

Are Cohabiting and Being Married Different? Differences in the socio-demographic composition of partnerships in Western European countries

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Short abstract

Recent demographic trends show a steady increase in cohabitation unions in most Western European countries. This increase seems to indicate that these unions are becoming a real alternative to marriage and, eventually, a commonly accepted way of living. However, this is not exactly the case in many countries, because some legislative frameworks favour married over cohabiting unions. There are also distinct features which make cohabitating couples essentially different from married couples in many Western societies.

The aim of this paper is to explore composition differences between cohabiting and married couples. We hypothesize that despite the larger diffusion of cohabitation in Western countries; this type of partnership holds substantive differences as compare to married couples. This is particularly the case in countries with low prevalence of cohabitation. The research is based on the ECHP (European Community Household Panel), and makes full use of the eight waves from 1994 to 2001.

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1. Introduction

Recent demographic trends show a steady increase of consensual unions in most Western European countries (Duvander 1999, Smock and Manning 1997, Rindfuss and Vandenhoevel 1990, Bracher & Santow 1998, Bumpas, 2000, Raley 2001). This trend indicates that cohabiting is becoming a real alternative to marriage and, eventually, a commonly accepted way of living.¹ Certainly, cohabiting simplifies the proceedings for getting together and even for splitting apart. However, this is not exactly the case in many countries for various reasons. On the one hand, some legislative frameworks make living in a marital union more advantageous than cohabiting due to different legal status and rights. On the other hand, recent research indicates that there are distinct features that make cohabiting couples essentially different from married couples insofar as they face higher risk of dissolution (Murphy 2000, 2001); entail higher proportion of childlessness (Bachrach 1987, Rindfuss and Vanfeheuevel 1990, Raley 2001, Baizán et al. 2003); higher educational homogamy (Schoen and Weinick 1993); and even a higher proportion of rented dwellings (Rindfuss and Vandenhoevel 1990, Raley 2001, Murphy 2000). All in all, the option of cohabiting seems to be neither equal to marriage nor appropriate for all periods of life. Therefore, we may infer that cohabiting still represents a distinct alternative to marriage in many Western societies.

In some countries cohabitation is simply a “marriage without papers”, a highly diffuse and socially accepted living arrangement. In this case, anyone may easily form a cohabiting partnership. In other countries, however, cohabiting is a more selective process that represents a real alternative to marriage. These differences persist even though in both cases cohabitation represents a more flexible arrangement for entering and ‘quitting’ intimate relationships. Sweden, for instance, would represent the first case given that there are no specific characteristics attached to either type of union, marital or consensual (Bracher 1998). Swedish cohabiting couples last on average the same time as married couples, and they even have similar fertility patterns. Another contrasting model is found in the USA, where the idea of living together without being married is mainly meant to take place at the last stage in the courtship process before the union is legalised by a “proper contract”. Although cohabitation is gradually becoming a more permanent arrangement in the USA, Rindfuss and Vandenhoevel (1990) conclude that cohabiting individuals are more similar to single than married individuals, as far as behaviour and expectations are concerned. In this context, cohabiting and married couples may still be different in terms of gender relations and couples’ bargaining processes. Obviously, both examples - Sweden and the USA - represent extreme cases in the diffusion of cohabitation. The main conclusion is that the prevalence and nature of cohabitation vary enormously across time, regions and social groups within Western societies.

Current literature has also fully documented the selection process which takes place through the transition to cohabitation and marriage. The factors often associated with a higher likelihood of forming a cohabiting partnership differ across nations according to the current diffusion of cohabitation, as well as cross-national differences in the legal recognition of cohabiting couples, and housing market characteristics (Nazio and

¹ We will indistinctly use the terms “cohabitation” and “consensual union”, both referring to unmarried co-resident partners.

Blossfeld 2003). The idea behind the importance of the housing market is that cohabitation might be inhibited in countries with a high prevalence of homeownership, as in the case of Southern Europe (Jurado 2001). Other factors often associated with cohabitation are educational attainment, as highly educated individuals may be more prone to transgress normative rules around partnership formation, and matching (or homogamy) among couples according to age, occupation and education given that more “innovative” partnerships (i.e., role reversal in which women are either the primary wage earners or have higher education than their male partners) may be associated with more flexible living arrangements. Cohabitation tends to follow a specific age-pattern, by being either concentrated among younger people (i.e., a sort of “trial marriage”) or the oldest (i.e., repartnered individuals evading marriage). Finally, cohabitation also entails higher incidence of childlessness and lower fertility levels. The aim of this paper is to test the extent to which in the late 1990’s cohabitation is still different from marriage (i.e. main compositional differences across-countries). The proportion of cohabiting couples is estimated for a sample of fourteen Western European countries using data from the ECHP.

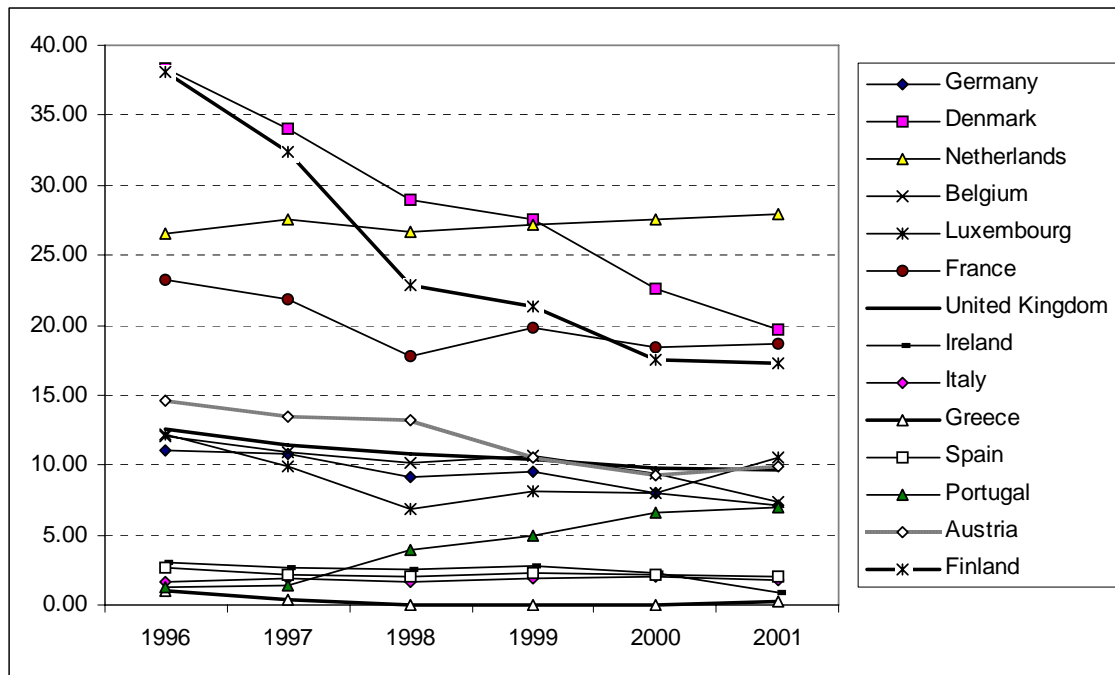
2. Data, Hypotheses and Methods

The research is based on the European Community Household Panel (ECHP). The ECHP is a survey consisting of 8 waves, from 1994 to 2001, which provides a standardised questionnaire that involves annual interviewing of a representative panel of households and individuals in each country and covers a wide range of topics such as income, health, education, housing, demographic and employment characteristic.

We explore current characteristics and differences between cohabiting and married couples with the use of six waves of the ECHP (1996-2001). We hypothesise that the factors associated with the propensity to cohabit are fundamentally different from the factors associated with the propensity to marry. In order to test this hypothesis, we provide a general overview of the proportion of cohabiting couples in a sample of fourteen Western European countries. Dependent variable has been coded as being in a consensual union rather than in a marital union, that is to say, a binary variable. Therefore, we use a logistic regression technique. Nine variables are used as explanatory factors (see figure 2).

Figure 1 illustrates changes across time and countries in the prevalence of cohabitation (Figure 1). The prevalence of cohabitation was virtually nil in Greece and very low in Spain, Italy and Ireland (2.5%), and the proportion of cohabitants among unions in those countries was stable during the period 1996-2001. Consensual unions were increasing in Portugal, reaching from the low levels of Southern Europe and Ireland to the levels of Central Europe at the end of the observational window. Levels of cohabitation between 5 and 10% were observed in Austria, Germany, Luxembourg, Belgium and the United Kingdom. Scandinavian countries marked the higher proportion of consensual unions, but whilst the percentage was quite stable in the Netherlands (slightly more than a quarter of unions were cohabitants), in Denmark and Finland this indicator halved from levels of almost 40% to levels of less than 20%. We will study in the third section, through a logistic regression, the specific characteristic of partnered individuals who are cohabiting and married.

Figure 1. Proportions of cohabitants among partnered individuals, by country, 1996-2001



Source: ECHP 3-8th waves (weighted data).

3. Factors associated with consensual and marital unions

This section explores the extent to which cohabitation differs from marriage or, in other words, the extent to which cohabiting couples share the same characteristics with married couples. The proportion of cohabiting couples is estimated for a sample of fourteen Western European countries. The dependent variable is binary and indicates whether individuals within a partnership are cohabiting instead married. That is to say, we estimate the likelihood of cohabiting as opposed to being in a married union. This is analysed by eight explanatory variables as summarised in Figure 2. Following this theoretical model, we explore the main characteristic of cohabiting couples across countries and time. Table 1 shows the net impact of each one of these variables on the odds of being in a consensual union instead of a marriage.

Preliminary results show that age is the most important variable in explaining cohabitation. This variable has been computed as the age of the male member of the partnership², using single age and the logarithm of age to model it (Figure 3). Cohabitation is certainly far more common at younger ages and among young adults; the general rule is that the older the person, the lower his or her probability of cohabiting as opposed to being married. So, the highest level of cohabitation is reached at 20 years, when virtually 9 of each 10 individuals living in a partnership in the Europe Union in 1996-2001 were cohabitants, but from this age onwards cohabitation becomes

² Same sex couples have been excluded in the analysis (3.8% of the sample).

less and less a common type of living arrangement for couples. So, the proportion of cohabitants in Europe reached 50% between 25 and 30 years, 25% at 35 years and less than 10% from 40 years onwards. It reaches to the hypothesis than cohabitation outside marriage within Western European Union is very much a kind of “trial marriage”.

Figure 2. Explanatory variables for the prevalence of consensual unions

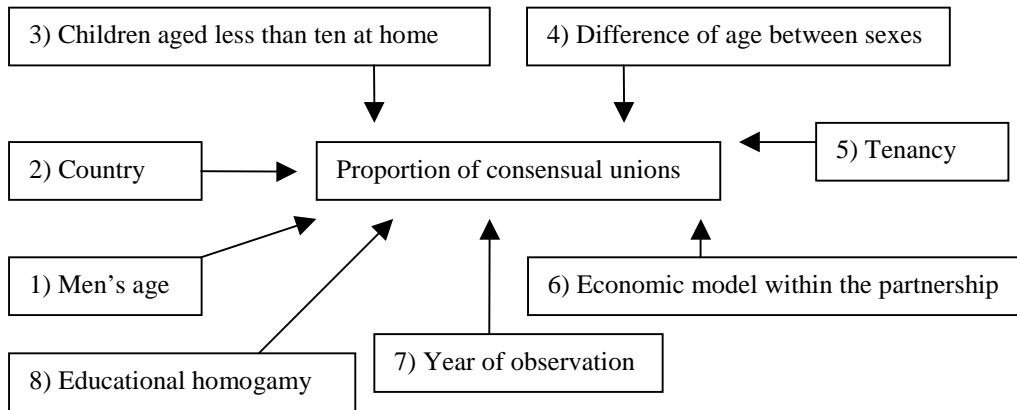
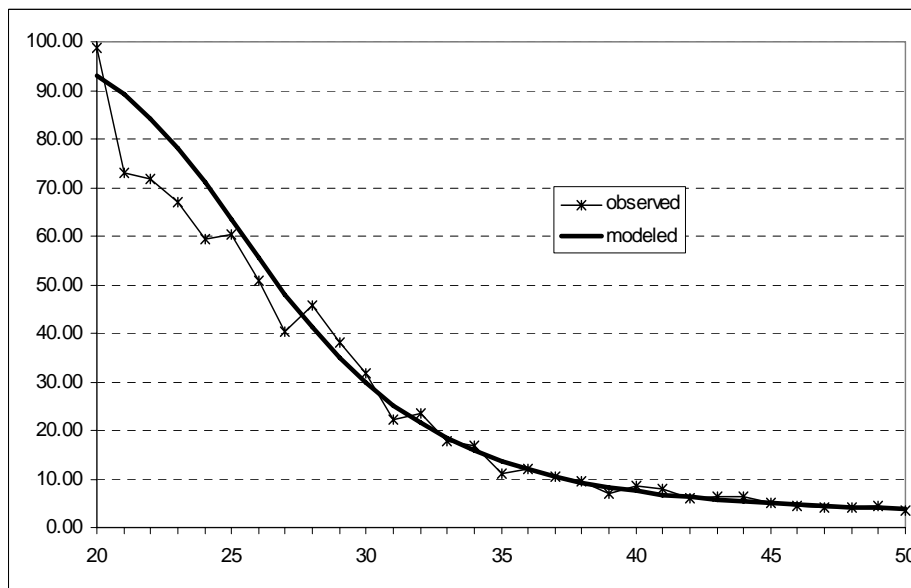


Figure 3. Percentage of cohabiting couples by male age



Source: ECHP 3-8th waves (weighted data).

It is difficult to cluster countries into those with similar levels of consensual unions, since individual countries appear to be significantly different from one another even after controlling for several socio-economic variables; moreover, more than contrasting groups, we find the countries situated along a continuum (Table 1). Regardless, three

clusters can be identified: a) Southern Europe and Ireland, b) Central Europe and c) Scandinavian countries. Firstly, in the group of countries that showed lower levels of cohabitation, the odds ratios vary from a very low level in countries such as Greece (with a meagre odds ratio of 0.04: 4 consensual unions for each 100 marriages), through Italy (0.30), Spain (0.44) and Ireland (0.51), to a higher level in Portugal (0.73). These are standardised percentages holding other variables constant. These very low levels of cohabitation impose many constraints for the statistical analysis (small samples³). Secondly, in the cluster of countries that showed medium levels of cohabitation, the odds ratios range from 1.07 in Germany, 1.25 in Luxembourg, 1.43 in Austria, 1.64 in the United Kingdom, to 1.83 in Belgium and France. Finally, the cluster of countries with the highest proportions of cohabitation was found in Finland (4.11) and Denmark (5.28)⁴. Denmark is actually the country with the highest proportion of cohabitation in the sample: they have 5 consensual unions for each marriage. We have not found a significant interaction between men's age and country. Thus, the age patterns shown in Figure 4 were similar in all observed countries.

In order to test the particularities of the specific countries concerning the prevalence of cohabitation, we have built individual models for each one. In Table 2 we show the proportions of cohabitation among partnerships that would be observed if the other variables included in the model remained constant. The results vary from non-significant proportions in Southern Europe and Ireland to 36% in Denmark. Thus, we can assume that cohabitation outside marriage is not socially acceptable in Southern Europe and Ireland (non-protestant countries).

The analysis also shows that cohabiting entails as well a lower probability of having children at home (aged less than ten years) than married couples (see Table 1). The effect of this variable shows an exponentially descendent curve. Couples without children at home were cohabitants instead of married with an odds ratio of 2.4, for those with one child the odds ratio of cohabitation was 1.2 and 0.6 for those with two or more children. This means that whilst there were almost two and a half cohabitations for each marriage in those partnerships with no children, for those with three or more children there were 6 cohabitants for each 10 marriages. As we test in table 3, that pattern was observed in each individual country of our sample, with very few differences: the only exception is Denmark, where there are no substantial differences between not having children and having just one child. So, irregardless of the legal norms in place in each country concerning to the different rights between marriage and cohabitation, most Europeans seem to believe that a consensual union is not a proper set to bear children.

Cohabitation is also a much more frequent living arrangement when women were substantially younger or substantially older than men. In other words, it was more likely to be a cohabiting couple when the age gap between partners was very high. Consequently, the effect of the age-gap has a "U" form. For instance, the odds ratio of consensual unions was substantially higher if the women were five or more years younger than men (1.59) or five or more years older than men (1.49); that is, cohabitation was 60% more likely than marriage if women were five years younger and

³ In fact, if we model countries individually, the standardised coefficients are not statistically significant for any country included in this group (see table 2).

⁴ The Netherlands should be in that group, but it has been excluded due to the unreliability of data on education. However, if we were to model cohabitation in the Netherlands, it would be located between France and Finland (table 2).

50% more likely if women were five years older. Likewise, lower odds of cohabitation were found among couples in which women were between the same age and two years younger (0.66), between three and five years older (0.77), and those where females were 3-5 years younger (0.83). It is obvious then that large age-gaps appear to be much more common in consensual couples than in married couples. This may be related to reconstituted partnerships, although we need more detailed data on the partnership order to fully confirm this statement. As shown in table 4, this pattern registered in all analysed countries.

Housing tenancy is another variable analysed. The proportions for housing provided as a “rent-free tenant” (i.e., those to whom accommodation is provided by the state free of charge) are not statistically significant. Therefore, this variable has not been included as a category in this variable. But we can compare couples who declare being owner-occupiers and couples who declare being rent-paying tenants. The results concerning housing tenancy are clear-cut: homeownership appears to be associated with a lower probability of cohabiting, while being in a rented dwelling is associated with a high probability of being in a consensual union as oppose to married. Belgium is an exception to this pattern, as there is no difference in the probability of being cohabitants instead of married between owners and renters (Table 5).

Partners’ relationship with the labour market is the next variable analysed. We have defined five categories for this variable:

1. *The male breadwinner, female homemaker model*: the man is in full-time employment and the woman is inactive.
2. *Dual-earner model*: both members are in full-time employment.
3. *Modified model*: the man is in full-time employment and the woman is in part-time employment.
4. *Female breadwinner model*: the man is out of work (inactive or unemployed) and the woman employed.
5. Others

The analysis of different combinations of partners’ relationships with the labour market reveals quite clear results. The lowest odds of being in a consensual union were for those partnerships in which men were the main breadwinners (that is, the man was employed full-time): if the woman was working part-time the odds ratio was 0.67, and if women were unemployed or inactive (male breadwinner model) it was 0.84. On the contrary, the higher odds were for those couples consisting of a female breadwinner model (1.35). Within those couples with the more egalitarian model, that is, for those partnerships where both members were in full-time employment (i.e., the dual-earner model), the difference between cohabitation and marriage was quite levelled, with an odds ratio of 1.06: 106 cohabitations for each 100 marriages. Furthermore, the category “others”, which includes more unstable and unfavourable partners’ economic situations (i.e., both unemployed) was also highly associated with cohabitation.

The most unique country in this sense was Belgium: the probability of cohabiting for the female breadwinner model was 57%, and for the dual earner model was 29%, but if she was employed part-time this probability was 18%. Finally, in the men’s breadwinner model the cohabitation probability among partnerships was 6.5% (Table 6). We also detect some idiosyncrasies in this pattern, for instance, in Denmark, where the only

model significantly related with cohabitation was the male breadwinner: there was no significant difference between the others.

There was not a large variation in the prevalence of cohabitation across the time period analysed (waves 1996-2001), with a coefficient of 0.07. If we considered the years of observation discretely, the odds ratio was 0.14 in 1996-1997, 0.12 in 1998-9, 0.11 in 2000 and 0.10 in 2001. The importance of cohabitation as opposed to marriage, in general, decreased for the analysed countries within the period 1996-2001. Indeed, the difference detected in the country evolution of cohabitation was not significant when the variable of time was included in an individual model.

Finally, another dimension explored is couples' educational homogamy. Surprisingly, this is a variable with almost no importance. Consensual union was slightly more common in partnerships in which men had a higher educational level than women (with an odds ratio of 1.07). There was no significant difference if she had a higher educational level or both members had high educational attainment and marriage was more common when both members had low educational levels (with an odds ratio of 0.91). Therefore, we consider this variable not worth including in the model.

PRELIMINARY RESULTS

Table 1. Results from the logistic regression: net effects from the explanatory variables on the odds ratios of being in a consensual union instead of in a marriage (reference: general pattern)

		n	Odds ratio Sig.
Men's Age	Simple		1.02 ns.
	Logarithm		0.01 ***
Country	Denmark	2,566	5.28 ***
	Finland	4,684	4.11 ***
	France	5,962	1.83 ***
	Belgium	3,279	1.83 ***
	United Kingdom	4,872	1.64 ***
	Austria	3,106	1.43 ***
	Luxembourg	3,388	1.25 ***
	Germany	8,491	1.07 *
	Portugal	4,023	0.73 ***
	Ireland	2,527	0.51 ***
	Spain	5,409	0.44 ***
	Italy	5,696	0.30 ***
Greece	2,791	0.04 ***	
Children at home less than 10 years	None	10.512	2.44 ***
	1	17.267	1.19 ***
	2	26.986	0.60 ***
	3 or more	9.726	0.57 ***
Age difference between partners	Female 5 + years younger	3.030	1.59 ***
	Female 3-5 years younger	2.523	0.83 ***
	Female 0-2 years younger	29.425	0.66 ***
	Male 3-5 years younger	11.566	0.77 ***
	Male 5 + years younger	10.250	1.49 ***
Tenancy	owner/free	41.322	0.73 ***
	paying rent	23.169	1.37 ***
Economic model in the Partnership	Male earner	19.748	0.84 ***
	Dual earners (both full time)	19.792	1.06 **
	Dual earners (she part time)	11.974	0.67 ***
	Female earner	3.585	1.35 ***
	Others	9.392	1.25 ***
Year of observation	(continuous)		0.93 ***
Educational Homogamy	He higher	13.364	1.07 *
	She higher	7.025	0.98 ns.
	Both low	11.140	0.91 ***
	Both high	27.137	0.95 ns.
	Missing	5.825	1.10 ***
Constant			
-2 log likelihood			34.904
Chi-squared			11.902

Source: ECHP 3-8th waves (weighted data).

Table 2. Proportion of cohabitation among partnerships by country (holding other variables constant)

	Percentage sig.
Greece	0.00 ns.
Spain	0.00 ns.
Italy	0.04 ns.
Portugal	0.05 ns.
Ireland	0.06 ns.
Germany	10.31 ***
Luxembourg	13.05 ***
Austria	17.90 ***
United Kingdom	20.16 ***
Belgium	24.30 ***
France	26.79 ***
Netherlands	29.14 ***
Finland	34.81 ***
Denmark	36.03 ***

Source: ECHP 3-8th waves (weighted data).

Table 3. Proportion of cohabitation among partnerships by countries and number of children less than 10 at home (holding other variables constant)

	None /sig.	1 child /sig.	2 children /sig.	3 or more /sig. children
Greece	0.00 ns.	0.00 ns.	0.00 ns.	0.00 ns.
Spain	0.01 ***	0.00 ns.	0.00 ***	0.00 ns.
Italy	0.04 ns.	0.05 ***	0.03 ***	0.05 ns.
Ireland	0.09 ***	0.05 ns.	0.05 *	0.06 ns.
Portugal	0.25 ***	0.04 ***	0.01 ***	0.06 ***
Germany	29.78 ***	14.02 ***	4.75 ***	4.81 ***
Luxembourg	35.52 ***	16.82 *	5.73 ***	6.97 ***
Austria	54.43 ***	18.36 ns.	11.06 ***	6.34 ***
United Kingdom	39.35 ***	23.68 ***	14.15 ***	10.91 ***
Belgium	38.99 ***	29.57 *	17.53 *	15.68 ***
France	40.12 ***	36.41 ***	19.05 ***	16.56 ***
Netherlands	67.41 ***	40.14 ***	18.94 ***	8.10 ***
Finland	62.55 ***	40.84 ***	25.90 ***	16.79 ***
Denmark	44.86 ***	46.43 ***	33.45 ns.	22.10 ***

Source: ECHP 3-8th waves (weighted data).

Table 4. Proportion of cohabitation among partnerships by country and years of difference between partners (holding other variables constant)

	Female sig. 5 years younger or more	Female sig. 3-5 years younger	Female sig. 0-2 years younger	Female sig. 3-5 years older	Female sig. 5 years older or more
Greece	0.00 ns.	0.00 ns.	0.00 ns.	0.00 ns.	0.00 ns.
Spain	0.43 ns.	0.00 ns.	0.04 ns.	0.05 ns.	0.14 ns.
Italy	8.48 ns.	0.00 ns.	1.66 ns.	0.18 ns.	1.15 ns.
Ireland	0.13 ns.	0.09 ns.	0.02 ***	0.03 ns.	0.11 ns.
Portugal	0.05 ***	0.01 ns.	0.03 **	0.06 ***	0.30 ***
Germany	16.99 ***	14.20 ns.	7.24 ***	6.09 ***	10.45 ns.
Luxembourg	15.93 ***	8.66 ns.	12.24 **	12.54 ns.	17.48 ns.
Austria	29.94 ***	25.73 ns.	8.65 ***	11.59 ***	21.14 ns.
United Kingdom	27.83 ***	9.77 ***	13.09 ***	26.54 ***	31.11 ***
Belgium	44.83 ***	31.81 **	16.26 ***	16.23 ***	19.28 ns.
France	35.34 ***	19.28 **	23.91 ***	23.78 **	33.88 ***
Netherlands	42.12 ***	20.32 **	23.63 ***	24.83 **	38.27 ***
Finland	47.15 ***	28.75 ns.	23.92 ***	32.53 ns.	44.31 ***
Denmark	37.76 ns.	32.96 ns.	26.67 ***	35.12 ns.	49.10 ***

Source: ECHP 3-8th waves (weighted data).

Table 5. Proportion of cohabitation among partnerships by country and tenancy (holding other variables constant)

	Owner/Free	Paying Sig. Rent
Greece	0.00	0.00 ns.
Spain	0.00	0.01 ***
Italy	0.03	0.07 ***
Ireland	0.02	0.15 ***
Portugal	0.02	0.11 ***
Germany	7.37	14.23 ***
Luxembourg	10.47	16.15 ***
Austria	13.03	24.09 ***
United Kingdom	13.92	28.28 ***
Belgium	25.95	22.71 ns.
France	20.61	34.03 ***
Netherlands	24.77	33.93 ***
Finland	32.20	37.52 ***
Denmark	29.73	42.84 ***

Source: ECHP 3-8th waves (weighted data).

Table 6. Proportion of cohabitation among partnerships by country and partners' relationship with the labour market (holding other variables constant)

	Male earner sig.	Dual earners (both full time) sig.	Dual earners (she part time) sig.	Female earner sig.
Greece	0.00 ns.	0.00 ns.	0.00 ns.	0.00 ns.
Spain	0.00 **	0.00 ns.	0.00 ns.	0.01 ***
Italy	0.05 ns.	0.08 **	0.07 ns.	0.00 **
Ireland	0.00 ***	0.21 **	0.17 **	0.29 ***
Portugal	0.06 *	0.07 ***	0.00 *	0.03 **
Germany	8.33 ***	14.40 **	5.08 ***	12.21 ***
Luxembourg	3.90 ***	18.12 ***	3.31 ***	26.74 **
Austria	10.11 ***	16.67 **	14.85 *	27.84 ***
United Kingdom	22.31 ns.	16.10 ns.	9.23 ***	26.35 **
Belgium	6.47 ***	29.04 **	18.14 ***	57.33 ***
France	27.45 ns.	20.67 ***	21.68 ***	37.94 ***
Netherlands	20.79 ***	34.00 ***	27.47 ns.	35.00 *
Finland	33.05 ns.	38.77 ***	24.22 ***	38.33 ns.
Denmark	46.43 ***	39.48 ns.	34.20 ns.	34.29 ns.

Source: ECHP 3-8th waves (weighted data).

4. Concluding remarks

Cohabiting couples have very distinct features, but greatly vary in terms of occurrence across Western European countries. Cohabitation is rather low in Ireland and Southern Europe, and is rather high in countries such as France, Denmark or Finland. Apart from the different diffusion of cohabitation across countries, we also found significant differences between married and cohabiting couples in a vast array of aspects. Cohabitation is basically chosen by young adults, is less frequently found among mature individuals and is virtually non-existent at old ages. Cohabitation is more common among couples with large age differences, and normally brings fewer children than marital unions. Cohabitants are more likely to rent and, finally, they are more frequently found among the “atypical” family models such as those in which women are the main economic provider or in which both partners are temporary-workers or unemployed. According to the previously described statistics, individuals choosing cohabitation and individuals choosing marriage are apparently different. This finding supports our original idea that cohabitation represented a distinct alternative to marriage.

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