



# **Cohabitation: An Alternative to Marriage?**

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First printed in June 2011

Published by the Jubilee Centre  
Jubilee House, 3 Hooper Street, Cambridge CB1 2NZ

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# Contents

Preface .....	iii
Key Findings.....	1
Introduction.....	3
<b>Chart i: Change in first marriage types over time</b> .....	4
<b>Chart ii: Change in number of previous partners among those who first cohabit and later marry</b> .....	4
1. The increasing popularity of cohabitation.....	5
<b>Chart 1: Change in first union types over time</b> .....	5
2. The rising trend in long-term cohabitation .....	7
<b>Chart 2a: Change in average age of first cohabitations</b> .....	7
<b>Chart 2b: Age at which cohabitations are started</b> .....	8
<b>Chart 2c: Average duration of all finished cohabitations</b> .....	8
<b>Chart 2d: Average duration of first cohabitations</b> .....	9
<b>Chart 2e: Proportions of cohabitees who have married or separated within a given time</b> .....	10
<b>Chart 2f: Proportions of couples still cohabiting by half-decade cohorts as time progresses</b> .....	11
<b>Chart 2fi: Proportions of couples still cohabiting by decade cohorts as time progresses</b> .....	12
3. The changing purpose of cohabitation?.....	13
<b>Chart 3a. Proportion of completed first cohabitations ending in marriage and separation by start year</b> .....	13
<b>Chart 3b: Average duration of pre-marital cohabitations</b> .....	14
<b>Chart 3c: Average duration of cohabitations leading to separation</b> .....	15
<b>Chart 3d. Change in proportion of finished cohabitations leading to marriage over time</b> .....	16
<b>Chart 3e: Mean duration of pre-marital cohabitations for prior/previous cohabitees</b> .....	17
4. Cohabitation and the relative fragility of later marriage .....	19
<b>Chart 4a: Proportion of marriages that have since divorced or separated by start year</b> .....	19
<b>Chart 4b: Separation/divorce rates for first marriages since 1980</b> .....	20
<b>Chart 4c: Risk of separation or divorce relative to marriage without prior cohabitation</b> .....	21
<b>Chart 4d: Proportion of parents separated by years after birth of first child</b> .....	22
5. Further trends.....	23
<b>Chart 5a: Time at which cohabiting couples separate or marry</b> .....	23
Conclusions .....	25

## Preface

The popularity of cohabitation continues to increase in the UK. Following the rapid changes of the 1960s and 1970s, in the early 1980s cohabitation overtook marriage as the most common form of first live-in relationship. Today, six out of every seven first live-in relationships is a cohabitation.

Although the rise in rates of cohabitation is now stabilising, the duration and end-point of these relationships continue to change – a dynamic that reflects still-developing attitudes and assumptions about the purpose of cohabitation for many couples. Although many of these cohabitations progress to marriage, an increasing proportion are ending in separation. Overall, lengths of cohabitation are rising, particularly in those cohabitations leading to marriage. This suggests that cohabitation is now being treated somewhat differently to the way it was in the 1960s and 70s.

Despite the popularity of cohabitation, many couples remain unaware of their legal rights – or rather, their lack of legal provision on separation. A large number of cohabitants see their situation as ‘common-law marriage’ and believe that they have similar rights to married couples on divorce. As with divorcing couples, the financial repercussions for both separating cohabitants and the taxpayer can be significant, particularly where there are children. However, cohabiting couples are disproportionately likely to separate and the associated costs have been shown to be significantly greater – the Centre for Social Justice’s report, *Family Breakdown in the UK: it’s NOT about divorce*<sup>1</sup> highlighted that ‘Of every £7 spent on family breakdown amongst young families [i.e. where the child is between 0 and 5], £1 is spent on divorce, £4 is spent on unmarried dual registered parents who separate, and £2 is spent on sole registered parents.’

The background to the Jubilee Centre’s previous report on this subject, *Cohabitation in the 21<sup>st</sup> Century*,<sup>2</sup> was the Law Commission’s then-unfinished consultation process on possible changes to the law surrounding cohabitation. The Cohabitation Bill<sup>3</sup> was introduced by Lord Lester in the House of Lords on 11 December 2008. Its intention was to ensure that cohabitants would have basic legal protections in the event of separation or death. On 29 October 2009 the Law Commission published a Consultation Paper (no. 191),<sup>4</sup> the consultation period ending on 28 February 2010. It proposed that cohabiting couples who live together for five years would have the same rights as those of a spouse on the death of their partner; those who had lived together for more than two years but less than five would receive half what a spouse would.

It seems unlikely that the bill will ever become law under the present government. Nevertheless, the evolving nature of cohabitation has ongoing implications for public policy in a number of areas. The recent case of Leonard Kernott and Patricia Jones demonstrates the need for more clarity around the rights of cohabiting couples.<sup>5</sup>

The purpose of this report is to provide an accurate and up-to-date analysis of cohabitation in the UK. This is vital because previous analyses – including those employed by the Law Commission – have used data sets that are many years out of date, or have not analysed them in terms of constantly-developing year-by-year trends. Such a reliable analysis is critical in developing properly informed public policy.

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<sup>2</sup> February 2010

<sup>3</sup> <http://www.publications.parliament.uk/pa/ld200809/ldbills/008/2009008.pdf>

<sup>4</sup> <http://www.lawcom.gov.uk/docs/cp191.pdf>

<sup>5</sup> Kernott won a half share in the house he had once lived in with Jones, despite moving out 17 years earlier and paying nothing towards the mortgage since then. See <http://www.telegraph.co.uk/news/uknews/7768217/Man-wins-half-share-of-house-17-years-after-moving-out.html> (accessed 13 June 2011).

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<sup>1</sup> Harry Benson, December 2010. See online at <http://www.centreforsocialjustice.org.uk/client/downloads/20101206FamilyBreakdownIsNotAboutDivorce.pdf> (accessed 20 April 2011).

## Key Findings

- The year-by-year analysis of data offers a far more detailed and nuanced study of cohabitation trends over the last 50 years than has previous investigation.
- Since the early 1980s cohabitation has been the most common form of first live-in relationship, although the proportion is levelling out at around the 85 percent mark. However, marriage remains by far the most common family form of choice overall.
- The average age at which people first cohabit has increased by more than three years since 1980, so that the average age of first cohabitation today is about the same as the average age of first marriage thirty years ago: at 23 years for women and 25 years for men.
- More couples are cohabiting for longer, with the median duration rising from 2½ years to 3½ years between the 1980s and early 2000s. Mean lengths of cohabitation have roughly doubled over 40 years. However, fewer than 1-in-4 couples cohabit for more than 6½ years and even fewer couples now cohabit for very long periods of time before they separate or get married.
- About 55 percent of cohabitations now lead to marriage, while 45 percent end in separation. These proportions have stayed broadly stable since the 1980s, after rapid changes in the 1960s and 1970s.
- For those couples whose cohabitations end in marriage, the length of cohabitation has risen sharply and continues to do so, with the median duration almost tripling since the early 1980s – indicating less urgency around the decision to marry.
- At the same time, lengths of cohabitation for those couples who separate have risen less sharply, and in the last few years have fallen back to near 1980s durations. Separating couples apparently make their decision more quickly than those who marry.
- Overall, the changing dynamic since the 1980s appears to be that more couples used to decide to marry and then moved in together, albeit before the wedding. Now, a greater proportion tend to postpone the decision to marry until after first living together. Cohabitation serves a range of purposes, as it always has done, but the expectations around cohabitation are shifting.
- Those cohabitations that lead to marriage are associated with a significantly greater risk of divorce than for couples who have not first lived together. Those couples who have lived with each other are noticeably (around 15 percent) more likely to divorce; couples who have previously lived with a different partner before getting married are around 45 percent more likely to divorce.<sup>6</sup>
- Separation rates for cohabitees and married couples are significantly different for couples with children. The child's earliest years are a time of disproportionate risk, so by the time the child is five years old the separation rate for couples who were cohabiting when their first child was born is around six times the rate for couples who were married. By the time the child is 16, the separation rate for cohabiting couples is still four times as high.
- Cohabiting couples tend to marry or separate at significant milestones – particularly in the case of separation, which often occurs on anniversaries of when the relationship started. It is also true for marriage, especially for the first three years. This suggests that for many couples cohabitation itself is seen as a significant step, since its anniversary is deliberately marked by the later marriage.

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<sup>6</sup> N.B. The data alone cannot clarify whether the increased rate of divorce for couples who have previously lived with a separate partner is caused by that cohabitation or simply reflects the same factors that led to the end of the first relationship (such as a lack of skills to deal with conflict). Similarly, it cannot be stated whether prior cohabitation with the same partner predisposes a marriage to divorce in itself, or whether it merely reflects the attitude that relationships can and do separate and a reduced commitment to making relationships last, meaning the idea of divorce is also entertained more readily.

## Introduction

The Jubilee Centre's last report on this subject, *Cohabitation in the 21<sup>st</sup> Century*, examined the growing popularity of cohabitation as the preferred first form of live-in relationship, and the relative fragility of those marriages that begin with a period of cohabitation. It concluded that cohabitation was usually a short-lived arrangement, with comparatively few cohabitations lasting more than five years.

Whilst this remains true, this new study, based on even more recent data from the United Kingdom Household Longitudinal Study<sup>7</sup> offers a far more nuanced analysis. Study of data year-by-year reveals a clearer picture of how trends have changed over time – and continue to change – and a better understanding of the present situation. This allows for a broader range of conclusions and a better understanding of how cohabitation itself is viewed by couples today, compared to attitudes in previous decades.

Although this report includes relationships from as far back as the 1960s, it focuses on the last 30 years. This is because the 1960s and 1970s were a period of rapid change, during which cohabitation became increasingly popular. Attitudes (and laws) around divorce and separation apparently lagged this development, and it was not until the 1980s that the main trends around marriage and divorce, cohabitation and separation began to show a degree of stability and could therefore be identified reliably.

The change from marriage to cohabitation as the most popular form of first relationship had occurred by the early 1980s, allowing trends in the nature of cohabiting relationships themselves to emerge more clearly. Today, cohabitation appears to serve a different or at least broader range of purposes than it did even 20 years ago.

Throughout this report, distinctions are drawn between three different groups of married couples: those who have *not lived together* before marriage ('**marriage only**'), those who have *lived only with each other* before marriage ('**prior cohabitation**') and those in which *one or both partners have had a previous, separate cohabiting relationship* before meeting their current spouse ('**previous cohabitation**').

'Previous cohabitation' therefore does not necessarily mean that those couples have lived *with each other* before marriage, only that one or both have lived with a different partner in the past. In practice, however, 93 percent of couples in which one or both have had a previous cohabitation have also lived with each other before marriage.

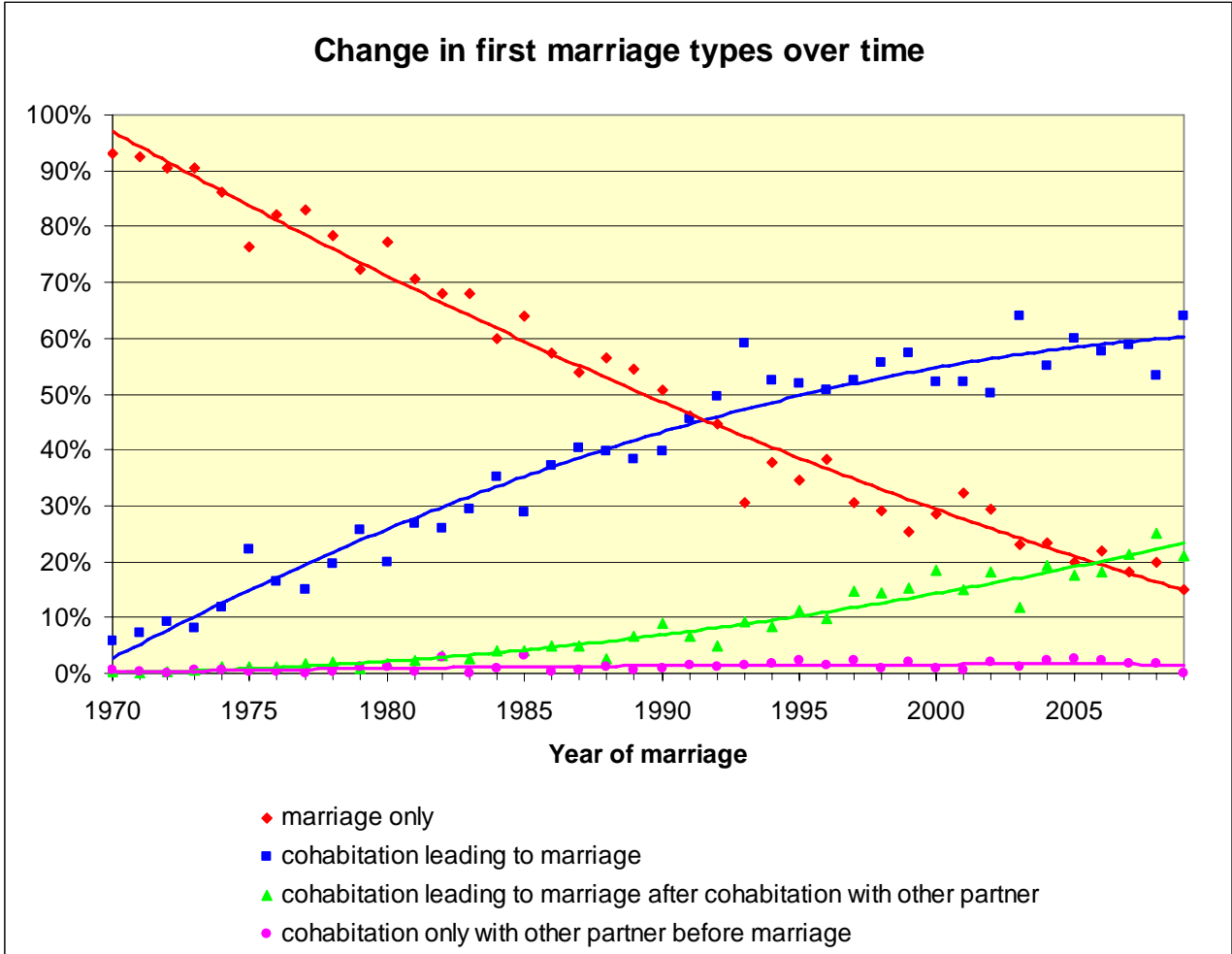
The data set as a whole includes 14,103 households and 22,265 adults. The sample size for couples who marry without prior cohabitation where one or both of them have previously lived with someone else is too small to form the basis of a reliable analysis (see chart i on the following page). The data set includes just 20 couples in civil partnerships, which is also too small a number for any independent analysis of these relationships to be meaningful.

Only **first marriages** and **cohabitations preceding marriage** have been included in this analysis.

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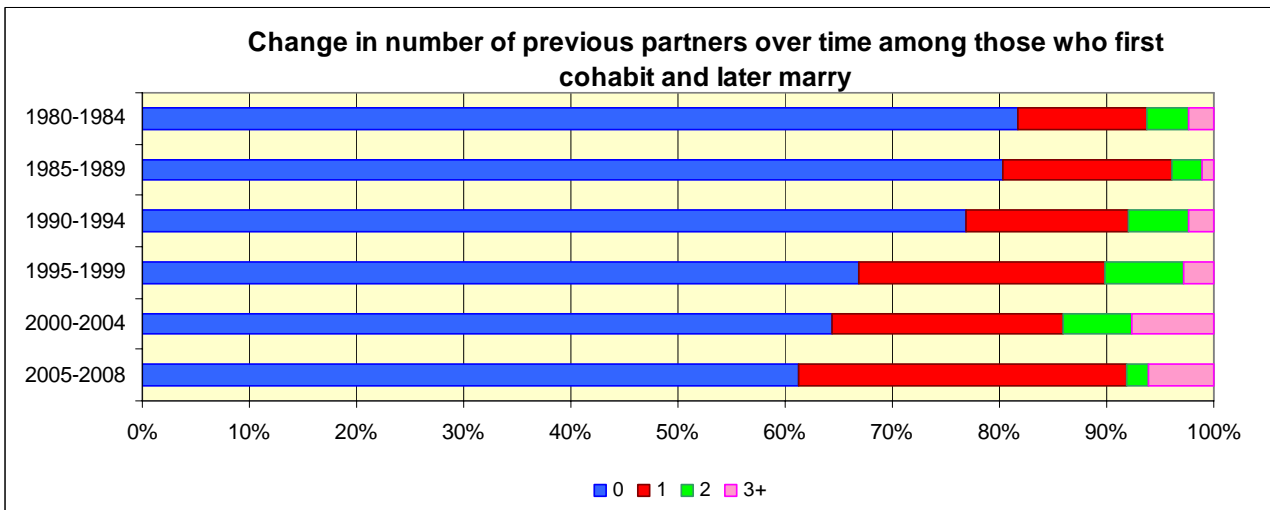
<sup>7</sup> University of Essex. Institute for Social and Economic Research and National Centre for Social Research, *Understanding Society: Wave 1, Year 1, 2009* [computer file]. Colchester, Essex: UK Data Archive [distributor], December 2010. SN: 6614. Fieldwork was conducted between 8 January 2009 and 7 March 2010.

**Chart i: Change in first marriage types over time**



As might be expected from the rising number of people who have lived with someone other than the partner they eventually marry, the number of pre-marital partners has also risen over the last 30 years. More than four-fifths (81 percent) of cohabiters who got married in the 1980s married their first live-in partner, compared to less than two-thirds (64 percent) since 2000. Nevertheless, the vast majority (87 percent) still marry one of their first two live-in partners, down from 95 percent in the 1980s.

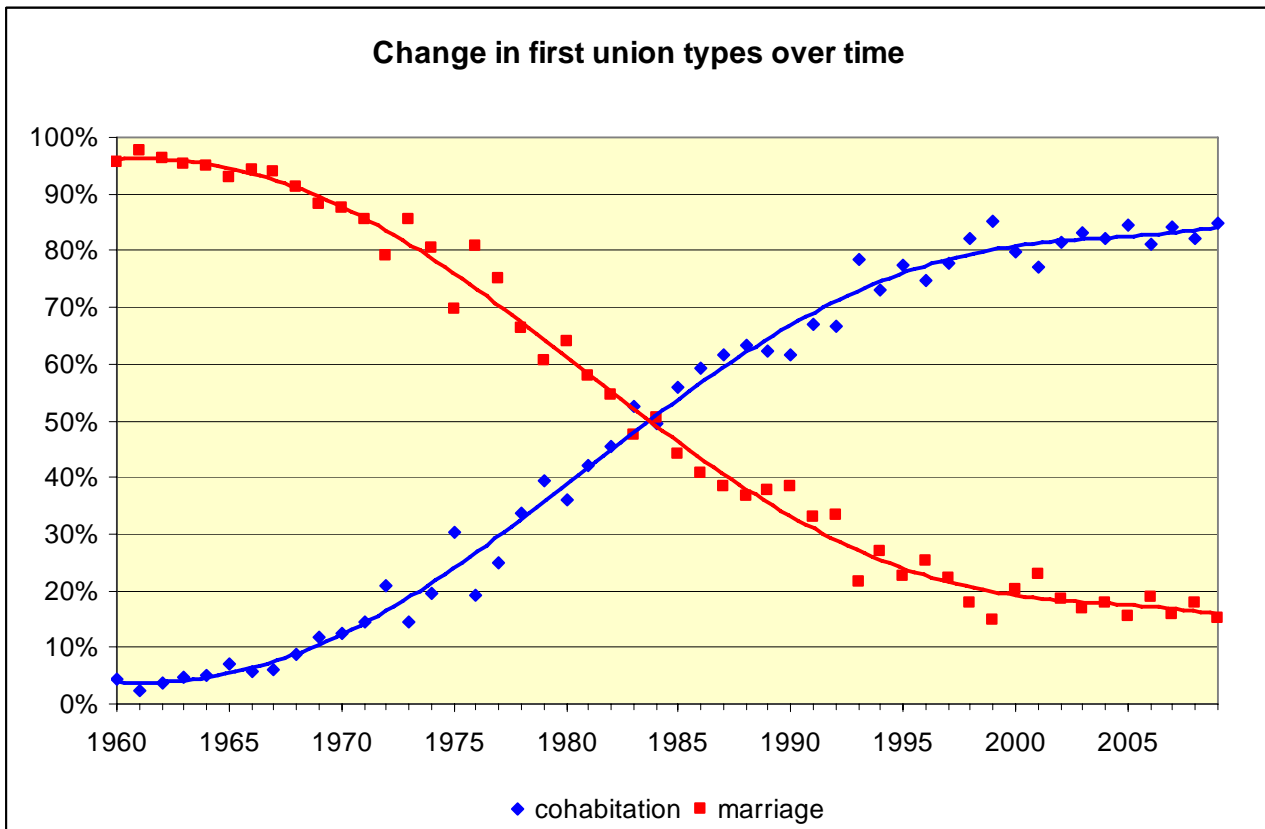
**Chart ii: Change in number of previous partners among those who first cohabit and later marry**



# 1. The increasing popularity of cohabitation

From being a rare exception in the 1960s, cohabitation is now the most common form of first relationship. Over the course of 30 years, the trends effectively reversed: in 1970, cohabitation accounted for less than 15 percent of first unions. Since 2000, barely 15 percent of couples have married rather than cohabited as a first relationship.

**Chart 1: Change in first union types over time**



The early 1980s marked the change from marriage to cohabitation as the preferred form of first live-in relationship, and although the trend has levelled off in recent years the proportions are still diverging slowly.

Although marriage remains the most popular form of couple relationship, the number of cohabiting couples has risen as a proportion of overall couples over the last 10 years, as might be expected from the above graph. There is also a growing trend for cohabiting couple families (i.e. with dependent children). In 2001, there were 2.13 million opposite-sex cohabiting couples in the UK and 12.28 million married couples – 5.78 times as many. In 2010, there were 2.74 million cohabiting couples and 12.18 million married couples, 4.45 times as many. For those with dependent children, in 2001 there were 4.83 million families headed by a married couple and 808,000 by a cohabiting couple – a 6:1 ratio. In 2010, there were 4.63 million married couple families with dependent children and 1.07 million opposite sex cohabiting couple families, slightly more than a 4:1 ratio.<sup>8</sup>

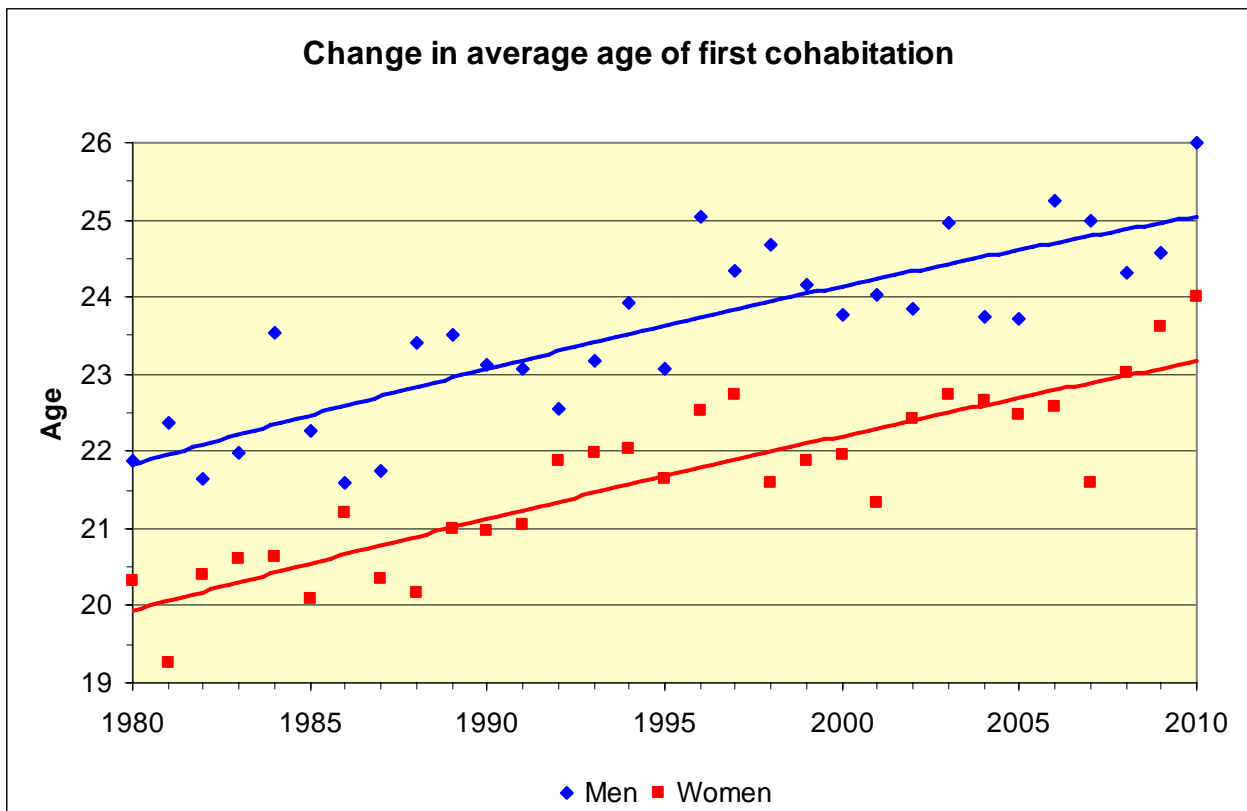
<sup>8</sup> See Office for National Statistics, *Families and Households in the UK, 2001 to 2010*, p. 1, available online at <http://www.statistics.gov.uk/pdffdir/famhh0411.pdf> (accessed 8 June 2011).



## 2. The rising trend in long-term cohabitation

Over the last thirty years, people have been getting married later, with the Office of National Statistics reporting that the average age of first marriages has increased from 23.1 in 1981 to 30.0 in 2009 for women and from 25.4 to 32.1 for men<sup>9</sup> – an increase of 6.8 years for women and 6.7 years for men. The average age of cohabitation has also increased over this period, by more than three years for both men and women, so that the average age of first cohabitation today is about the same as the average age of first marriage thirty years ago.

Chart 2a: Change in average age of first cohabitations

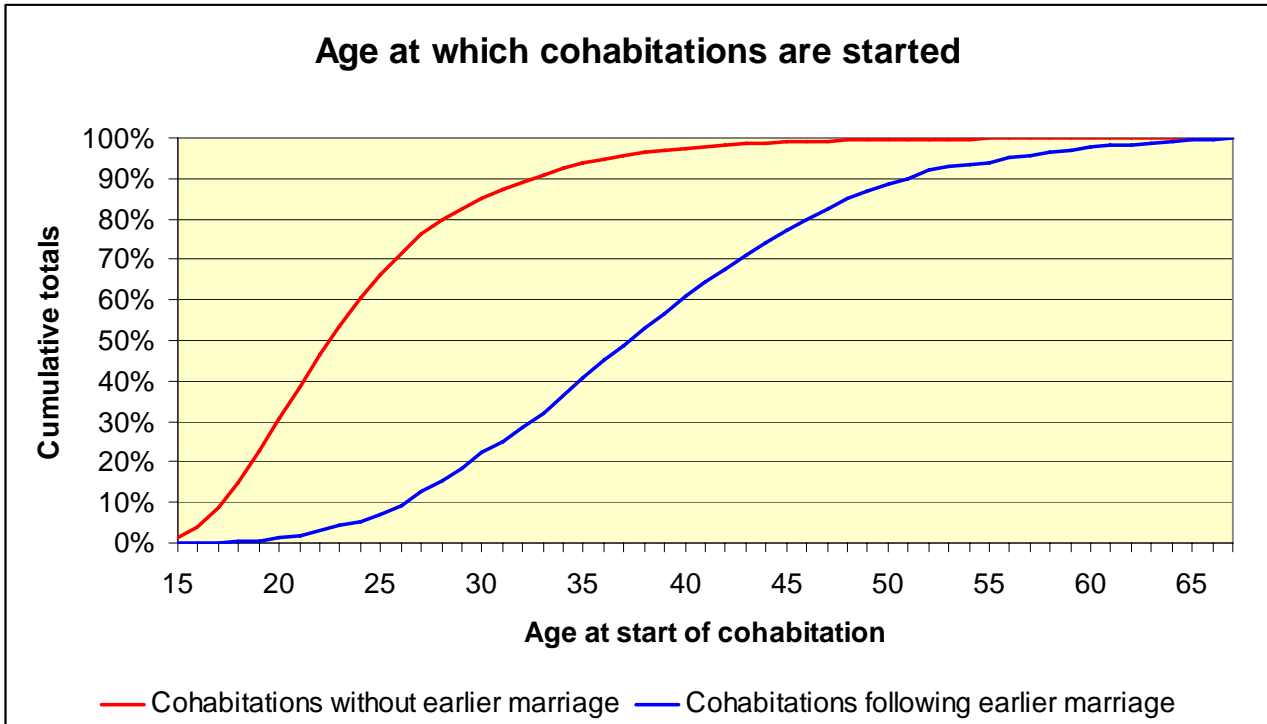


Therefore couples are cohabiting later than they used to, but marrying even later still. This raises questions of what cohabitation is replacing – whether couples are dating for less time than they used to before moving in together, or whether they are dating for the same length of time but then cohabiting instead of marrying. Cohabitation that is later but not as late as marriage suggests that seeing it solely as a replacement for marriage is too simplistic. Anecdotally, factors such as busyness and distance apart may mean that couples choose to cohabit sooner (instead of date) as a matter of convenience, rather than solely as a measure of commitment. The reality is likely multifactorial and complex.

Between the 1980s and the early 2000s, the median duration of first cohabitations rose from around 2½ years to 3½ years. (Both median and means tend towards zero from 2005, as these relationships haven't yet existed long enough for a sufficient proportion to have ended and reveal any real trend.)

<sup>9</sup> See *Age at marriage by sex and previous marital status*. [http://www.statistics.gov.uk/downloads/theme\\_population/age-at-marriage-and-previous-marital-status.xls](http://www.statistics.gov.uk/downloads/theme_population/age-at-marriage-and-previous-marital-status.xls) and *Marriages in England and Wales, 2009* (30 March 2011): <http://www.statistics.gov.uk/pfdir/mar0311.pdf> (accessed 10 June 2011).

**Chart 2b: Age at which cohabitations are started**



75 percent of all cohabitees are aged 31 or under. However, fewer than 20 percent of cohabitations follow an earlier marriage and more than 80 percent of these involve cohabitees aged at least 30. This report addresses early family formation, rather than the behaviour of divorcees, and thus focuses on cohabitations without earlier marriage, of which more than 85 percent involve cohabitees aged up to 30.

**Chart 2c: Average duration of all finished cohabitations**

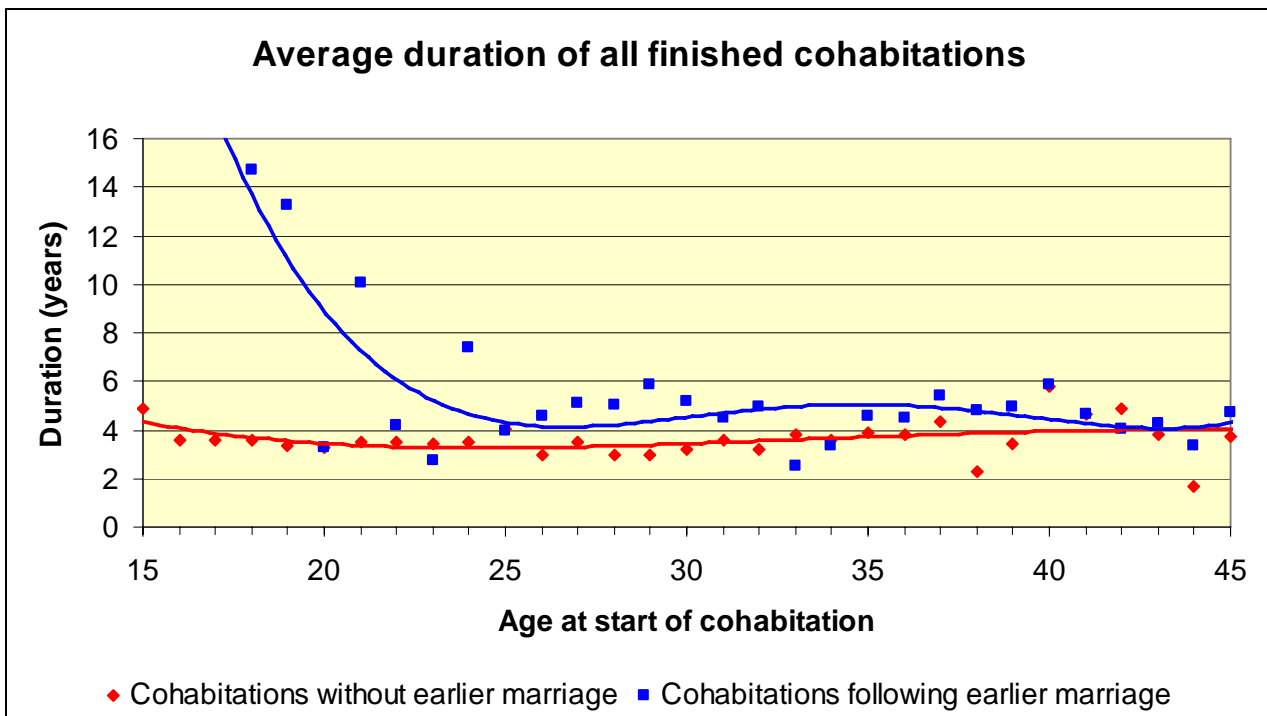
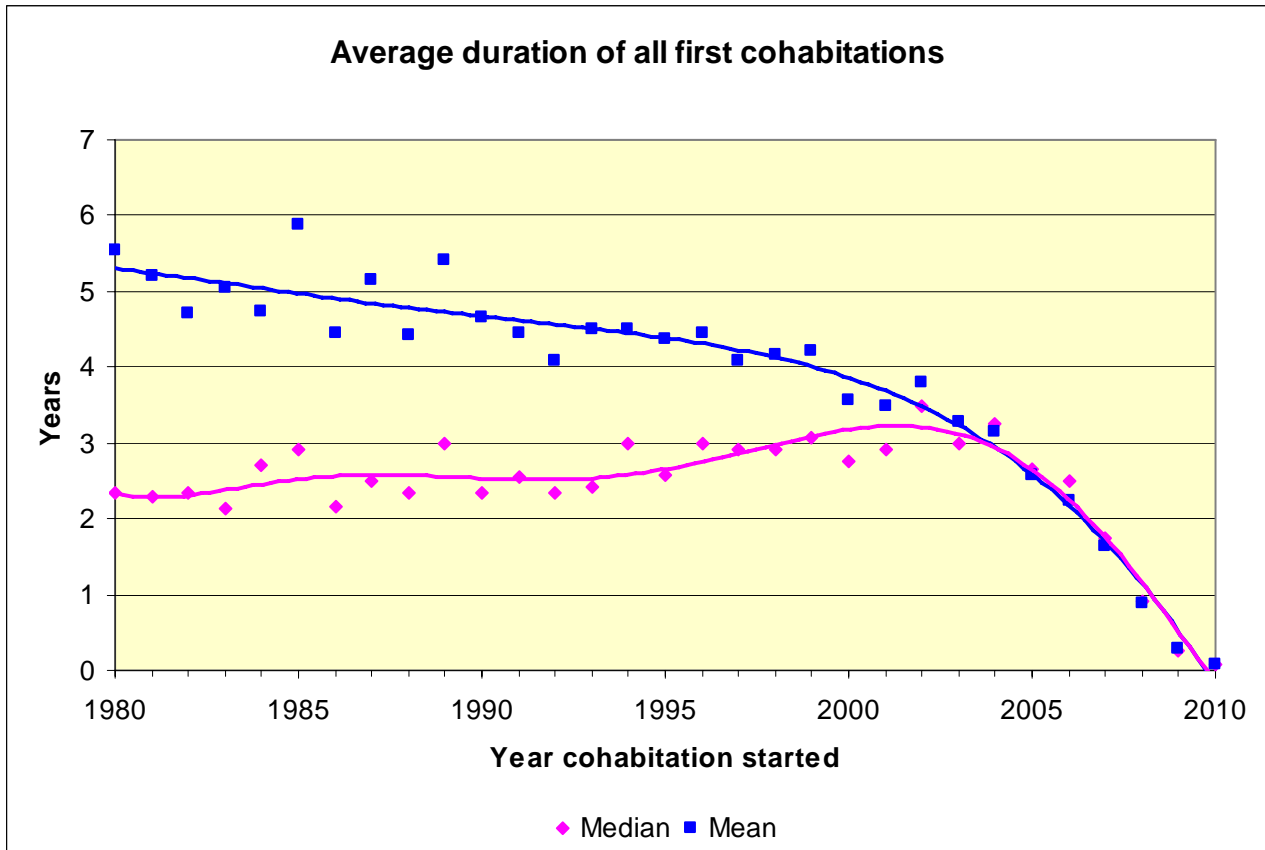


Chart 2c shows that the age at which people cohabit does not significantly influence how long the cohabitation lasts, except for the smaller number of cohabitations that follow an earlier marriage. These are, unsurprisingly, influenced by that earlier experience and tend to last longer than those involving couples who haven't previously experienced a failed marriage, particularly for younger people.

Chart 2d: Average duration of first cohabitations

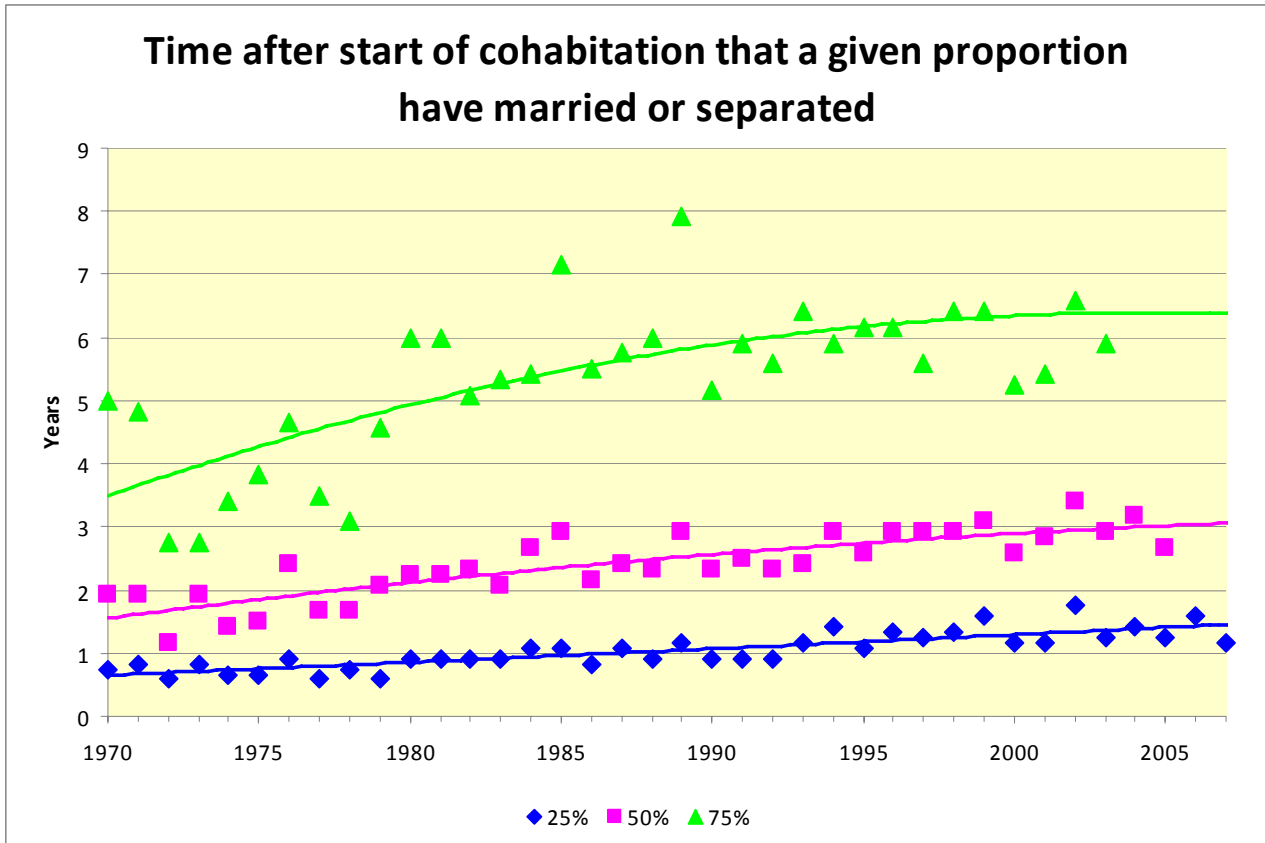


Whilst *median* cohabitation length has risen by around a year since 1980 (chart 2d), the *mean* duration has noticeably dropped. This is obviously because the mean is more affected by the number of ongoing relationships that last a long time, which raises the question of the overall distribution of cohabitation lengths before separation or marriage.

Chart 2e seeks to address this question. Since the 1980s, there has been an underlying trend of couples who cohabit for only a short period of time. Around 25 percent live together for less than 18 months; even this represents a significant increase on 30 years ago, when the same proportion lived together for less than a year before separating or marrying. Similarly, 50 percent of couples have either married or separated within 3 years – up by almost a year since the late 1970s.

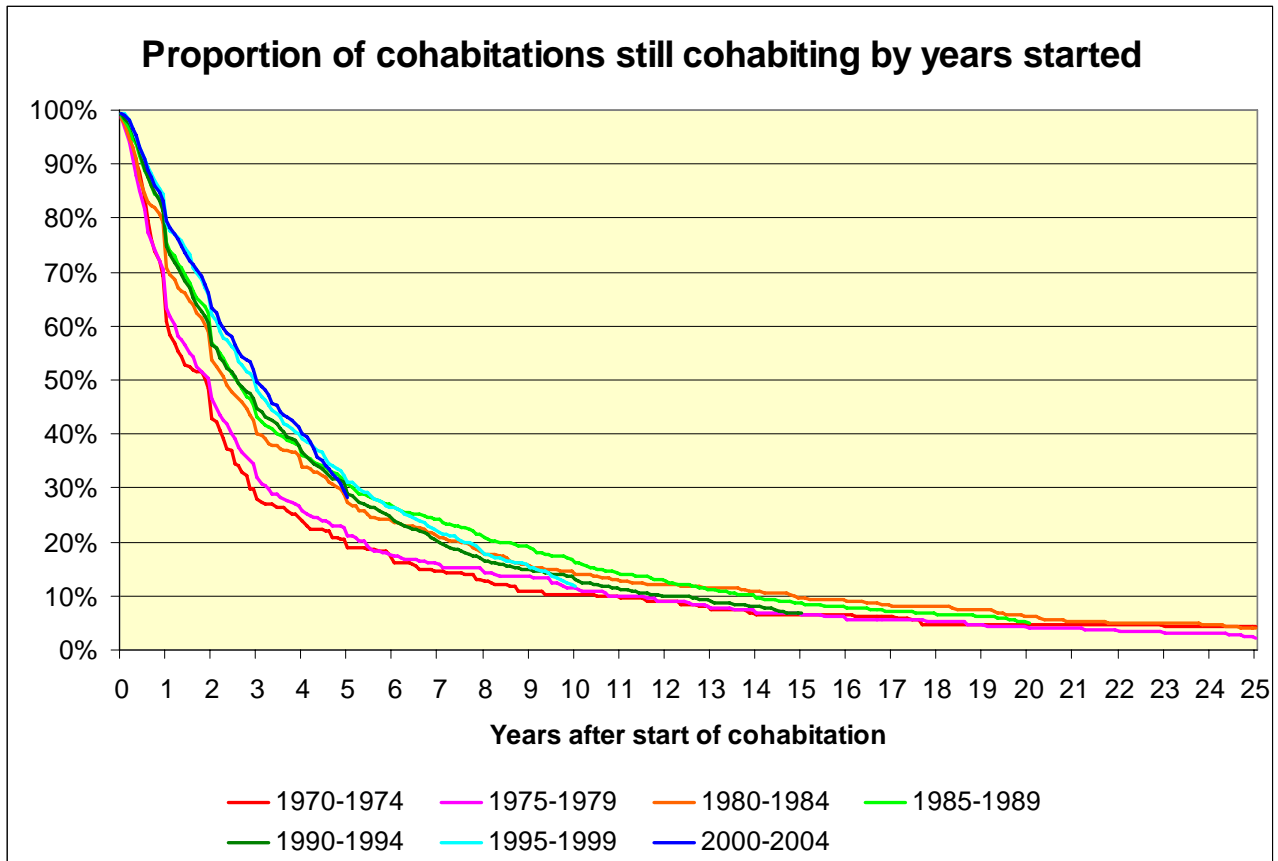
However, superimposed on this long-term, relatively constant trend, there is another dynamic at work, as the green line demonstrates. At the beginning of the 1970s, comparatively few couples lived together for more than 3 years. Long-term cohabitation was fairly rare, but over the next 20 years rates accelerated, before starting to level off in the 1990s. In the early 1970s, as few as 25 percent of couples lived together for more than 3 years; today, 50 percent do. Moreover, about 25 percent now live together for more than 6.5 years before separation or marriage.

**Chart 2e: Proportions of cohabitees who have married or separated within a given time**



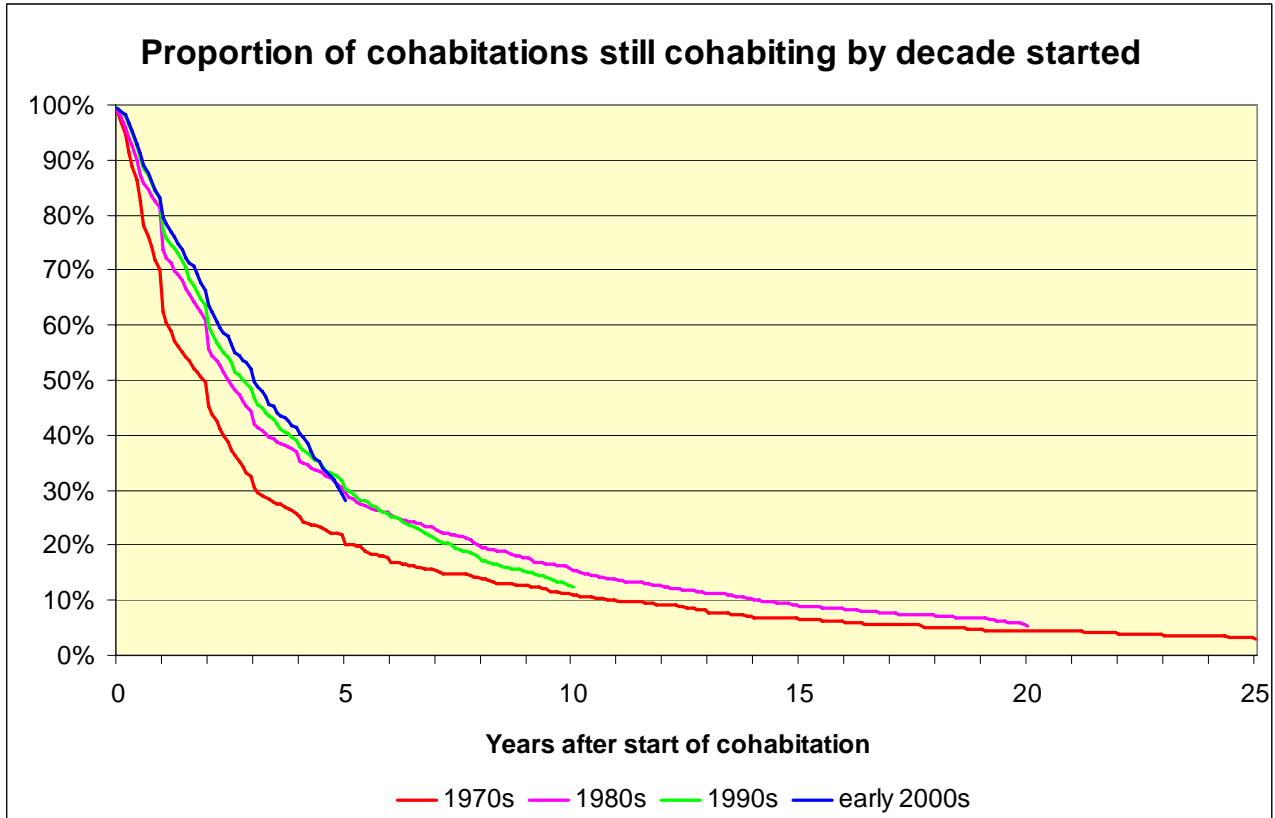
Each of these quartiles shows an approximate doubling of cohabitation length over the last 40 years. This is consistent with the Law Commission’s 2007 report, which noted that ‘Demographic data indicate that the median and mean lengths of cohabiting relationships in this jurisdiction are increasing over time.’<sup>10</sup> However, as discussed in the context of chart 2a, this does not necessarily imply that cohabitation can be equated with long-term commitment. Other factors, such as shared bank accounts and home ownership, would need to be considered before reaching such a conclusion – and the evidence in this regard suggests that the majority are not taking such steps of commitment (see Conclusions).

<sup>10</sup> *Cohabitation: The Financial Consequences of Relationship Breakdown* (Law Com No 307) The Law Commission, 2007. See section 3.44.

**Chart 2f: Proportions of couples still cohabiting by half-decade cohorts as time progresses**

Looking at half-decade and decade cohorts (charts 2f and 2fi), it can be seen that the shortest cohabitations have broadly been increasing in length over time. This generally holds true for the 5-year mark: successive cohorts have been progressively more likely to live together for 5 years before separation or marriage. However, as chart 2e indicates, there is another long-term trend at work. Although 50 percent of couples now live together for 3 years, and this figure is still rising, 75 percent of couples cohabit for less than 6.5 years – a duration that seems to have stabilised and remained fairly constant in the last 15 years. The longest-cohabiting couples are actually living together for a *shorter* time than they were 30 years ago. This is clearest in chart 2fi, where the 1980s, 1990s and 2000s cohorts cross around the 5-year mark. Cohabitees in the last decade have been more likely to live together for 5 years, but less likely than their 1980s and 1990s counterparts to reach 6 or more years.

**Chart 2fi: Proportions of couples still cohabiting by decade cohorts as time progresses**



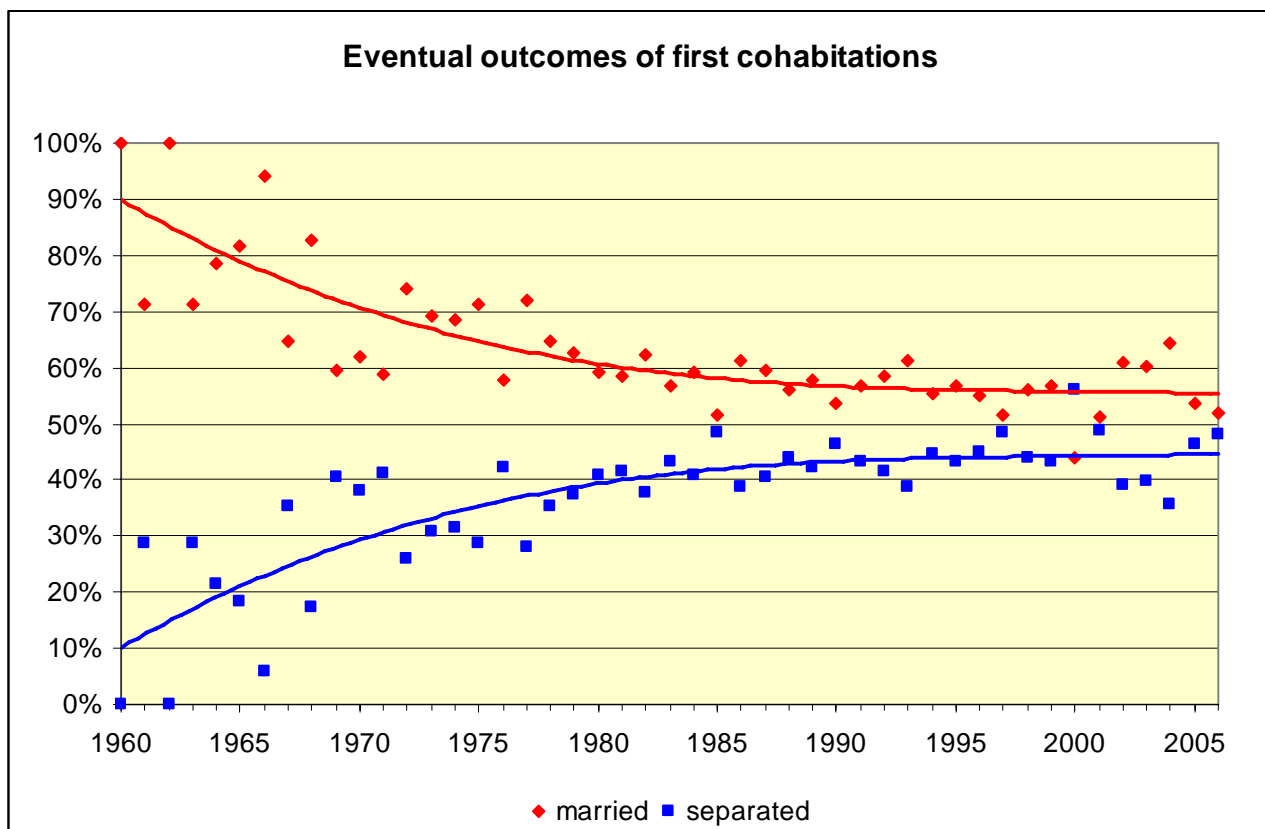
Taken together, the findings above appear to indicate that shorter cohabitations are getting longer, but the longest cohabitations are getting shorter.

In turn, this raises the possibility that the purpose that couples expect cohabitation to serve is changing, as further analysis (below) suggests.

### 3. The changing purpose of cohabitation?

The likelihood of first cohabitations ending in marriage has changed markedly over the last 50 years, although marriage remains the more likely eventual status. The vast majority of cohabitations that began in the early 1960s led to marriage. Over the next 15 years a growing proportion ended in separation, with the average falling from around 80 percent to 60 percent marrying. The trend has remained roughly consistent since the 1980s, with the long-term average settling around 55/45 percent of cohabiting couples ending their relationships in marriage/separation respectively.

**Chart 3a. Proportion of completed first cohabitations ending in marriage and separation by start year<sup>11</sup>**

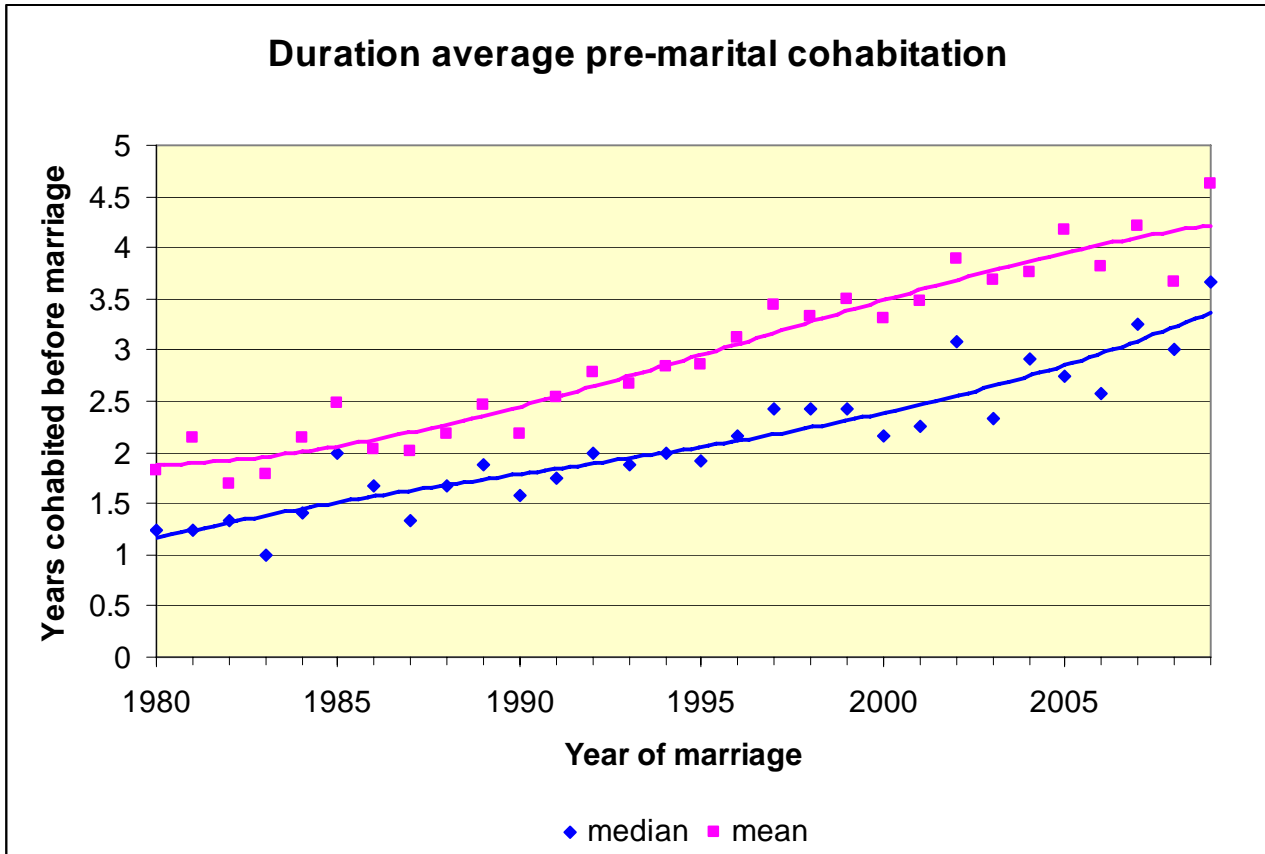


This increase in cohabitation separation rates from 10 to 45 percent may reflect changing societal attitudes around the nature of cohabitation. In the 1960s, marriage was the expected and most common form of live-in relationship. Cohabitation may therefore have been viewed as a marriage-like relationship, as a temporary prelude to marriage without the formality of actually getting married before moving in together. By the 1980s, ease of access to and societal acceptance of divorce meant that separation (of any kind) was a more common option, and hence cohabiting couples also chose to separate in greater numbers.

<sup>11</sup> The most recent three years of data (2007-2009) have been omitted from the chart because they represent a clear distortion of the overall trend. The reason for this is that, since the median cohabitation lasts around three years and those leading to marriage last longer than those leading to separation, these recent cohabitations have not yet had time to end in significant enough number to present an accurate picture. Around 95 percent of those cohabitations that *had* ended in 2009 did so in separation, and a corresponding five percent in marriage. However, these account for a minority (14 percent) of the total, since most (85 percent) are still ongoing (the remaining 1% ended in marriage). When these ongoing cohabitations have continued for a further three years or so, a clearer picture should emerge. This is consistent with the median duration of cohabitation of three years.

Taken with the data from charts in section 2, this supports the idea that the purpose of cohabitation has changed for those who choose to live together. Lengths of cohabitation are increasing, and a greater proportion eventually end in separation rather than marriage. Cohabitation is arguably becoming less of an intentional prelude to marriage and more of a valid lifestyle choice in its own right.

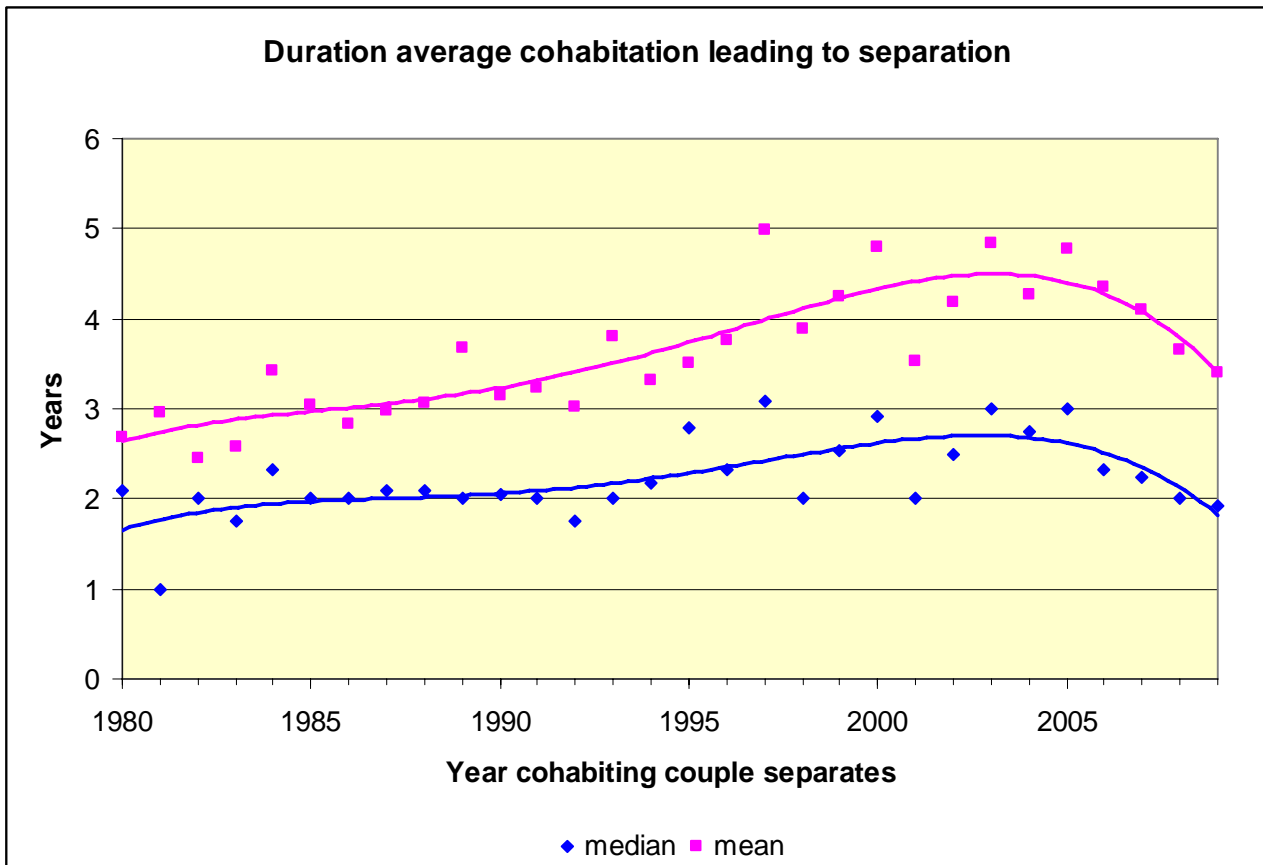
**Chart 3b: Average duration of pre-marital cohabitations**



As might be expected as a result of such a cultural shift, for those cohabitations that do lead to marriage, the length of time people cohabit before marrying has increased since 1980. At the beginning of the 1980s, the median length of time couples lived together before marrying was around 15 months, and the mean less than 2 years – a duration that probably reflects the intention of many of those couples to marry when they moved in together (‘cohabit-to-marry’). Today, the mean duration has more than doubled and the median duration is almost three times as high – indicating either less urgency around the decision, or no immediate intention to marry when they move in at all (‘until further notice’). As suggested above, however, commitment might better be measured by including additional factors such as joint bank accounts and home ownership.

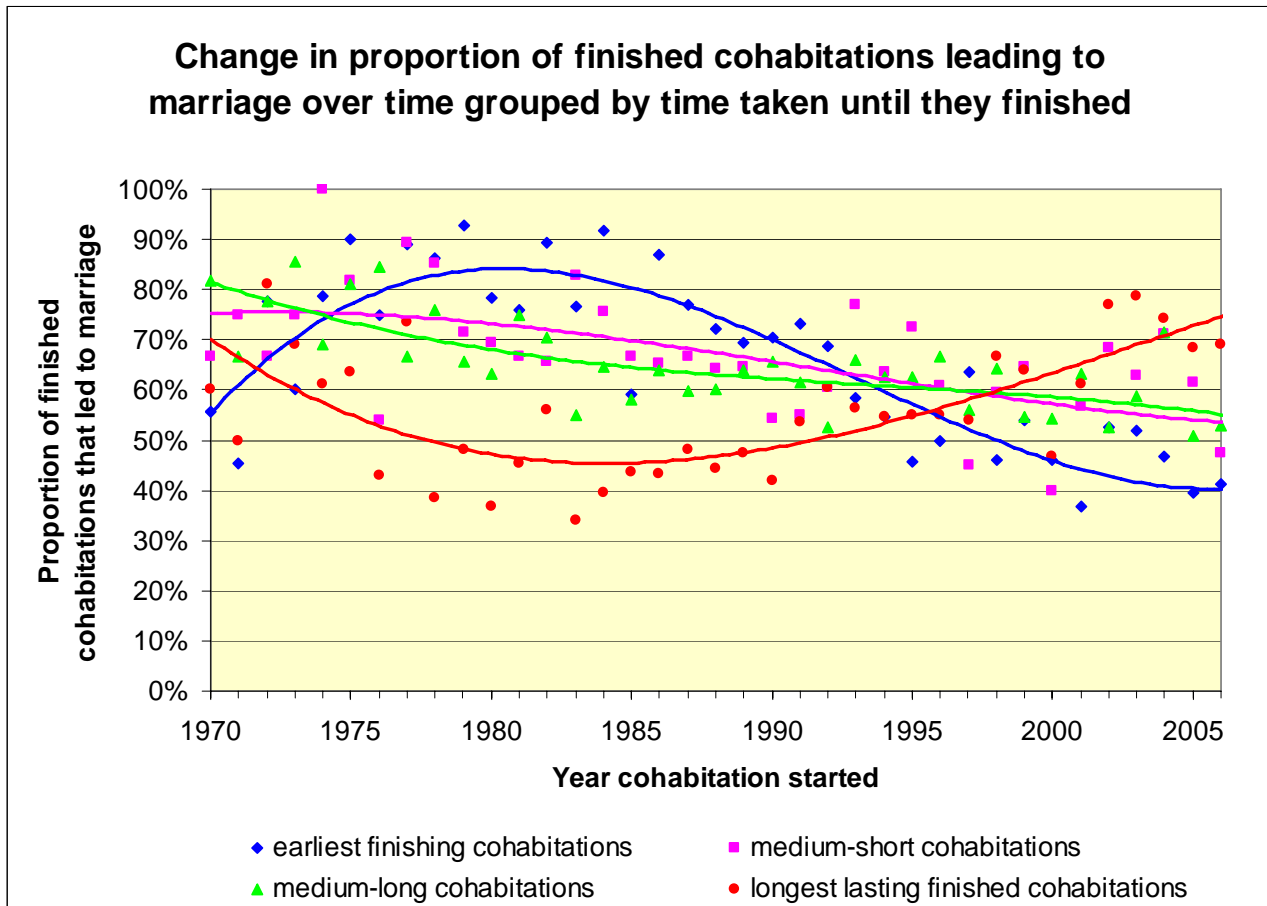
This takes account of one group: those whose cohabitations end in marriage. A slightly different picture emerges over time for those whose cohabitations end in separation.



**Chart 3c: Average duration of cohabitations leading to separation**

Rather than a steady rise over time, as for those who eventually marry, the duration of cohabitation for couples whose relationships end in separation has increased less sharply since the 1980s, and has apparently been declining for the last 8 years. After a 50 percent rise by the early 2000s, durations are now approaching what they were 30 years ago.

Chart 2c revealed the increasing duration of cohabitations for all quartiles of cohabitees who have either married or separated. On its own, this data does not give an adequate picture of the nature of the changes. Further information can be gained by examining the proportions of each quartile that end in marriage or separation – and therefore, whether longer durations of cohabitation are associated with any change in outcomes (chart 3d). The results are surprising.

**Chart 3d. Change in proportion of finished cohabitations leading to marriage over time**

There are two patterns to explain: a period of around 15 years from the late 1970s, when shorter cohabitations are more strongly associated with marriage and longer cohabitations with separation, and a period from the late 1990s when this trend reverses; in recent years, longer cohabitations are more strongly associated with eventual marriage and shorter ones with separation. The data alone cannot explain couples' motivations and the reason for this reversal. However, one interpretation might be as follows:

In the late 1970s and early 1980s, it was still the expectation that most couples would marry. At this point, the lowest quartile ('earliest finishing cohabitations') is associated with higher marriage rates because it is composed of those couples who decided to marry and then moved in together, albeit before the wedding (the 'cohabit-to-marry' group). At the same time, there was a new but growing cultural trend that saw cohabitation as a valid alternative to marriage in its own right, and separation as a more viable option due to changing laws and attitudes around divorce. Hence longer cohabitation became progressively less associated with marriage (the 'until further notice' group).

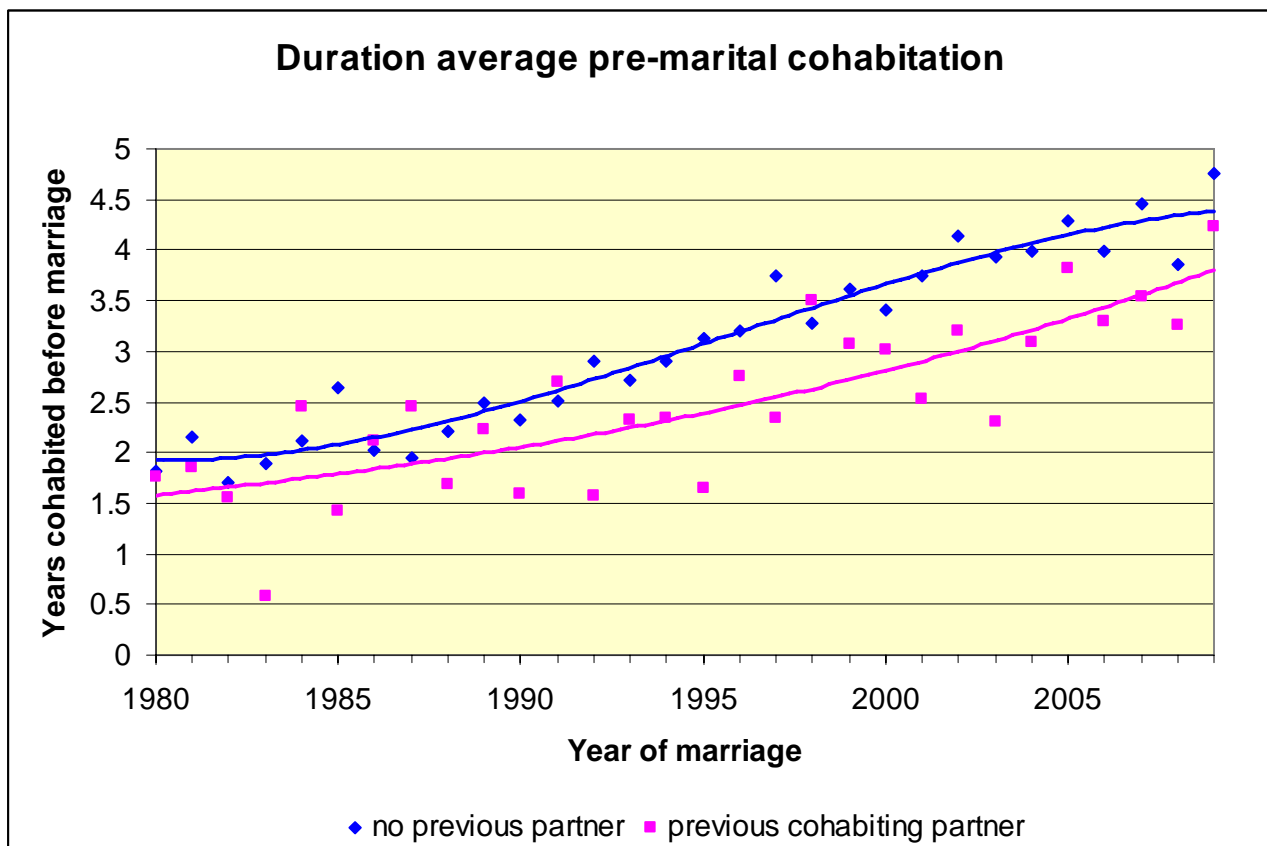
Twenty years later, the 'cohabit-to-marry' group still exist, but tend to take longer about their decision since there is far less societal pressure to marry. There are also more who move in with the hope of marrying but who use cohabitation as a 'trial marriage' to see whether they are suited to each other, as anecdotal evidence suggests. This is consistent with chart 3b, which shows a steadily increasing time gap between starting to cohabit and eventual marriage. Therefore those more likely to marry are now associated with longer periods of cohabitation.

At the same time, those who break up are *not* taking appreciably longer to make that decision: the duration of cohabitations leading to separation did not rise as much as those leading to marriage since the 1980s, and has actually declined significantly in recent years (chart 3c). Reduced stigma around separation and divorce means that when things aren't working out, there is less reason to stay

together. So, couples are leaving it significantly longer before they get married, but not leaving it appreciably longer before separating – so now, the earliest finishing cohabitations are more strongly associated with separation than marriage.

This interpretation can be summed up in a simplified way as: Undecided couples take less time to decide to separate than to marry. More couples used to decide to marry and then moved in together; now, they tend to move in and then decide whether or not to marry. In other words, there has been a shift towards ‘seeing how it goes’.

**Chart 3e: Mean duration of pre-marital cohabitations for prior/previous cohabiters**



The decision to marry is being taken later and later, but there is some difference in the mean length of time that the different categories of cohabiting partners live together before marriage. Those who have previously lived with a separate partner currently cohabit for around a year less before marrying than those who have only lived with their eventual spouse (the average difference since 1990 is around 9 months). This may simply reflect the fact that they are probably several years older on average.

## 4. Cohabitation and the relative fragility of later marriage

Chart 4a: Proportion of marriages that have since divorced or separated by start year

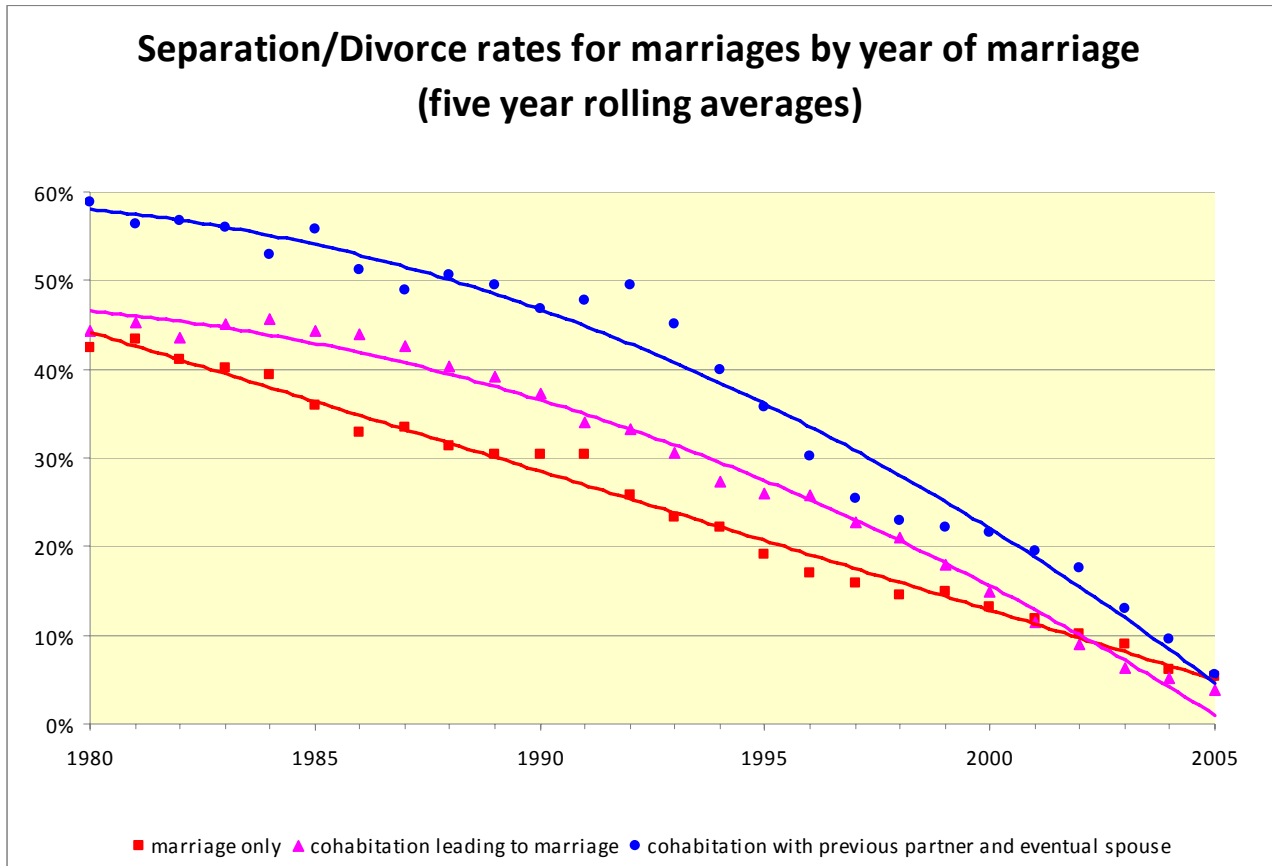
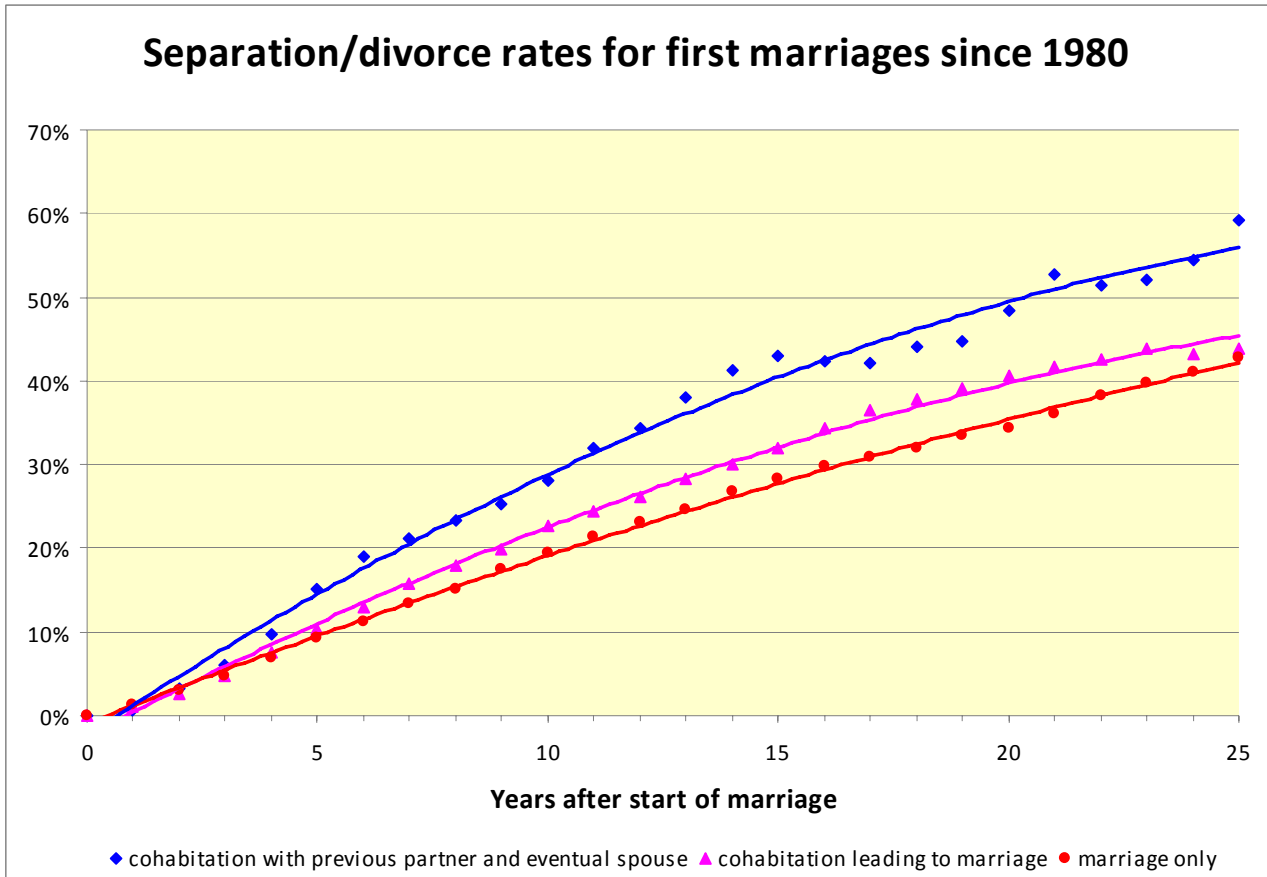


Chart 4a shows the correlation between previous cohabitation and divorce/separation. Around 55 percent of marriages that started in the early 1980s in which at least one partner had lived with someone else have ended in divorce or separation, compared with around 45 percent of couples who had only lived with each other and 40 percent of those who had not lived together at all.

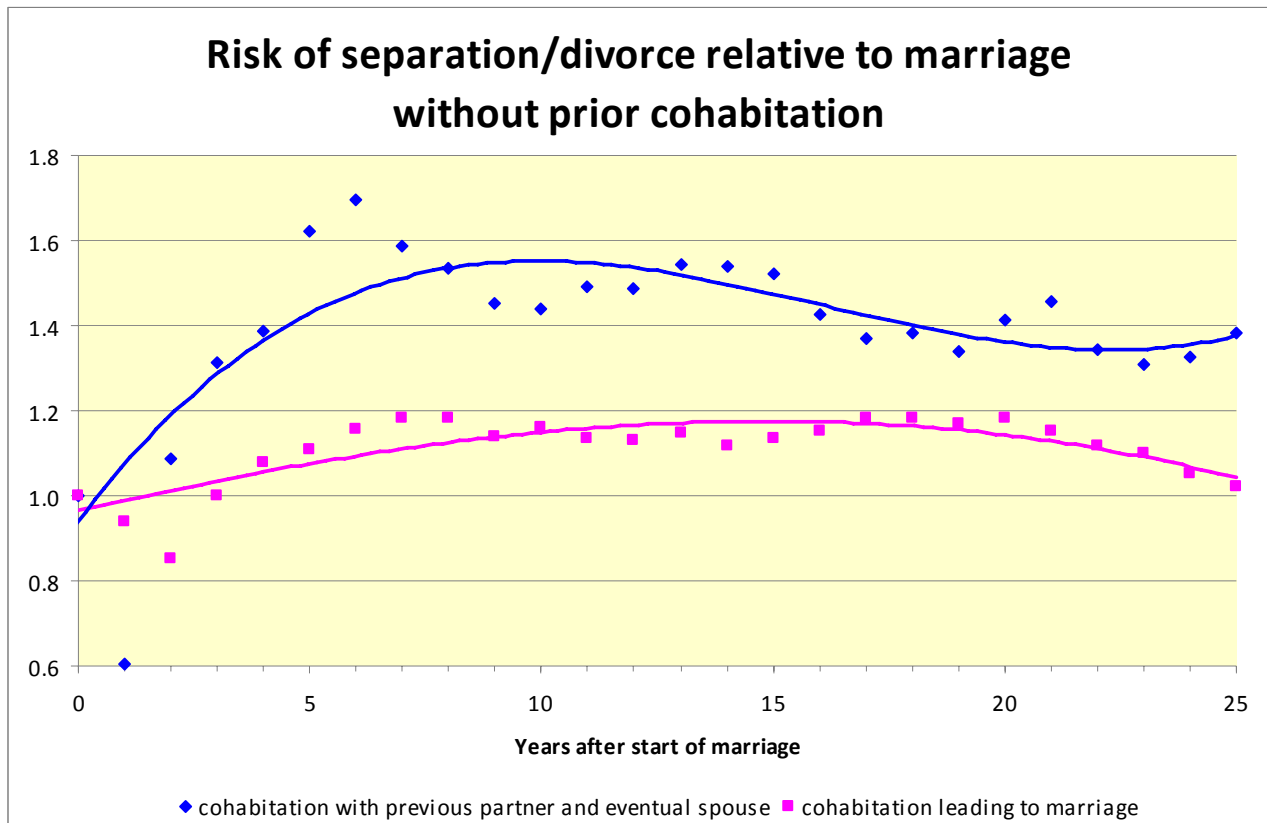
As time goes on, the figures decrease because more marriages are still ongoing and have yet to end in either death or separation. Even so, half of all couples who married in the late 1980s where one or both partners had lived with someone else have already separated or divorced, compared with around two-fifths of those who had only lived with the partner they married and a third of those who married without cohabitation.

These data give some nuance to the popular sound-bite that '40 percent of marriages end in divorce'. This does not do justice to the starting point of the couple involved (previous cohabitation for one or both, cohabitation leading to marriage, or marriage only), or to the changing trends surrounding marriage, cohabitation and divorce over the last 50 years. Neither is it possible to say from past statistics what will happen to the marriages that begin today.

Chart 4b: Separation/divorce rates for first marriages since 1980



For all marriages since 1980 (i.e. not separating by year), prior and previous cohabitation quickly emerge as being associated with greater risk of separation and divorce. By the two-year mark, previous cohabitation has clearly diverged from the marriage-only line and there remains a significantly greater incidence of separation or divorce in this category. Prior cohabitation diverges from the three-year mark and is associated with some elevated risk.

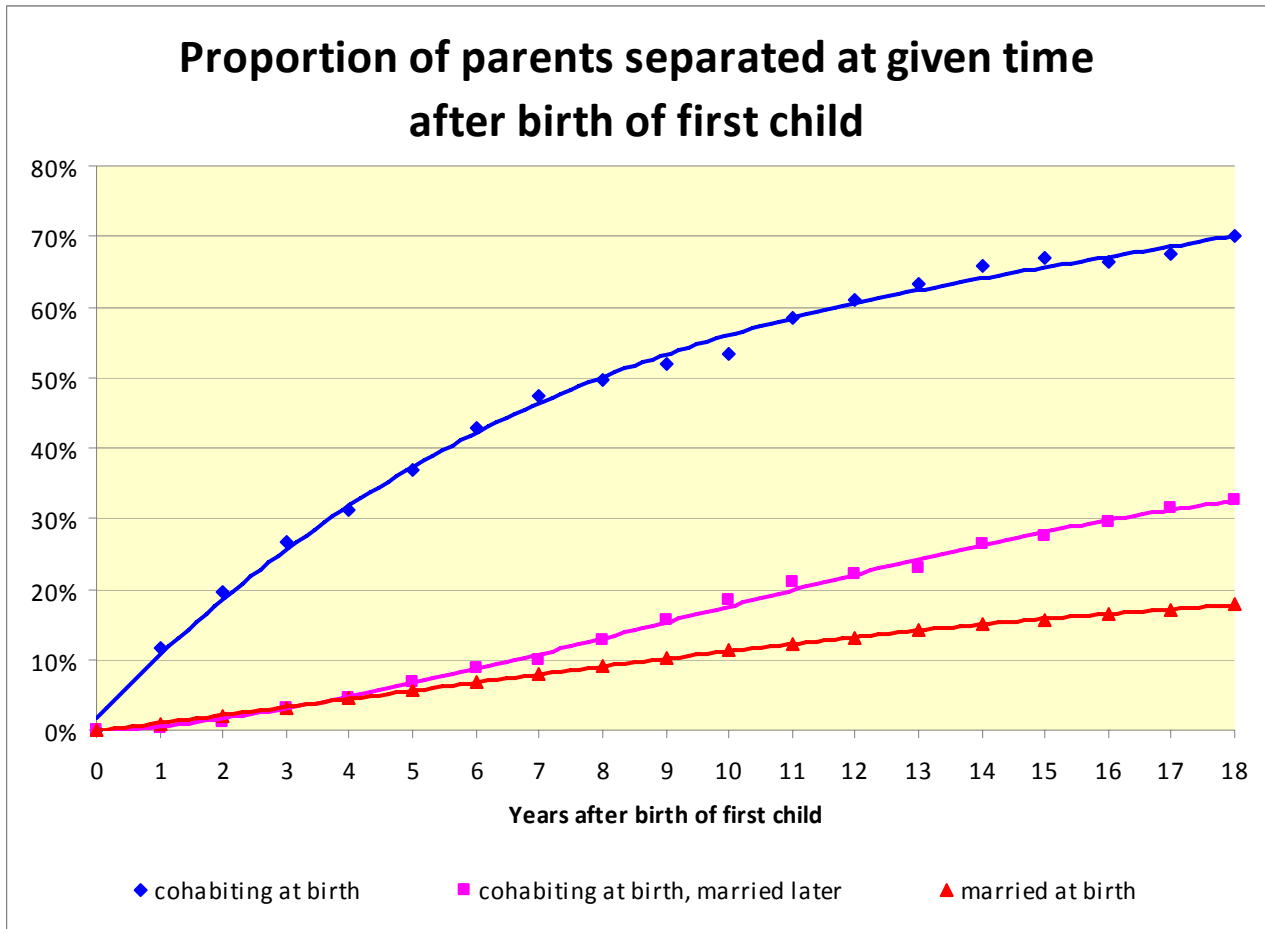
**Chart 4c: Risk of separation or divorce relative to marriage without prior cohabitation**

Represented in terms of increased risk of separation, the differences between marriage, cohabitation leading to marriage, and marriage with a separate previous cohabitation are clear. Overall for these relationships, prior cohabitation is associated on average with a 15 percent greater risk of divorce. Previous cohabitation is associated with a 45 percent greater risk.

One interesting factor is the apparent reduction in likelihood of divorce in the early years for couples who cohabit before marriage (though the 'advantage' disappears by the two-year mark). This is explained by the selection factor. Those couples most likely to separate will have done so before marriage, leaving only the comparatively more stable couples. Assuming that many of the stress factors that lead to early separation are experienced when couples first move in together, those who cohabit have already experienced these and so there is less change.

This also raises questions about the purpose and possible effect of cohabitation. Those couples who do separate and go on to cohabit again, later marrying their second (or subsequent) partner, are far more likely to divorce. What the data cannot show is whether this greater risk is a cause or effect of the first separation: does the marriage break down because one or both partners lack the relational skills or will to keep the relationship together (and therefore the separation merely reflects this), or does the previous separation itself disadvantage the couple and predispose them to subsequent separations?

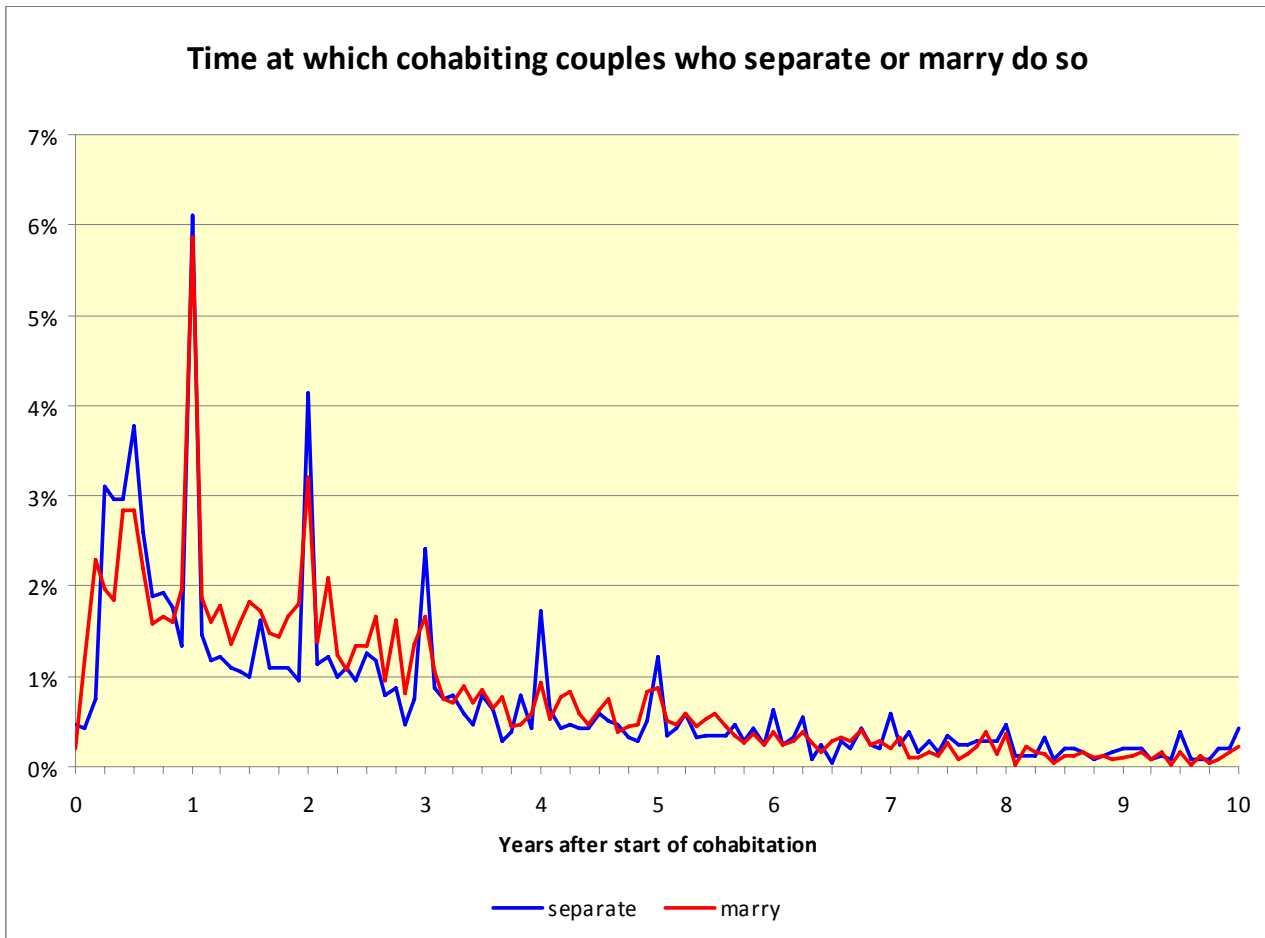
**Chart 4d: Proportion of parents separated by years after birth of first child**



Rates of separation where children are involved also differ widely depending on whether the parents are cohabiting or married at the child’s birth – a valid concern given the rising number of cohabiting parents (see section 1). For cohabiting parents, the child’s earliest years are a time of disproportionate risk, with 37 percent of couples separating by the time the child is five compared with less than 6 percent of married couples – more than a six-fold difference. By the time the child is 16, 16 percent of married couples will have separated, compared to 66 percent of cohabiting couples – a four-fold difference. For couples who initially cohabit but subsequently get married, the corresponding risks of separation are 7 percent and 29 percent at the child’s fifth and sixteenth birthdays: a 20 and 80 percent greater risk compared with couples already married when their first child is born.

## 5. Further trends

Chart 5a: Time at which cohabiting couples separate or marry



A month-by-month representation of the data shows that couples tend to make significant decisions about whether to marry or separate at anniversaries in their relationship. This is particularly notable in the case of separation, with clear spikes at yearly intervals throughout the first decade since moving in.

In the case of marriage, the trend is less pronounced but still clear, particularly for the first three years. However, different reasons can be posited for the peaks of activity in each case. Couples who get married generally do not do so on the spur of the moment (i.e. the same month that they *decide* to marry), and the spikes therefore represent couples marking their anniversary of moving in together by choosing a coinciding date for their wedding. For couples who separate, it can be assumed that the separation is not as well-planned as for the marriages, and that anniversaries therefore represent regular prompts to rethink the state of their relationship and future together.

The marriage spikes appear to indicate the importance of cohabitation in these instances: the date of moving in together is felt to be significant enough to commemorate with the marriage itself (or the length of time it marks is a threshold for the decision: 'Let's give it two years and see...'). This lends support to the idea that a significant proportion of couples still either cohabit-to-marry, or treat it as a trial marriage – the commemoration of the start date of the live-in relationship reflects the intention that it should not be an open-ended situation.



## Conclusions

The United Kingdom Household Longitudinal Study data set, *Understanding Society*, published by the Institute for Social and Economic Research at the University of Essex<sup>12</sup> allows for a more complete, accurate and nuanced analysis of cohabitation trends in the UK over the last 30 years – something that is vital for well-informed family policy.

This report recognises that cohabitation remains the most popular form of first live-in relationship, as it has been since the early 1980s. However, cohabitation itself has changed in character since then. Longer-term cohabitation is becoming increasingly common, as couples apparently live together as a prelude to marriage ('cohabit-to-marry'), or as a kind of filtering mechanism to determine whether or not they wish to get married ('trial marriage'). However, the longest cohabitations are becoming less common. Cohabitation serves a range of purposes and it cannot solely be considered as an alternative to marriage, as is its popular perception. In terms of commitment intentions, neither is duration alone a reliable enough indicator; we would ideally employ other factors such as joint bank accounts and home ownership<sup>13</sup> to assess this.

Marriage, where it occurs, tends to happen much later. The length of cohabitation before separation, however, is not now appreciably longer than it was in the 1980s.

Despite the popularity of cohabitation and its relationship to marriage, it is also the case that marriages that start with a period of prior

cohabitation are significantly more prone to divorce than those that do not. Where there has been a previous cohabitation with a separate person by one or both partners, the likelihood of divorce soars. From the data alone, it is not possible to determine whether the additional risk of divorce is a consequence of that prior/previous cohabitation, or simply another reflection of the factors that led the couple to choose initially to cohabit in the first place. In other words, it's not clear whether cohabiting couples are prone to separation or whether couples prone to separation tend to cohabit. Other selection factors, such as religious beliefs or even income, may also account for this trend.

The fragility of cohabitation is particularly acute where children are involved, with couples who are cohabiting at the birth of their first child being six times more likely to split up than married couples by the time the child is five and four times more likely by the time the child is 16.

Cohabitation (and the marriages that follow) has therefore become a longer-lived but also more fragile state of relationship than ever before. This has significant policy implications, not least in terms of the future cost of family breakdown<sup>14</sup> and social care for those not living in supportive family units<sup>15</sup>.

Nevertheless, we would expect marriage to stay the most popular form of couple and family relationship, since the majority of cohabitations still end in marriage and marriage – whether preceded by a period of cohabitation or not – remains the more stable form of relationship.

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<sup>12</sup> University of Essex. Institute for Social and Economic Research and National Centre for Social Research, *Understanding Society: Wave 1, Year 1, 2009* [computer file]. Colchester, Essex: UK Data Archive [distributor], December 2010. SN: 6614.

<sup>13</sup> A recent survey of 1,924 people by Opinion Matters for First Direct found that 58 percent did not set up a joint account when they moved in together, while a further 21 percent only set up a joint account for bills. It also found that only 30 percent of couples rented with both names on the lease and just 18 percent bought a property together with both names on the mortgage. See [http://www.newsroom.firstdirect.com/press/release/brits\\_keepi ng\\_their\\_financial](http://www.newsroom.firstdirect.com/press/release/brits_keepi ng_their_financial)

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<sup>14</sup> The Relationships Foundation's annual index of the cost of family failure has shown that the total cost of family breakdown to the UK in 2010-11 was £41.74 billion – the equivalent of £1,364 for every taxpayer. See *Counting the Cost of Family Failure (2011 Update)* at <http://www.relationshipsfoundation.org/Web/OnlineStore/Product.aspx?ID=132>

<sup>15</sup> The Department for Work and Pensions estimates that age-related public spending on health, pensions and social care will increase from 16.5 per cent of GDP in 2010 to around 20.6 percent by 2050. See *A sustainable State Pension: when the State Pension age will increase to 66* (2010), p.14

*“At a time when cohabitation rates are on the increase this report is a timely reminder, backed up by good research, that marriage not only remains peoples' ideal but is in fact the most stable form of relationship.”*

*Nola Leach, Chief Executive, CARE*

## **About the Jubilee Centre**

The Jubilee Centre is an independent think tank based in Cambridge. Established in 1983, it offers a Christian perspective on a wide range of current trends and social issues. Since 2004 it has conducted original research into the personal, economic, social, and political impact of different relationship choices and family structures.

Previous publications arising from this research include *Consent versus Community: What basis for sexual offences?* (2006), *Just Sex: Is it ever just sex?* (IVP: 2009), *Sex and the iWorld: Rethinking relationship beyond an age of individualism* (Baker: 2009), *Cohabitation in the 21<sup>st</sup> Century* (2010), and the *UK Marriage Index*. Each of these is available via the Jubilee Centre's website, at [www.jubilee-centre.org](http://www.jubilee-centre.org)