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Abstract

Premarital cohabitation is an increasingly common aspect of relationships today. Despite Christian theology that often frowns on cohabitation, modern students entering institutions of Christian higher education are influenced by this societal trend. For some students, cohabitation does not carry the negative connotation as in previous years. However, how aware are students of the implications of cohabitation on relationship satisfaction? This study examines whether the level of satisfaction within a relationship is affected by having lived in a cohabiting relationship before marriage. Through an analysis of U.S. data from the 2010 Married and Cohabiting Couples survey, levels of relationship satisfaction were assessed in 2,150 participants. Results indicate that the participants who were married and did not cohabit before marriage reported the highest levels of satisfaction within their relationship. Drawing from these findings, implications and best practices for Christian institutions of higher education are discussed.

Introduction

Premarital cohabitation has become increasingly common as a socially acceptable step in leading toward marriage (Rhoades, Stanley, & Markman, 2009). Today's couples are finding themselves gravitating toward cohabitation as a way to test compatibility with their partner as a means to "divorce-proof" their marriage (Manning & Cohen, 2012). Research over the last decade has shown that the majority (66%) of married couples live together prior to marriage (Manning, 2015). Conventional wisdom says that if one is able to experience or test something before making a final commitment to it, the level of satisfaction will increase. Hence, the test drive approach to premarital relationships through cohabitation has become a common relational experience for many couples today.

How then, does the cultural trend of cohabitation impact Christian higher education? Many faith-based institutions value a commitment to monogamous marriage and oppose cohabiting unions before marriage. Yet, while faith-based colleges and universities hold to these standards, the current student body has grown up within a larger societal culture in which cohabitation has not only significantly increased over recent years, but is seen as a normal and helpful relational pathway for those considering marriage. The result is that the two cultures are in opposition to one another, placing faith-based institutions in a unique and needed role of educating students about the practice of living out Christian relational values in a society that does not adhere to these beliefs.

The purpose of this study was twofold. First, this study was designed to test whether premarital cohabitation is correlated with levels of satisfaction within a couple's relationship. The research question guiding this study states: What are the differences in relationship levels of satisfaction among married couples who did not experience premarital cohabitation, married couples who did experience premarital cohabitation, and couples that were cohabiting but not yet married at the time of the survey? Second, drawing from the results of the data analyses, this article also seeks to offer recommendations for Christian colleges and universities as they guide and educate students about the relationship between premarital cohabitation on marital satisfaction.

Literature Review

Premarital cohabitation has become a highly researched subject within the past two decades (Barna 2016; Manning & Cohen, 2012; Regnerus

& Uecker, 2011; Stanley, Rhoades, Amato, Markman, & Johnson, 2010; Teachman 2003), with the emphasis focusing on the correlation between premarital cohabitation and marital disruption. Researchers have seen the divorce rate between married couples rise, as well as the percentage of couples that choose to cohabit before they decide to get married. Of the marriage unions formed in the early 1990s, it was estimated that 60% were preceded with premarital cohabitation (Teachman, 2003). The number of couples who cohabit before marriage has continued to rise with data from the last ten years finding that about 66% of couples cohabit before marriage (Manning, 2015).

The increase in the numbers of people who choose to cohabit has led researchers to question the motives behind cohabitation. One motivating factor of some couples for cohabitating is that such relationships are perceived to be a financial stress reliever. Drawing from a sample of 1097 participants, the Barna Group (2016) found that 5% of participants who favor cohabitation said that finances are a major reason that people cohabitate. Since individuals in serious relationships often spend more time at one partner's house than the others, they will choose to move in together and combine their resources. Barna (2016) found that 9% of participants who favor cohabitation cite this type of convenience as a reason for cohabitating.

One of the most prominent motivations for cohabitation is to test the compatibility of the relationship. The majority (84%) of those who favor cohabitation say that testing the compatibility of the relationship is the driving motivation to cohabit (Barna, 2016). Testing of compatibility has been documented in other studies (Manning & Cohen, 2012; Smock, 2000) over time as a major reason for couples choosing to cohabit. Cohabiters view their cohabiting as a way to divorce-proof their marriage (Manning & Cohen, 2012).

The likelihood of cohabitation is not the same for all demographic groups. Experiences of cohabitation vary based on race (Manning, 2010; Manning, 2015) and socioeconomic status (Krivickas & Payne, 2010). While an overall increase in cohabitation among all racial groups over the last 20 years has been well-documented (Manning, 2015), there are differences in the likelihood of cohabitation based on race (Manning, 2010). Black women experience cohabitation at higher levels (61%) than non-Hispanic White women (59%) and Hispanic women (56%) (Manning, 2010). While cohabitation occurs across the socioeconomic spectrum in the United States (Manning & Smock, 2002; Reinhold, 2010),

research indicates that cohabiting couples have a lower median household income compared to married couples (Krivickas & Payne, 2010).

Along with the possible motives behind premarital cohabitation, researchers have narrowed the explanations for cohabiting into two main categories: selection or experience. Selectivity is the idea that some people have characteristics such as religiosity, race, and educational background that predispose them to both cohabitation and subsequent marital difficulties (Stanley, Rhoades, Amato, Markman, & Johnson, 2010). Researchers suggest that, because of these variables, they are better able to predict who has an increased likelihood of experiencing cohabitation before marriage (Stanley, Rhoades, & Markman, 2006). Based on this research, it is suggested that individuals with these characteristics are at a higher risk of marital breakdown regardless of whether they choose to cohabit prior to marriage (Legkauskas, 2008).

The cohabitation experience explanation argues that there is something about cohabitation itself that increases the risk of marital distress, divorce, or both (Stanley et al., 2006). Those who cohabitate prior to marriage reported lower marital quality among a wide range of variables including communication, confidence, commitment (Stanley et al., 2010), more negative interactions and more physical violence (Legkauskas, 2008). The experience itself is often short-lived due to either marriage or the termination of the relationship. Research by Smock (2000) suggests that 55% of cohabiting couples will marry and 40% will end the relationship within the first five years of the beginning of cohabiting (Smock, 2000). Cohabitation can erode the motivation and commitment toward marriage (Stanley et al., 2006), and can weaken beliefs in the permanence of marriage (Legkauskas, 2008). Research found that the experience of cohabitation actually increased the acceptance of divorce as an alternative to remaining committed to a marriage relationship (Stanley et al., 2006).

Overall, Manning and Cohen (2012) found that the relationship between cohabitation and marriage is not a simple one. Marital commitment prior to cohabitation has been correlated with the likelihood of divorce. Couples who have made a commitment to marriage (e.g., an explicit period of engagement) prior to cohabiting are less likely to divorce than couples who lack that commitment. Research by Jose, O'Leary, and Moyer (2010) also has indicated that premarital cohabitation is generally associated with negative outcomes both in terms of marital quality and

marital stability in the United States, and that level of commitment when entering cohabitation plays an important role in these outcomes.

Methodology

The current study used data from the 2010 Married and Cohabiting Couples survey which was conducted by the National Center for Family and Marriage Research. The Center was cooperatively launched by the US Department of Health and Human Services, making it a first-ever National Center for Family and Marriage Research (US Department of Health and Human Services, 2010). The 2010 Married and Cohabiting Couples survey entails a nationally representative sample of U.S. married and cohabiting adults, and is the most current version to date. Participants were randomly sampled by Knowledge Networks, an online research company, and were asked to participate in the online 2010 Married and Cohabitating Couples survey. According to the criteria established for the administration of individuals completing the Married and Cohabiting Couples survey, respondents are married or cohabiting heterosexual couples' between the ages of 18-64 years. A total of 2,150 participants were surveyed; 1,075 self-identified as being male and 1,075 self-identified as being female. Data was accessed for 1,504 married individuals, equaling 752 married couples, and 646 cohabiting individuals, equaling 323 couples. Table 1 below provides the descriptives for each variable included in the demographic section of the survey.

Table 1: Frequencies and Univariate Statistics for all Variables

Dependent Variable		Control Variables	%
Relationship Satisfaction Scale (1-5)		Gender	
Mean	4.4	Male	50.0
Median	4.5	Female	50.0
		Household Income	
Independent Variable	%	Less than $10,000	2.6
Marital Status		$10,000 to $19,999	4.9
Living with a partner	29.9	$20,000 to $29,999	8.7
Married, did not live together	35.3	$30,000 to $39,999	7.7
Married, lived together before	34.8	$40,000 to $49,999	9.0
		$50,000 to $59,999	8.4

Control Variables		$60,000 to $74,999	13.3
Age		$75,000 to $84,999	11.5
18-24	7.2	$85,000 to $99,999	10.0
25-34	20.6	$100,000 or more	24.5
35-44	25.1	Employment Status	
45-54	25.7	Working - as a paid employee	60.7
55-64	21.4	Working - self-employed	9.9
Education		Not working - temporary layoff	1.6
Less than high school	5.3	Not working - looking for work	6.8
High school	23.3	Retired	5.0
Some college	36.6	Disabled	5.8
Bachelor's degree or higher	34.8	Not working - other	10.3
Race or Ethnicity		Biological Children Under 18 at Home	
White, non-hispanic	80.5	No	60.0
Black, non-hispanic	5.0	Yes	40.0
Other, non-hispanic	4.9		
Hispanic	7.8		
2+ Races, non-hispanic	1.8		

Independent Variable

The primary independent variable that was examined via the Married and Cohabiting Couples survey is the marital status of the participant. The researchers created a variable to identify respondents who were living together but not married, those who were married but did not live together prior to marriage, and those who were married and did live together prior to marriage. As seen in Table 1, the respondents were near evenly divided between those who were living with a partner (29.9%), those who were married and did not live together before getting married (35.3%), and those who were married and did live together before marriage (34.8%).

Dependent Variable

A key goal of this research project was to examine the differences in relationship levels of satisfaction among married couples who did not experience premarital cohabitation, married couples who did experience premarital cohabitation, and couples that were cohabiting but not yet married at the time of the survey. In order to address this research question, we used six items that measured the participants' level of satisfaction with various aspects of their relationship. The six items have a Cronbach's Alpha of 0.877, indicating a strong scale that is measuring a single construct. The items included were: (1) How satisfied are you with your relationship with your spouse/partner?; (2) How satisfied are you with how well your spouse/partner listens to you?; (3) My spouse/partner shows love and affection toward me; (4) My spouse/partner encourages me to do things that are important to me; (5) My spouse/partner will not cheat on me; (6) My spouse/partner listens when I need someone to talk to. The responses to each of these questions were answered using a five-point Likert scale ranging from strongly disagree to strongly agree. The responses to all six questions were averaged together to create a total scale that ranged from 1 to 5. The mean level of satisfaction for the scale was 4.4 with a median of 4.5. Thus, overall, the 2,150 respondents to the survey (whether cohabiting or married) were very satisfied with their relationship.

Control Variables

Several demographic variables were included as controls based on the review of literature. Age, education, race/ethnicity, gender, household income, employment status, and whether or not the couple has biological children living with them were all included as control variables. Table 1 provides the breakdown and distribution of each of the control variables.

Results

The researchers ran a one-way analysis of variance to test for differences between the three groups. Table 2 provides the means for each group and documents that the differences between groups is statistically significant.

*Table 2: One-Way Analysis of Variance for Level of Satisfaction by Relationship Status**

Relationship Status	Mean Level of Satisfaction	N	Std. Deviation
Living with Partner	4.26	616	0.71
Married, did Live Together	4.36	719	0.67
Married, did not Live Together	4.44	730	0.62
Total	4.36	2065	0.67
* F = 11.730, 2 degrees of freedom			
Relationship is significant at the .000 level			

The participants who were married but did not experience premarital cohabitation were the group who reported the highest average level of satisfaction (4.44 on a 1-5 scale); in contrast, couples who were living together but not married reported having the lowest average level of satisfaction of 4.26. Although this difference may seem fairly minimal, it is statistically significant and should be interpreted in relationship to the overall average, meaning that rather than focusing on how high the average is for all groups we should compare each group with the overall average to see if there are statistically significant differences. To restate the key findings: (1) Those respondents who did not live with their spouse prior to marriage self-reported satisfaction levels that were above the total average; (2) Those who were living together without being married self-reported satisfaction levels that were below average; and (3) Those who were married and had lived together reported average marital satisfaction. There was a significant effect of relationship status on the level of satisfaction at the $p < .05$ level for the three conditions [$F(2, 2133) = 35.451$, $p = .000$]. Scheffe post hoc comparisons indicated that the participants who were married and had not cohabitated before marriage had a significant mean difference ($M = .067$) than the participants who cohabitated before they were married. Specifically, the married with cohabiting participants had a significant mean difference ($M = .145$) than the strictly cohabiting participants. Also, the strictly cohabiting participants had a significantly different mean ($M = -.212$) than the participants who had not cohabitated before marriage.

In order to include the control variables and test the predictive value of relationship status, we ran an ordinary least squares (OLS) linear

regression. While the data are not normally distributed, the total sample size is quite high and OLS is sufficient. Table 3 includes six regression models.

Table 3: Multivariate Ordinary Linear Regression Unstandardized Coefficients for Relationship Satisfaction

Independent Variables	Model 1.1	Model 2.2	Model 3.3	Model 4.4	Model 5.5	Model 6.6
Marital Status	- 0.130***	- 0.180***	0.001	0.004	0.062***	0.071***
	(0.032)	(0.036)	(0.010)	(0.010)	(0.015)	(0.016)
Age		-.007***		- 0.004**		- 0.006***
		(0.001)		(0.001)		(0.001)
Education		0.019*		0.019*		0.016
		(0.009)		(0.009)		(0.009)
Gender (1 = Female)		- 0.152***		- 0.153***		- 0.154***
		(0.029)		(0.030)		(0.029)
Race (1 = White)		0.004		0.023		0.020
		(0.037)		(0.037)		(0.037)
Income		0.013**		0.017***		0.016***
		(0.004)		(0.004)		(0.004)
Working (1 = Yes)		0.061		0.054		0.055
		(0.034)		(0.034)		(0.034)
Biological Children (1 = Yes)		- 0.183***		- 0.130***		- 0.154***
		(0.033)		(0.031)		(0.031)
Constant	4.394 *** (0.017)	4.433*** (0.119)	4.355*** (0.018)	4.192*** (0.109)	4.312*** (0.018_)	4.285*** (0.111)
F	16.401***	14.365***	0.020	11.141***	16.520***	13.636***
Adjusted R-Square	0.007	0.049	0	0.038	0.007	0.046
* p < .05 ** p < .01 *** p < .001						
Standard Errors in Parentheses						
Models: 1 Living together						
2 Living together + Controls						
3 Married, did cohabit						
4 Married, did cohabit + controls						
5 Married, did not cohabit						
6 Married, did not cohabit + controls						

Model 1 included just the variable for living together, thereby comparing those respondents who were living together but are not married to all those who were married. Overall, the model is not very strong, although the findings were statistically significant. With a B value of -0.130, it appears that respondents who were living with a partner but not married were less satisfied than those who were married. In Model 2, the researchers included the various control variables, even controlling for other factors, and the relationship between living together and satisfaction is still negative and statistically significant. In fact, the relationship is slightly stronger at -0.180, indicating that when all other factors are taken into consideration couples who are cohabitating are less satisfied than married couples. Other variables that seemed to have an effect on relationship satisfaction were age, education, gender, income, and whether or not the couple had biological children. It appears that younger respondents were very slightly more satisfied with their relationship, more highly educated respondents were slightly more satisfied, men were more satisfied than women, higher income households were more satisfied, and couples with no biological children were more satisfied.

In Model 3, the researchers tested the relationship between being married and having lived together before marriage and relationship satisfaction. The researchers found no statistically significant relationship between the two. In Model 4, the researchers added in the control variables, the same controls that were used in both Models 2 and 3. The researchers found that the same variables that were significantly related to relationship satisfaction in Models 2 and 3 remained significant in Model 4. Model 5, tested the relationship between being married but not having cohabitated and relationship satisfaction, identifying a slight positive effect of 0.062 that was statistically significant. When adding the control variables in for Model 6, the researchers identified a slight increase in the effect of not cohabiting before marriage (i.e., an increase to 0.071). In Model 6 the same control variables (i.e., age, gender, income, and having children at home) were statistically significant which indicate that regardless of relationship status, age, gender, income, and having children at home are all significantly related to relationship satisfaction. Notably, however, the respondent's level of education was not found to be statistically significant in this model.

In all six models there were significant relationships found, however, the adjusted r-square was very low in all models. The low adjusted

r-square is a reminder of the complexity of relationship satisfaction and that while we found several key components to satisfaction there are more factors that we were not able to take into consideration.

Discussion of Findings

Results from this study demonstrate a relationship between premarital cohabitation and overall relationship satisfaction. The findings also reveal those who are married and did not experience premarital cohabitation are more likely to be very satisfied with their current relationship. These results helped answer the original question: What are the differences in relationship levels of satisfaction among married couples who did not experience premarital cohabitation, married couples who did experience premarital cohabitation, and couples that were cohabiting but not yet married at the time of the survey? This study also supports prior research findings that had identified a relationship between premarital cohabitation and marital relationship satisfaction. The results were consistent in demonstrating that individuals who do not cohabit before marriage reported the highest levels of relationship satisfaction.

Among the various statistical analyses that were run, the satisfaction level was highest among the married participants, whether or not cohabitation had occurred prior to marriage. It was interesting, however, to see that strictly cohabiting couples (i.e., those in a cohabiting relationship but not married) had the lowest levels of relationship satisfaction. While White participants (80.5 % of total participants) were over-represented in this study, it is interesting that they self-reported being more satisfied with their relationship compared to the other participants. The fact that White individuals were more likely to transition to the marriage union from cohabitation than are African-American or Hispanic individuals (Lichter & Zhenchao, 2008), may, at least in part, explain this finding/observation.

Limitations

This study utilized data from a nationally representative survey and focused on married couples who did and did not cohabit before marriage and those who were not married but were cohabiting. One limitation of the data from which these findings were drawn relates to the uneven distribution of race; White respondents were overrepresented in the sample, making up 80.5 % of respondents (See Table 1). Another limitation is in the distribution of relationship satisfaction, given that the respondents were overwhelmingly satisfied in their relationships, as

indicated by an average of 4.4. With so little variation in the dependent variable it is difficult to see the true relationship between cohabitation and relationship satisfaction.

The impact of religion was not explored within this study, thus creating a limitation with the results. Exploring several facets of religion and its' impact on cohabitation could involve an examination of how specific religious beliefs influence a couple's decision to engage in cohabitation. Also, it would be beneficial to determine premarital cohabitation rates among the different religions.

Implications for Practice

The findings that emerged from this study serve to address the original research question: What are the differences in levels of relationship satisfaction among married couples who did not experience premarital cohabitation, married couples who did experience premarital cohabitation, and couples that were cohabiting but not yet married at the time of the survey? The analysis of data from this study, as well as others (e.g., Manning & Cohen, 2012; Phillips & Sweeney, 2005; Smock, 2000), demonstrates there is a relationship between premarital cohabitation and relationship satisfaction. In addition, those who are married and did not cohabit prior to marriage report the highest levels of relationship satisfaction.

Given the growing trend of cohabitation, despite research not supporting the test drive approach with cohabitation (Manning & Cohen, 2012; Jose, O'leary & Moyer, 2010; Phillips & Sweeney, 2005; Smock, 2000), Christian institutions have an opportunity to take a leading role in helping students see the value in not cohabitating. To begin with, it is beneficial for Christian institutions to reiterate traditional Christian theology on marriage. In Genesis chapters 1 and 2, God reveals the foundation of Christian marriage by two coming together to become one. From the Genesis account, traditional Christian theology of marriage is born. Wright (2015) depicts how the Genesis account of marriage is reiterated in the New Testament, revealing a cohesive and intended design by God, not just a one-time account in creation. In fact, as Wright (2015) states, "...[W]e discover again and again that it [marriage] isn't just an odd rule, a rule which we might in our day object to on the basis that we have new and different scientific knowledge about how human beings actually are. It is always a statement of faith about the meaning of God's creation and about God's ultimate purposes for that creation" (para. 16).

Building on the traditional Christian theology of marriage, it is recommended that educational leaders at Christian institutions ensure that the wording used in the student code of conduct is clear and aligned with university values. Using language such as "sexual stewardship" within the code of conduct offers institutions a framework to address sexual issues including, but not limited to, cohabitation. Thus, sexual stewardship brings all areas of sexual behavior within a larger framework of honoring God in relationship to others.

When the wording of values is assessed within policy, Christian educators can tie policy into meaningful practice that helps students to see how institutional policy against cohabitation is more than just a rule, but it is a sacred call to live a life that is spiritually and personally beneficial. Educating students in sexual stewardship can involve a myriad of curricular and co-curricular activities. From the curricular perspective, the general education curriculum could include a course or unit on healthy relationships. One such model was launched at Seattle Pacific University in 1992 and was taught for several years by Drs. Les and Leslie Parrott, relationship experts with a Christian perspective. Similar courses can be added within the general electives or social science credits.

Student Life divisions at schools can also play a part in creating a culture of sexual stewardship by developing programs like Healthy Relationship Week that engage students with intentional messages about cultivating healthy, Godly relationships. Part of the content can specifically address cohabitation. Student Life can also direct resources to social clubs, small groups on campus, and invite speakers. Such efforts can be used to educate students about the value of sexual fidelity and the research-related concerns related to cohabitation.

Helpful mentoring connections that include discussions about sexual stewardship can also open opportunities for conversation, encouragement, and role-modeling. One example is to create faculty/staff and student small mentoring groups that can be connected to chapel and spiritual life activities. For institutions that require students to complete a number of chapel or spiritual formation credits, these group/mentoring programs can be ways for students to earn these credits. One example is Relationship IQ. Through outreach at Pepperdine's Boone Center for the Family, Relationship IQ began in 2005 as a student outreach ministry that integrates theology and social science research to help students cultivate healthy relationships with God and others (Pepperdine Boone

Center for the Family, 2018). Relationship IQ training is now offered to other colleges and universities.

Conclusion

The analysis of data as reported in this study corroborates earlier research findings (Manning & Cohen, 2012; Phillips & Sweeney, 2005; Smock, 2000) that married couples that did not cohabit before marriage report higher levels of satisfaction. Given the increased commonality of cohabiting in the current U.S. cultural context, combined with mounting peer pressure on today's students, it is recommended that Christian institutions integrate Christian theology with the research on self-reported relationship satisfaction levels between those who cohabit and those you do not cohabit. As shown in this study, relationship satisfaction reports are higher for those choosing not to cohabit. Utilizing a sexual stewardship framework to guide the education and mentoring of students allows Christian institutions to create student conduct policy and practices that help encourage students to seek Godly standards that are rewarding in their relational lives.

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