

Cohabitors' Unfulfilled Marital Expectations and Mental Health Outcomes

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### Abstract

Using data from the National Longitudinal Survey of Youth 1997 ( $N = 1,457$ ) the current study examined whether cohabitators' unfulfilled marital expectations were associated with poor mental health outcomes. The vast majority of cohabitators at time one held expectations for marriage that could be distinctly classified into categories of low, medium, and high level expectations. Among those who had high-level expectations for getting married within the next year, cohabitation dissolution was associated with worse mental health one year later compared to entering marriage or remaining cohabiting, with the difference in mental health between cohabitators who broke up and cohabitators who married particularly strong. Differences in mental health by future union status were also present among cohabitators with low-level marital expectations. Results from the current study highlight the juxtaposition of the increased presence of cohabitation in young adults' courtship with the continued presence of marital ideals in U.S. culture. The importance of identifying future methods for healing mental distress among cohabitators with breakups is also discussed.

*Keywords:* cohabitation, marriage, mental health, expectations, young adulthood

Cohabitation has increasingly become a part of the courtship process for U.S. young adults (Casper & Bianchi, 2002). Several studies have explored the development of marital expectations among cohabitators, finding that higher expectations often translate into greater odds of marrying over remaining cohabiting or dissolving the relationship, but often the expectations go unmet (Guzzo, 2009). Research has also examined, separately, the link between cohabitators' future union status and mental well-being, finding that dissolution is associated with increased psychological distress compared to remaining intact (Kamp Dush, 2013; Williams, Sassler, & Nicholson, 2008). Few studies, however, have examined whether cohabitators' unfulfilled marital expectations are directly associated with mental health outcomes.

Using nationally representative data from the National Longitudinal Survey of Youth 1997 (NLSY97) the current study follows a sample of cohabitators from 2009 to 2010, all of whom were asked in 2009 what their chances are for being married within the next twelve months. The study then examines the association between union status outcomes and mental health outcomes among cohabitators with high, medium, and low levels of marital expectations.

An understanding of whether cohabitators' marital expectations are fulfilled is crucial given the influence of marriage formation on health and well-being for later adulthood. Married adults typically have higher life expectancy than those who never married (Waite, 1995), and by middle adulthood married adults also report greater mental health and fewer depressive symptoms than cohabiting adults (Brown, Bulanda, & Lee, 2005). Not all cohabitations with plans for marriage however turn out as such, and despite almost over two-thirds of cohabitators having intentions to marry their partner (Brown, 2000), just under one-half of cohabiting couples actually marry (Kennedy & Bumpass 2008). Consequently, lack of fulfilled marital expectations may have implications for poorer well-being while progressing through the life course. A goal of

the current study is to therefore address the mental state of cohabitators whose romantic events do not align with their marital intentions.

Additionally, there is a growing presence of cohabitation in the courtship process, yet little is known regarding the extent to which cohabitators' union status changes play a role in the establishment of mental health during young adulthood. Young adults today in their early twenties show support for cohabitation and the majority state they would prefer marrying later (Scott, Schelar, Manlove, & Cui, 2009). Simultaneously however, getting married someday is still considered important for their lives (Scott et al., 2009). These union formation sentiments can be reflected in recent statistics that show a high prevalence of cohabitation, plus a high prevalence of adults living with their romantic partners prior to marrying them. Studies find that 59% of women cohabit at least once by age 24 (Schoen, Landale, & Daniels, 2007), and 58% of women in their first marriages lived with their future husband prior to marrying him (Kennedy & Bumpass, 2008). Not only does the current study provide insight on cohabitators' expectations for their marital status within the next 12 months, but the study provides greater understanding of young adults' satisfaction with cohabitation outcomes. If young adult cohabitators are emotionally content with remaining in cohabitations, or perhaps ending their cohabitating union altogether, then this knowledge offers valuable suggestions for the future of union formation trends.

### **Background**

Even in the wake of changing norms regarding union formation there is good reason to hypothesize that, for many cohabitators, when higher marital expectations go unfulfilled mental health outcomes will be lower than when high marital expectations are fulfilled. Culturally, marriage remains highly valued and respected as chief way of living in the U.S. Although marriage has become more optional, less of a necessity for meeting basic needs, and less

institutionalized (Cherlin, 2004), aspirations for marriage still remain high. Marriage is often viewed as an ideal way of forming a family, a thought shared by both lower and middle class communities (Cherlin, 2009; Gibson-Davis, Edin, & McLanahan, 2005). Furthermore, fewer Americans agree that marriage is an outdated institution compared to citizens from virtually all other Western countries (Cherlin, 2009). Relatedly, the U.S. holds a higher proportion of its population ever marrying than most other industrialized countries (Cherlin, 2005).

Several macro-level influences for desiring or intending that a relationship transition to marriage are also present. Religious services promote pro-marriage teachings in their sermons and religious scripture. The U.S. government sponsors programs to promote marital entrance and to develop healthy marriages. Media influences have also been suggested; college students who watch greater amounts of romantic genre television shows report more idealistic views about marriage, and in turn stronger marital intentions (Segrin & Nabi, 2002).

Cohabiting before marriage has become the norm, but it is appropriate to suspect that cohabitators who desire marriage may do so given the relatively strong marriage ideology in the U.S. It is little surprise that 83% of young adults from a nationally representative study state that getting married someday is either "important" or "very important" to them for their lives (Scott et al., 2009), nor is it unsurprising that this cultural support for marriage has remained stable since the mid-1970s (Axinn & Thornton, 2000). Young adults in cohabiting relationships hold higher expectations for getting married in the next few years than young adults not in cohabiting relationships (Gassanov, Nicholson, & Koch-Turner, 2008), and those with higher marital expectations of their cohabitation are more likely to view their cohabitation as a step in the marriage process versus a permanent stage (Guzzo, 2009). For cohabitators with high marital expectations that are being unmet, mental health may be at risk due to potential societal

embarrassment, grief due to loss and emotional loneliness, or feelings of intimacy inadequacy.

This leads to the following hypothesis:

H1: Cohabitors with high marital expectations who find themselves unmarried within the next year will exhibit poorer mental health compared to cohabitators with high marital expectations who do marry.

Although many view their cohabitation as a step in the marriage process, a growing proportion of young adults may not view it as such. Vespa's (2014) analysis of 2002 and 2006-2010 cohort data from the National Survey of Family Growth is particularly evident of this, finding that marital intentions among cohabiting women have declined in more recent years. Lichter, Qian, & Mellott (2006) also find that some cohabitators do not see their cohabitation as a precursor for marriage, particularly those from lower socioeconomic backgrounds. Furthermore, when neither cohabiting partner expects marriage the couple is less likely to marry and is more likely to separate compared to when both partners expect marriage (Brown, 2000). Lower marital expectations would potentially allow for less of a disappointment if marriage does not occur.

Recent qualitative work further suggests that some cohabitators may not have a defined sense of marital expectations when beginning their cohabitation, simply because cohabitation is not always a formal state that couples decidedly enter. Entering cohabitation is often a process involving an increase, over the course of several weeks or months, in spending nights together and leaving personal items at the partner's place of residence (Manning & Smock, 2005). Marriage is not always a pressing topic when first moving in together, and is often not brought up until after the couple realizes they are "officially" cohabiting (Sassler & Miller, 2011). Studies also suggest more similarities between cohabitators and singles than between cohabitators and marrieds with regard to lifestyle practices – such as financial circumstances, home

ownership, non-familial activities, and fertility intentions (Rindfuss & Vandenhoevel, 1990), suggesting that, for at least some cohabitators, marital intentions are still developing. Even with the presence of a relatively strong marriage ideology in the U.S. not all cohabitators report high expectations for transitioning to marriage in the near future, with many entering cohabitation instead as a state of intense dating (Sassler, 2004). Among these individuals the impact of remaining cohabiting on psychological distress versus entering marriage is projected to be weak. This leads to the study's second hypothesis:

H2: Among cohabitators with lower marital expectations there will be no significant differences in mental health outcomes between those who marry and those still cohabiting one year later.

Additionally, it is also likely that the experience of cohabitation dissolution may be disheartening for cohabitators regardless of marital expectations. Increased psychological distress due to cohabitation dissolution has been found, with several studies reiterating the emotional difficulty that ensues with cohabitation breakup in general. Specifically, increases in depressive symptoms and decreases in life satisfaction have been found (Kamp Dush, 2013; Rhoades, Kamp Dush, Atkins, Stanley, & Markman, 2011; Williams et al., 2008). With cohabitation dissolution comes several stressors such as loss of social support (Kamp Dush, 2013) and declines in economic resources (Avellar & Smock, 2005). Given previous evidence for declines in well-being due to cohabitation dissolution, this study also includes the following third hypothesis:

H3: Experiencing cohabitation dissolution will be associated with lower mental health among cohabitators of all previous levels of marital expectations.

### **Influential Factors in Cohabitators' Formation of Marital Expectations and Transition to Marriage: Demographic Characteristics, Family Background, and Parenthood Status**

Despite strong theoretical reasons to expect that cohabitators' unfulfilled union status outcomes are associated with mental health, few studies have explored this topic. Several studies however have identified influential factors in cohabitators' formation of marital expectations and their likelihood for transition to marriage, such as demographic characteristics, family background, and parenthood status.

First, there appears to be an age or cohort effect in the union status outcome for cohabitators. Guzzo (2014) finds that cohabitations among recent cohorts are less likely to transition to marriage and more likely to dissolve than cohabitations among previous cohorts. Age differences in union status outcome also exist, with cohabitators in their teens and early twenties more likely to see their cohabitations dissolve than cohabitators over 25 years old.

Second, expectations for marriage and the progression from cohabitation to marriage is markedly different between couples of varying socioeconomic status. Middle class cohabitators, for example, are more likely to get engaged and make marital plans than working class cohabitators (Sassler & Miller, 2011). Resultantly, about half of cohabitations transition to marriage among non-poor women, but only about 31% of cohabitations transition to marriage among poor women (Lichter et al., 2006). Results from in-depth interviews find that many cohabitators who are socioeconomically disadvantaged believe financial status needs to improve first, before getting married (Smock, Manning, & Porter, 2005). From their perspective, marriage indicates that economic stability and other financially prosperous opportunities have been met, perhaps home ownership and lack of debt, and that the couple is not financially struggling. Furthermore, having little money at all is associated with increased relationship conflict which can further strain marital intentions (Smock et al., 2005).



Third, financial concerns are also tied to gender differences in marital expectations and the union transition experience. Some evidence suggests that cohabitators' marital decisions depend more on the man's ability to financially support a family than a woman's ability (Smock et al., 2005). For men from lower socioeconomic backgrounds, cohabitation is more likely to be viewed as an ideal step in the marriage process, which Guzzo (2009) suggests is a time for these men to attain a higher socioeconomic level and become more marriage-ready, economically. These sentiments regarding appropriately deemed gender roles are also reflected in studies that find lower risk of cohabitation dissolution when there is financial earning similarity, but higher risk of dissolution when the female partner earns more or holds more egalitarian attitudes than the male partner (Brines & Joyner, 1999; Sanchez, Manning, & Smock, 1998). Equality in establishing and maintaining a single residence is important for cohabitators' relationship stability, but cultural expectations of male financial leadership in marriage are still strong despite increased prevalence of egalitarian relationships since mid-century (Sullivan, 2006).

Gender differences in the perception of the role of cohabitation for the courtship process have been further identified. Some studies have noted different concerns that men and women have about how the cohabitation is related to their overall lifestyle. For example, women are more likely to be concerned about cohabitation potentially delaying marriage whereas men are more likely to voice concerns over the potential loss of freedom that now comes with living with a partner (Huang, Smock, Manning, & Bergstrom-Lynch, 2011). Other studies find gender differences in how perceived relationship quality affects the cohabiting couple's union status. When women reported low relationship quality the couple was more likely to breakup than remain intact, but when men reported low relationship quality the couple stayed intact but had reduced odds of transitioning to marriage (Brown, 2000). These findings highlight the potential

gender differences in both marital expectations and the association between unfulfilled marital expectations and personal well-being.

Fourth, differences in the cohabitation progression towards marriage also arise across racial-ethnic background. White cohabitators and non-white cohabitators have similar desires for marriage, with some studies suggesting higher marital intentions among black and Hispanic cohabitators compared to whites, however blacks and Hispanics are less likely to see their cohabitation transition into marriage (Brown, 2000; Guzzo, 2014; Guzzo, 2009). These findings suggest distinct differences in unfilled marital expectations by race. Some studies highlight unique barriers faced by minorities, particularly blacks, in seeing their marital aspirations translate to marriages. Growing up in lower socioeconomic status lowers the likelihood of a cohabitation transitioning into marriage for blacks but not for whites (Manning & Smock, 1995), suggesting economic hurdles. Blacks are more likely to have children from prior relationships (Guzzo & Furstenberg, 2007), and multi-partnered fertility adds greater relationship strains (Carlson & Furstenberg, 2007).

Fifth, family background characteristics such as household structure may be an influential factor in whether cohabitators later marry. Cohabitators who resided in two-biological parent households during adolescence are more likely to marry their cohabiting partner (versus remaining in the cohabitation) compared to cohabitators who did not live with both biological parents during adolescence (Guzzo, 2014). This trend is in line with previous research identifying an intergenerational transmission of both marital attitudes and marriage (McLanahan & Sandefur, 1994; Willoughby, Carroll, Vitas, & Hill, 2012).

Lastly, parenthood status plays a unique role in how cohabitators' form marital expectations and whether they later marry. Cohabiting women with children have higher marital

expectations than childless cohabiting women (Guzzo, 2009), though studies give mixed results as to whether the marital aspirations become a reality for cohabiting mothers (Guzzo, 2009; Manning & Smock, 1995). Interestingly, likelihood of the cohabitation dissolving (as compared to the relationship staying intact) appears to be no different between cohabiting couples with children and cohabiting couples without children (Brines & Joyner, 1999).

In exploring the link between cohabitators' unfulfilled marital expectations and mental well-being, I also control for several factors that could potentially explain this association. As identified in the previous studies above, demographic characteristics, family background, and parenthood status are influential in both the type of marital expectations that form and the likelihood of cohabitators transitioning to marriage or dissolving. Several of these studies found gender, race, and socioeconomic status to be particularly influential in the union formation experiences among cohabitators, with notable differences in marital expectations and union formation processes when examining the results separately by gender, race, and socioeconomic status. Therefore, the current study not only controls for age, gender, race, socioeconomic status, respondent's household structure during adolescence, and respondent's parenthood status, but the study also tests for potential moderating effects with gender, race, and socioeconomic status. The study also controls for prior mental health status at first interview to limit potential selection effects when examining cohabitators' union formation outcomes.

## **Method**

### **Data and Sample**

This study uses data from the National Longitudinal Survey of Youth 1997 (NLSY97) public use files. The NLSY97 is a nationally representative sample of about 9,000 U.S. adolescents who were between the ages of 12 to 16 on December 31, 1996. Data were collected

annually from 1997 to 2011 using stratified, multistage area probability samples. Information was collected regarding youth transition into the labor market, schooling, dating and romantic relationships, marital histories, mental well-being, attitudes and expectations (for further information on the National Longitudinal Surveys please see the Bureau of Labor Statistics).

The current study uses respondents who were available in 2009 and 2010 ( $N = 7,201$ ). The sample was limited to respondents who reported they were cohabiting in the 2009 wave ( $N = 1,463$ ), during which respondents were asked to rate their expectations for being married one year later. Union status outcomes were then examined in 2010 to determine whether cohabitators were still cohabiting with the partner from 2009, married to their cohabiting partner, or if the cohabitation dissolved between 2009 and 2010. Six respondents had married their cohabiting partner, then became divorced or widowed by 2010. Given the small number of respondents who fit this category these respondents were not eligible for comparisons with other respondents and therefore eliminated from the sample, thus producing a final analytic sample of  $N = 1,457$ .

Two strengths came from using the NLSY97. First, its longitudinal design allowed for tracking of respondents' relationship expectations with union status outcomes overtime. Second, the data are representative of a recent cohort of young adults, allowing for examination of marital expectations, cohabitators' union status outcomes, and mental health during the most recent change in cultural values and norms regarding the courtship process. In 2009, for example, respondents ranged between ages 24 through 29.

## **Measures**

Marital expectations comes from a single question in 2009 in which respondents were asked, "what percent chance do you think you will be married one year from now?" Answers to this question were not normally distributed. Instead, the majority of respondents expected a zero

percent chance, 50 percent chance, or 100 percent chance of being married within the next year (see Figure 1 for a histogram of percent chances reported). This variable was coded into three categories – high, medium, and low expectations – with cutoff points at the 67<sup>th</sup> percentile and 33<sup>rd</sup> percentiles.

--- Figure 1 about here ---

Union status at time two (2010) is represented with a set of dummy categories consisting of groups with the following characteristics: still cohabiting with the 2009 cohabiting partner, married to the 2009 cohabiting partner, and cohabitation dissolved between 2009 and 2010. To best examine the differences in mental health by union status outcome, regression models were run twice – once with “cohabitation dissolved” as the reference group and once with “married” as the reference group. This allowed for comparison of significance on mental health outcomes between each of the three union status outcome groups.

Mental health at time two is represented with a five item scale ( $\alpha = 0.81$ ), consisting of items from the short version of the Mental Health Inventory (MHI; Veit & Ware, 1983). The scale was identified as being uni-dimensional through factor analysis. Respondents were asked how often in last month they felt happy, calm, nervous, downhearted/blue, and how often they felt so down in the dumps that nothing could cheer them up (1 = *none of the time*, 2 = *some of the time*, 3 = *most of the time*, 4 = *all of the time*). Response choices were coded so that a higher score indicated positive levels of mental health.

Emotional instability at time one is a dichotomous variable, indicating whether the respondent was treated by a mental health professional, missed work due to a mental health problem, or missed at least one full day of usual activities due to an emotional health problem in

the last year. The MHI was asked in the NLSY97 biennially; the emotional instability questions in 2009 allow for assessment of psychological well-being impacts on daily life at time one.

Several control variables are included in the models. Age is a continuous measure represented in years. Gender is a dichotomous measure (1 = *female*, 0 = *male*). Race-ethnicity is represented as a series of dummy categories (White = reference, Black, Hispanic, and Other). Measures of socioeconomic status include parents' education (represented in years, the mean of the mother and father was taken when information from both parents was available) and family of origin's gross household income during the 1997 wave (1 = *less than \$5,000* through 6 = *\$100,000 or more*). Family of origin's household structure during the 1997 wave is represented as a series of dummy categories (two biological parents = reference, stepfamily, single parent family, and other family structures). Whether the respondent has a biological child in the household is represented as a dichotomous variable (1 = *child present*, 0 = *no child present*). Table 1 presents descriptive characteristics for the sample.

--- Table 1 about here ---

### **Analytic Strategy**

The effect of cohabitators' union status outcomes one year later on mental health was examined in a multivariate regression framework using ordinary least squares regression. Analyses were run separately for each level of marital expectations (high, medium, and low). With each set of analyses the regression models were run twice – once with “cohabitation dissolved” as the reference group for “union status at time two”, and once with “married” as the reference group for “union status at time two”. In other words, the reference group for “union status at time two” was rotated to allow for comparison of mental health between each of its three dummy categories. Finally, interaction tests were examined to test whether the effect of

cohabitators' union status outcomes one year later on mental health varied by gender, race, and socioeconomic status. Similar to the main effects tested above, these interaction tests were conducted for each marital expectations subgroup (high, medium, and low). The models that contained significant interactions are presented and discussed.

Results presented from the regression models are based on unweighted data, whereas descriptive statistics are presented using sampling weights. Some studies suggest that using sampling weights in regression models when already controlling for variables used to make the sampling weights could yield inaccurate results (e.g., Winship & Radbill, 1994). For the current study, covariates that would be used to create a sampling weight are also included in the analyses (e.g., race). Nevertheless, regressions were performed both with and without sampling weights, and results did not lead to different conclusions. An imputation was conducted to handle missing data using the ICE program in Stata (Stata Corporation, 2007). Fewer than 5% of cases were missing on each variable except for parents' education and family of origin's gross household income which had 5.42% and 23.82% missing, respectively.

## **Results**

Table 2 shows unstandardized regression coefficients examining the effect of cohabitators' union status outcomes one year later (in 2010) on mental health, by level of marital expectations at time one (2009). The models in Table 2 address all three tested hypotheses.

--- Table 2 about here ---

The first hypothesis was that cohabitators with high marital expectations who find themselves unmarried within the next year would exhibit poorer mental health compared to cohabitators with high marital expectations who did marry. This hypothesis received support.

Experiencing a cohabitation dissolution, for this group with high expectations, was significantly associated with worse mental health compared to marrying the cohabiting partner, and compared to those who remained cohabiting with the time one partner. The difference in mental health between cohabitators who broke up and cohabitators who got married was particularly strong. In model 1, when “cohabitation dissolved” was the reference group for union status outcomes, the b-coefficient for those still cohabiting when compared with those whose cohabitation dissolved was 0.19 ( $p < .01$ ), and the b-coefficient for those who married their partner when compared to experiencing cohabitation dissolution was 0.26 ( $p < .001$ ). No significant differences in mental health, however, were found between those still cohabiting and those who married. Additionally, none of the interaction tests with gender, race, and socioeconomic status were significant in these models for cohabitators with high-level marital expectations.

The second hypothesis proposed that among cohabitators with lower marital expectations there would be no significant differences in mental health outcomes between those who married and those still cohabiting one year later. This hypothesis received support as the p-value did not reach significance. Also noteworthy is that no significant differences in mental health occurred between cohabitators who married their partner and cohabitators who broke up.

Turning next to the third hypothesis, it was proposed that experiencing cohabitation dissolution would be associated with lower mental health among cohabitators of all previous levels of marital expectations. This hypothesis received partial support. Among both groups of cohabitators who held high-level or low-level marital expectations, remaining in a cohabitation had positive impacts on mental health compared to cohabitation breakup. Among those with low-level marital expectations, this b-coefficient was 0.15, with significance at the .01 level (b-coefficient = 0.19 and  $p < .01$  among those with high-level marital expectations, as presented



above). However, among cohabitators who held medium-level marital expectations, no significant differences in mental health outcomes occurred between any of the union status outcomes at time two when examining the main effects.

Several moderating effects, though, were found when examining this difference between cohabitators who broke up and those who remained cohabiting. Among cohabitators with medium-level marital expectations, the interaction with family of origin's gross household income was significant (see Table 3 which presents all models that hold significant interactions with gender, race, and income). When performing the interaction test between parents' income with the dummy variable for respondents still cohabiting at time two the b-coefficient was  $-0.09$  ( $p < .05$ ). To explore this moderating effect further, I ran the models for union status outcome and mental health separately by income brackets. The effect of breaking up on lower mental health compared to continuing cohabiting, among this subgroup who initially had medium-level marital expectations, was only present for young adults from the lowest income level backgrounds - households where the parents earned less than \$10,000.

--- Table 3 about here ---

For the group of cohabitators with low-level marital expectations, significant moderating effects were found with gender (b-coefficient =  $-0.27$ ,  $p < .05$ ) and race (b-coefficient =  $-0.31$ ,  $p < .05$ ). When running the model separately by gender the effect of cohabitation dissolution on lower mental health compared to continuing cohabiting was only present for males. When running the model separately by different racial groups, the effect of cohabitation dissolution on lower mental health compared to continuing cohabiting was stronger for whites.

Many of the control variables were not directly associated with mental health, though moderating effects with gender, race, and income were found, as noted above. Covariates that

were significant with mental health in the main models exhibited associations in expected directions. For example, female respondents were associated with lower levels of mental health, and young adults with emotional instability symptoms at time one were also associated with worse mental health at time two.

### **Discussion**

This study added to the current literature on union formation among millennial young adults by examining whether cohabitators' unfulfilled marital expectations were associated with worse mental health outcomes. From this nationally representative sample of young cohabitators, three easily distinguishable groups were present at time one - those who reported a high percent chance of being married within the next 12 months (about 100%), those who reported a medium percent change (about 50%), and those who reported a low percent chance (about 0%) – indicating clear differences in expectations for marriage among young adults during this twenty-first century. Among those who had high-level expectations for getting married within the next year, cohabitation dissolution was associated with worse mental health one year later compared to entering marriage or remaining cohabiting, with the difference in mental health between cohabitators who broke up and cohabitators who married particularly strong. Among those with low-level marital expectations, remaining cohabiting with the time one partner was associated with better mental health compared to cohabitation dissolution, but getting married was not associated with differences in mental health compared to breaking up or remaining cohabiting.

Government promotion of marriage and endorsement of marriage-rewarding programs may need to be updated. Not only do a significant proportion of young adults today not expect to marry their live-in partner, but results here suggest that lack of marriage among this low-expecting group does not appear to have short term impacts on mental health compared to

remaining cohabiting or dissolving (though long term impacts still need to be examined).

Evaluation of the success of several healthy marriage initiatives for diverse families has been underway in recent years (Dion, 2005). A complete analysis on how targeted recipients of these programs view and respond to such messages would be beneficial, and would identify areas of strength and areas for revision within the programs' goals and strategies. Given that marital intentions among cohabitators have declined among more recent cohorts (Vespa, 2014), the recent shift in the way young adults view marriage and dating will likely continue.

For young adults who do hold high desires for their cohabitation to lead to marriage, and then find themselves with a broken union, further research needs to be explored identifying support tactics for these young adults. Though cohabitation has become more common, the goal of marriage continues to remain a prominent ideal for many young adults. Results from this study find that these individuals are at risk for emotional upheaval when their marital expectations go unfulfilled. Addressing potential consequences such as loneliness and loss of social support could serve as excellent starting points in healing mental distress, as these union dissolution-related stressors have been identified in previous studies (Amato, 2000; Kamp Dush, 2013). Addressing concerns over having not yet achieved what many consider a momentous stage in the life course and transition to adulthood process (i.e., marriage) would also be beneficial. However, given the growing shift in the way young adults view dating and marriage, with diverging and diverse expectations for cohabitation-led marriage, future research that aims to examine support strategies for unmarried young adults ought to account for level of marital desires for any young adult in question.

At the same time, the role of cohabitation breakup on psychological distress should continue to be emphasized in research and in mental health programs. Cohabitation dissolution

was associated with worse mental health in this study compared to remaining cohabitating for both cohabitators with high marital expectations and low marital expectations. With approximately one-quarter of all cohabitations dissolving (and not ending in marriage) within one year from the start date, and roughly 46% dissolving within five years from the start date (Lichter et al., 2006), identifying coping techniques for cohabitation breakup becomes critically important.

Moderating effects were also found. For example, cohabitation dissolution was associated with lower mental health among those with medium-level marital expectations who came from households earning less than \$10,000 per year. This finding fits alongside previous studies that find a lower marriage rate and higher prevalence of cohabitation among poor women (Lichter et al., 2006). For these women, losing one's cohabiting relationship and becoming single appears to be particularly detrimental on a psychological level. Perhaps greater weight is being placed on having the cohabitation be a long-term union, as cohabitation for low income adults is less likely to be viewed as a precursor for marriage and more likely a long-term alternative. Furthermore, stressors that come from economic decline post-breakup are likely to be stronger for this low-income group.

Among cohabitators with low marital expectations, the effect of cohabitation dissolution on lower mental health compared to remaining cohabitating was only present for male respondents but not for female respondents, and for white respondents but not for other racial groups. These moderating effects make intuitive sense given that differences in economic-related stressors, social pressures for union progression, and parenthood concerns for the cohabitation exist across men and women, and across racial groups. Differences in perception of union formation processes by race and gender have also been noted by previous scholars (e.g., Brown, 2000;

Guzzo, 2009), suggesting that future studies would benefit for further exploring differences in courtship patterns and evaluations of relationship outcomes by race and gender.

A limitation of the current study is the absence of following these young adult cohabitators into older ages. Future research would benefit from following the union formation patterns among millennial young adults throughout their next couple of decades of life, examining not only mental health status, but also other aspects of well-being. Although the current study finds that lack of marital entrance is not associated with worse mental health compared to remaining in a cohabitation or dissolving among those with medium or low marital expectations, previous studies have noted the significant impact of never marrying on poorer mental and physical health by later adulthood (e.g., Brown et al., 2005; Waite, 1995). Also, dissolution from cohabitation is associated with declines in well-being relative to remaining intact. Many young adult cohabitators who do not marry their partner will likely face this outcome, especially since the majority of all cohabitations in the U.S. dissolve within five years (Lichter et al., 2006). Furthermore, cohabitators whose unions do not end in marriage are at risk for serial cohabitation. Serial cohabitators are particularly disadvantaged in their future marital trajectories compared to one-time cohabitators who marry their cohabiting partner; serial cohabitators are more likely to see their marriage end in divorce (Lichter & Qian, 2008; Teachman, 2003). In short, current trends in cohabitation practices and marital expectations may have implications for long-term courtship, and for an individual's progression of mental and physical well-being.

Overall, the U.S. has seen a unique culture unfold for young adults' courtship. Cohabitation has become increasingly prevalent and accepted, yet there remains a continued presence of marital ideals. The current study finds that cohabitators with unfulfilled marital expectations are associated with worse mental health.

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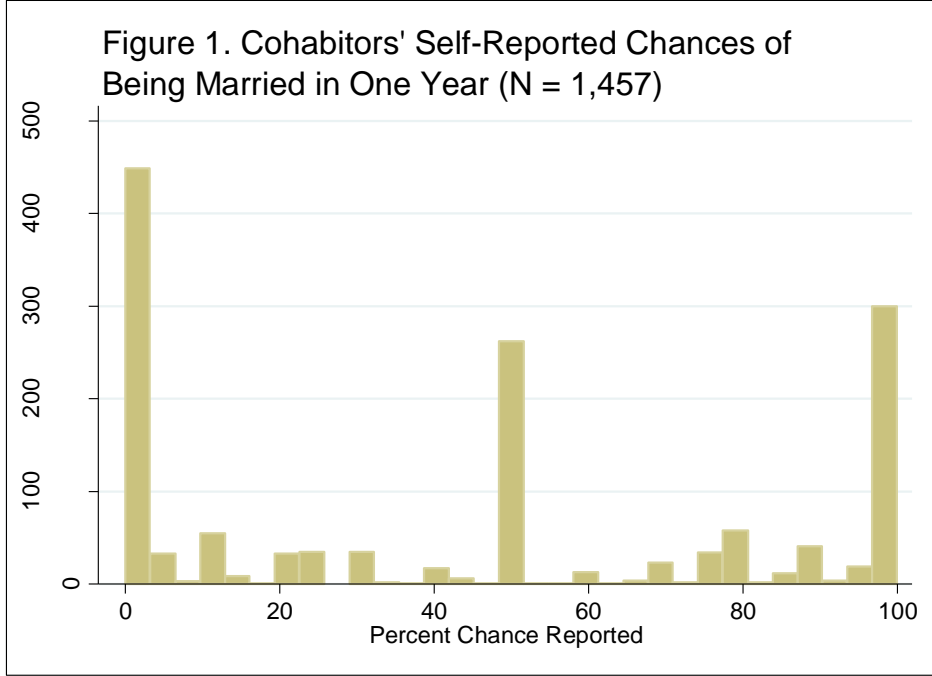
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*Level of Marital Expectations Based on Chance Reported Percentile*

High (top third)  
67 through 100

Medium (middle third)  
10 through 66

Low (bottom third)  
0 through 9

Table 1  
*Descriptive Statistics - Means (or Percentages) and Standard Deviations (N = 1,457)*

	<i>M</i>	<i>SD</i>	<i>Range</i>
Age	26.81	1.48	24 – 29
Female (%)	51.25		
White (%)	65.01		
Black (%)	15.13		
Hispanic (%)	14.30		
Other race (%)	5.57		
Parents' years of education	12.31	2.56	2 – 20
Parents' income			
Less than \$5,000 (%)	7.73		
\$5,000 through \$9,999 (%)	5.08		
\$10,000 through \$24,999 (%)	18.17		
\$25,000 through \$49,999 (%)	32.94		
\$50,000 through \$99,999 (%)	29.89		
\$100,000 or more (%)	6.19		
Family of origin household structure			
Two biological parents (%)	45.78		
Stepfamily (%)	17.04		
Single parent (%)	31.65		
Other family type (%)	5.53		
Biological child present in household (%)	43.47		
Exhibited emotional instability at time 1 (%)	23.01		
Marital Expectations			
High (%)	32.80		
Medium (%)	32.88		
Low (%)	34.32		
Mental health at time 2	3.11	0.50	1 - 4
Union status at time 2			
Still cohabiting (%)	65.16		
Married (%)	13.49		
Cohabitation dissolved (%)	21.35		

Note: Descriptive statistics are weighted.

Table 2  
*Effect of Cohabitators' Union Status Outcomes One Year Later on Mental Health, by Level of Marital Expectations at Time 1 (Unstandardized Regression Coefficients)*

	High Marital Expectations		Medium Marital Expectations		Low Marital Expectations	
	Model 1 <sup>a</sup>	Model 2 <sup>b</sup>	Model 1 <sup>a</sup>	Model 2 <sup>b</sup>	Model 1 <sup>a</sup>	Model 2 <sup>b</sup>
Age	0.02 (0.01)	0.02 (0.01)	-0.00 (0.02)	-0.00 (0.02)	-0.01 (0.02)	-0.01 (0.02)
Female	-0.11** (0.04)	-0.11** (0.04)	-0.19*** (0.04)	-0.19*** (0.04)	-0.19*** (0.05)	-0.19*** (0.05)
Black <sup>c</sup>	0.08 (0.06)	0.08 (0.06)	0.02 (0.06)	0.02 (0.06)	0.11 (0.07)	0.11 (0.07)
Hispanic <sup>c</sup>	0.10 (0.06)	0.10 (0.06)	-0.04 (0.06)	-0.04 (0.06)	0.14* (0.07)	0.14* (0.07)
Other race <sup>c</sup>	0.14 (0.11)	0.14 (0.11)	0.04 (0.13)	0.04 (0.13)	0.08 (0.12)	0.08 (0.12)
Family of origin socioeconomic status						
Parents' years of education	0.01 (0.01)	0.01 (0.01)	-0.00 (0.01)	-0.00 (0.01)	0.01 (0.01)	0.01 (0.01)
Parents' income	-0.03 (0.02)	-0.03 (0.02)	0.00 (0.02)	0.00 (0.02)	0.01 (0.02)	0.01 (0.02)
Family of origin household structure						
Stepfamily <sup>d</sup>	-0.03 (0.07)	-0.03 (0.07)	-0.02 (0.06)	-0.02 (0.06)	-0.04 (0.07)	-0.04 (0.07)
Single parent <sup>d</sup>	-0.08 (0.05)	-0.08 (0.05)	-0.02 (0.06)	-0.02 (0.06)	0.02 (0.06)	0.02 (0.06)
Other family type <sup>d</sup>	-0.01 (0.09)	-0.01 (0.09)	-0.15 (0.10)	-0.15 (0.10)	0.01 (0.10)	0.01 (0.10)
Biological child present in household	-0.03 (0.04)	-0.03 (0.04)	0.04 (0.05)	0.04 (0.05)	0.03 (0.05)	0.03 (0.05)
Emotional instability at time 1	-0.14** (0.05)	-0.14** (0.05)	-0.14* (0.05)	-0.14* (0.05)	-0.24*** (0.05)	-0.24*** (0.05)
Union status at time 2						
Still cohabiting	0.19** (0.06)	-0.07 (0.05)	0.08 (0.05)	-0.05 (0.10)	0.15** (0.05)	0.05 (0.12)
Married	0.26*** (0.07)	--- ---	0.13 (0.10)	--- ---	0.10 (0.13)	--- ---
Cohabitation dissolved	--- ---	-0.26*** (0.07)	--- ---	-0.13 (0.10)	--- ---	-0.10 (0.13)
Constant	2.64*** (0.42)	2.90*** (0.43)	3.24*** (0.44)	3.37*** (0.46)	3.24*** (0.45)	3.34*** (0.46)
$R^2$	0.08	0.08	0.07	0.07	0.11	0.11
$F$	2.98***	2.98***	2.33**	2.33**	4.06***	4.06***

Note: Standard errors in parentheses. <sup>a</sup>Model 1 has "cohabitation dissolved" as the reference group for union status at time 2. <sup>b</sup>Model 2 has "married" as the reference group for union status at time 2. <sup>c</sup>White is the reference group. <sup>d</sup>Two biological parents is the reference group.

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

Table 3  
*Effect of Cohabitators' Union Status Outcomes One Year Later on Mental Health - Significant Interactions with Gender, Race, and Income (Unstandardized Regression Coefficients)*

	<u>Gender Interaction</u> (Low marital expectations)	<u>Race Interaction</u> (Low marital expectations)	<u>Income interaction</u> (Medium marital expectations)
Age	-0.01 (0.02)	-0.01 (0.02)	-0.00 (0.02)
Female	0.01 (0.09)	-0.19*** (0.05)	-0.20*** (0.04)
Black <sup>a</sup>	0.11 (0.06)	0.34** (0.12)	0.03 (0.06)
Hispanic <sup>a</sup>	0.14* (0.06)	0.29* (0.12)	-0.05 (0.06)
Other race <sup>a</sup>	0.07 (0.12)	0.16 (0.20)	0.04 (0.12)
Family of origin socioeconomic status			
Parents' years of education	0.01 (0.01)	0.01 (0.01)	-0.00 (0.01)
Parents' income	0.01 (0.02)	0.01 (0.02)	0.08 (0.04)
Family of origin household structure			
Stepfamily <sup>b</sup>	-0.05 (0.07)	-0.04 (0.07)	-0.01 (0.06)
Single parent <sup>b</sup>	0.02 (0.06)	0.02 (0.06)	-0.02 (0.06)
Other family type <sup>b</sup>	-0.01 (0.10)	0.02 (0.11)	-0.16 (0.10)
Biological child present in household	0.03 (0.05)	0.02 (0.05)	0.04 (0.05)
Emotional instability at time 1	-0.25*** (0.05)	-0.24*** (0.05)	-0.14** (0.05)
Union status at time 2			
Still cohabiting	0.29*** (0.08)	0.26*** (0.08)	0.42* (0.17)
Married	0.32 (0.20)	0.26 (0.17)	0.41 (0.50)
Interaction Terms			
Female*Still cohabiting	-0.27* (0.10)		
Female*Married	-0.39 (0.26)		
Black*Still cohabiting		-0.31* (0.14)	
Black*Married		-0.16 (0.36)	
Hispanic*Still cohabiting		-0.19 (0.13)	
Hispanic*Married		-0.40 (0.35)	
Other race*Still cohabiting		-0.07	

		(0.25)	
Other race*Married		-0.45	
		(0.45)	
Parents' Income*Still cohabiting			-0.09*
			(0.04)
Parents' Income*Married			-0.07
			(0.11)
Constant	3.10***	3.22***	2.95***
	(0.45)	(0.45)	(0.47)
$R^2$	0.12	0.12	0.07
$F$	4.03***	3.22***	2.31**

---

Note: Standard errors in parentheses. <sup>a</sup>White is the reference group. <sup>b</sup>Two biological parents is the reference group.

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