits before marriage, it cancels out about 2.6 years of experience with conflict management gained over time. The extremely small amount of explained variance (R^2 = .022), though, suggests other variables also affect this style of conflict management.

Table 6
Simultaneous Regression Analysis for Variables Predicting Frequency of Arguing Style: Argue Heatedly

Variable	B	SE B	β
Length of cohabitation	.08	.02	.10**
Age at month of interview	-.02	.01	-.13**

Note. R^2 = .022.
** p < .01.

Conflict management practice: Hit or throw. Respondents who cohabited were significantly more likely to hit or throw things at each other during an argument (1.23) than those who did not (1.13), p = .003 (see Table 4). This difference almost totally disappeared, however, when cohabitation length was regressed with respondents' age at month of interview and education level (see Table 7). No other significant differences were found regarding any of the other questions regarding conflict frequency and management.

Table 7
Simultaneous Regression Analysis for Variables Predicting Frequency of Arguing Style: Hit or Throw

Variable	B	SE B	β
Length of cohabitation	.02	.01	.05
Age at month of interview	-.01	.00	-.06*
Education level	-.02	.01	-.10**

Note. R^2 = .018.
* p < .05. ** p < .01.

Relational Variables

Risk of separation. Respondents who cohabited consider themselves to have a greater likelihood of separation (1.53) than those who did not (1.38), $p = .001$ (see Table 4). Length of cohabitation was also found to be the strongest predictor of respondents' perceived risk of separation even when age and education level were accounted for (see Table 8). When all other variables are held constant, age reduces the risk of separation by about 0.5 percent per year and education level by 1 percent per level, but cohabitation length increases it at a rate of about 2.1 percent per year. Again, though, the extremely small explanatory power of the model ($R^2 = .019$) suggests that the length of time a respondent cohabited (if any) prior to marriage is only one of several contributing variables.

Table 8
Simultaneous Regression Analysis for Variables Predicting Risk of Separation

Variable	B	SE B	β
Length of cohabitation	.04	.02	.07*
Age at month of interview	-.01	.00	-.08**
Education level	-.02	.01	-.08**

Note. $R^2 = .019$.
* p < .05. ** p < .01.

Relationship satisfaction. No significant difference in relationship satisfaction was found between respondents who had cohabitated prior to marriage versus those who had not (see Table 4). However, when regressed with marriage length, a significant negative relationship was found (see Table 9). While relationship satisfaction was found to decline by about 1 percent for every year of marriage, participants who had cohabited reported an additional 1 percent drop in satisfaction for every year they had lived together prior to marriage. As with other significant relationships in this study, the small explanatory power of the model $R^2 = .020$ suggests other variables also influence relationship satisfaction.

Table 9
Simultaneous Regression Analysis for Variables Predicting Relationship Satisfaction

Variable	B	SE B	β
Length of cohabitation	-.07	-.03	-.07*
Years married	-.06	-.01	-.13**

Note. $R^2 = .02$.
* p < .05. ** p < .01.

Relationship dependency. Respondents who cohabited tend to report more relational dependency (10.55) than those who had not (10.10), $p = .006$ (see Table 4). Length of cohabitation was also significantly related to dependency even when the education level of respondents was taken into consideration (see Table 10). When all other variables are held constant, for every year a respondent cohabits prior to marriage, his relational dependency increases about 1.7 percent. The extremely small explained variance in this model ($R^2 = .015$), though, suggests other variables may have a much more significant impact on relational dependency.

Table 10
Simultaneous Regression Analysis for Variables Predicting Relationship Dependency

Variable	B	SE B	β
Length of cohabitation	.20	.06	.09**
Education level	-.08	.03	-.08**

Note. R^2 = .015.
** p < .01.

Psychological Variables

Depression composite. Participants who had cohabited prior to marriage reported higher levels of depression (14.26) than those who had not (14.08), p = .040 (see Table 4). A positive relationship was also found between cohabitation length and depression when cohabitation was regressed with age and education level (see Table 11). Whereas increases in age and academic attainment tend to reduce reported levels of depression, the length of time a person cohabits increases his/her composite depression score by about 3.3 percent per year of cohabitation. As with other significant relationships in this study, though, the explained variance in this model is small (R^2 = .04). No other significant results were found.

Table 11
Summary of Simultaneous Regression Analysis for Variables Predicting Depression Composite

Variable	B	SE B	β
Length of cohabitation	1.05	.35	.08**
Age at month of interview	-.37	.07	-.14**
Education level	-.57	.15	-.10**

Note. R^2 = .04.
** p < .01.

Discussion

The data in this study are consistent with both theories on the finding that cohabitors who later marry have worse quality relationships and higher divorce risk. Selection into cohabitation of people at risk of marital problems and divorce explains a significant part of a cohabitor's increased risk. In addition, there is also evidence that the experience of cohabitation itself negatively (but modestly) affects married individuals' personal and social well-being.

The longer a couple cohabits before marriage, the greater the amount of negative stresses on them. If cohabiters, by nature, already have less commitment to marriage than those who choose to marry without cohabiting, the presence of these stressors might be just enough reason for them to end the relationship.

The length of time a couple cohabits also increases (modestly but significantly) the number of stressors in the subsequent marriage, thereby reducing the personal and social well being of cohabitors who eventually marry. The longer the cohabitation experience, the more likely married individuals are to question the value of marital permanence. Couples who do not cohabit prior to marriage, on the other hand, are more likely to accept that various small stressors are part of the normal cost of commitment to marital permanence.

It is clear that the experience of cohabiting, first, does not improve couples' later marital unions, either by reducing divorce risk, or by ensuring greater relationship satisfaction. There is also clear evidence of a modest, but significant negative "cohabitation effect" on marital quality and divorce risk. To minimize the negative effects of cohabitation on later marital quality, cohabiting couples have but two choices: commit to marry promptly or terminate the cohabitation union. While neither of these decisions is to be taken lightly, the effects of long-term cohabitation appear to decrease the quality of subsequent marriage for all parties.