

# Cohabitation trends and patterns in the UK

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This short report documents the increase in cohabitation and in cohabiting couple families in the UK. It then uses data from the Understanding Society Survey to compare characteristics of married and cohabiting couples with dependent children in the UK.

## Key Points

- Cohabitation has become a normative behaviour in the UK, though the role of cohabiting partnerships varies across individuals and across the life course.
- Children are increasingly born and raised within cohabiting couple families. Cohabiting couple families tend to be younger, less financially secure and more likely to be in social housing.
- The different demographic and socio-economic characteristics of cohabiting and married couple families must be taken into account when comparing the relative stability of cohabitation and marriage.

## Declines in marriage and increased cohabitation

Entry into marriage is being postponed to later ages among recent generations (Figure 1). Among women born in 1940, 91% were married by age 30. For those born in 1960 the figure was 77%, whilst among those born in 1980 the percentage had fallen to 37%. However, marriage often occurs at older ages: by age 40, around 71% of women born in 1970 had ever married. It is quite possible that those born in 1980 will eventually marry, but at later ages than earlier cohorts. The prevalence of cohabitation increased rapidly in the 1980s and 1990s (Figure 2). This expansion was driven by the increase in the number of men and women aged under 30 cohabiting, often as a prelude to marriage. The proportions cohabiting

among those in their late thirties and forties also increased from the mid-1990s onwards. Very recently, the proportions cohabiting at the youngest age (16-24) have decreased consistent with a postponement of leaving home and family formation (Berrington and Stone, 2014).

The rise in cohabitation has not completely offset the decline in marriage at younger ages such that fewer men and women have experienced a co-residential partnership by age 25 nowadays as compared to the early 1980s (Beaujouan and Ní Bhrolcháin, 2011).

Previous UK research has highlighted significant heterogeneity in the meaning of cohabitation. Not only are there differences between couples, but the meaning can also vary according to life course stage (Berrington et al., 2015). For more advantaged young adults, cohabitation

may be a response to delayed marriage and family formation, often taking place when living away from the parental home (Ní Bhrolcháin & Beaujouan, 2013). For others, cohabitation may provide a living arrangement that reflects economic uncertainty (Perelli-Harris et al., 2010). Cohabitation at some point in the life course has undoubtedly become a normative behaviour, with over 8 out of 10 marriages in England and Wales taking place where the couple were living at the same address prior to the wedding (ONS, 2014a).

### Childbearing within cohabitation

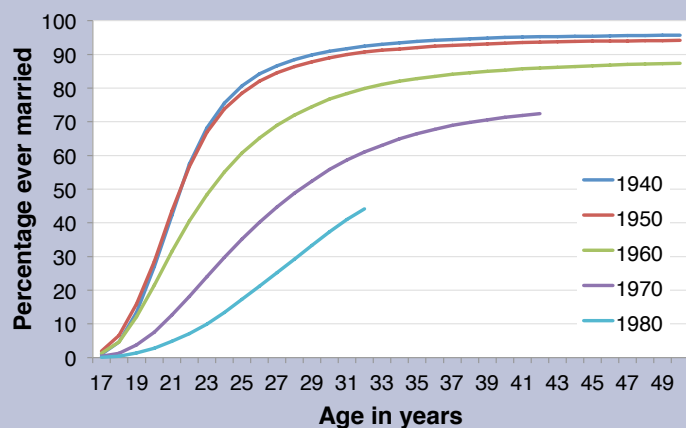
Increasingly cohabitation is a setting for childbearing. The percentage of live births in England and Wales that are born to cohabiting couples was around one in ten in 1986 but increased to around one quarter of births in 2003 and just under a third of births in 2013 (ONS, 2014b). Consequently, the proportion of UK families with dependent children that are cohabiting couple families now stands at 15% (ONS, 2015). In Britain, as in many European countries, women with low levels of education have a significantly greater risk of having first births in cohabitation than women with higher levels of education (Perelli-Harris et al. 2010). Evidence from focus group research in Southampton also suggests that high-educated groups may have a greater expectation than low-educated groups that childbearing will follow marriage (Berrington et al., 2015).

### The outcome of cohabiting partnerships

Children born to cohabiting couples may see their parents marry, separate or both. Earlier analyses by Beaujouan and Ní Bhrolcháin (2011) of the General Household Survey / General Lifestyle Survey suggested that the percentage of cohabiting partnerships begun in Britain that separate within five years had been increasing. Of partnerships begun in the period 2000-2004, around one quarter continued after five years, with four in ten couples marrying and 35% separating. Life table analyses for partnerships entered into in more recent years are required to establish whether this trend has continued to increase or has stabilised.

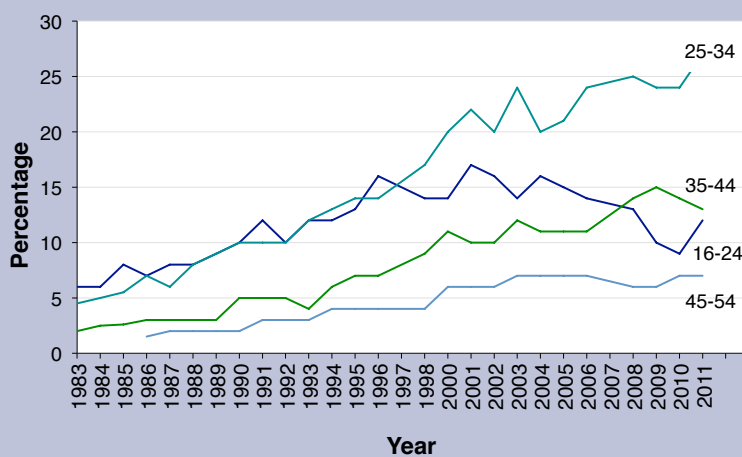
Much media and policy attention has focused on the instability of cohabiting partnerships as compared to marriage. At the overall - aggregate - level, cohabiting partnerships are more likely to dissolve than marriages. However, this does not necessarily mean that it is cohabitation itself that makes the partnership more unstable than marriage. The additional instability of cohabiting partnerships has much to do with the socio-demographic circumstances of those who are cohabiting, as compared to married (Crawford et al., 2011). In particular cohabitants tend to be younger and have lower average incomes, which are associated with a higher risk of partnership instability (Crawford et al., 2011).

Figure 1: Percentage of women ever married by age. England and Wales birth cohorts 1940 to 1980



Source: ONS, 2014a

Figure 2: Percentage of females currently cohabiting, by age group, 16-54 year olds, Britain 1983-2011



Source: General Household Survey / General Lifestyle Survey

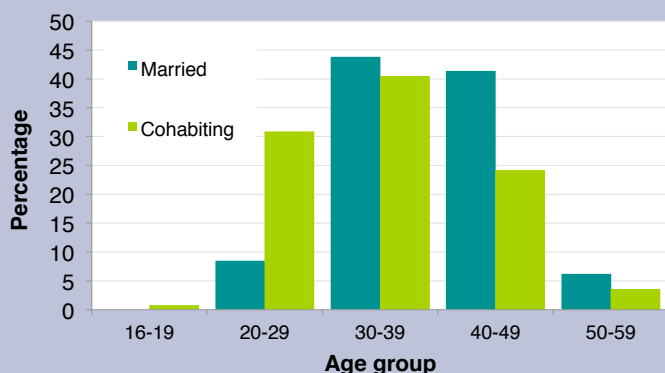
## Characteristics of cohabiting and married couples with dependent children.

In this section we focus on mothers with at least one child aged under 16 and use data from wave 4 (2012/2013) of the Understanding Society survey to compare the characteristics of married and cohabiting couples. As Figure 3 shows, cohabiting mothers tend to be substantially younger than married mothers – nearly a third of the cohabiting group are aged 20-29 years, compared with just 9% of the married group. In contrast, 41% of married mothers are aged 40-49, compared with 24% of cohabiting mothers.

The socioeconomic characteristics of married and cohabiting families are also different (Table 1). Married couples are much more likely to live in an owner-occupied residence than cohabiting families (77% vs 46%), while nearly a third of cohabiting families live in socially rented accommodation. To a large extent, this is likely to be a reflection of the age differences described above, such that married families, being older, are more likely to have made the transition to home ownership. However, socio-economic differences may also contribute.

Whilst around one half of the married mothers have a degree-level qualification, this is only around one third of cohabiting mothers. Whilst twice as many cohabiting mothers have no qualifications (8%) compared to married mothers (4%). Cohabiting mothers are significantly less likely to be in employment than married mothers and children living in cohabiting couple families are also more likely to be in a family where neither parent is in work or education. Since research suggests that

Figure 3: Age distribution of married and cohabiting mothers with at least one child under 16 years



Source: Weighted analyses of Understanding Society, Wave 4 (2012-13)

job loss and financial stress are associated with an increased risk of partnership dissolution (Blekesaune, 2008; Doiron and Mendolia, 2012), the less advantaged financial situation of cohabitators might contribute to their instability.

Furthermore, couples may be selected into cohabitation rather than marriage on the basis of differences in attitudes towards the family. As Table 1 shows, cohabiting families are less religiously active: one quarter of married couple families attend a religious service at least once a month compared to 7% of cohabiting families.

Table 1: Characteristics of married and cohabiting women living with a partner and at least one child under the age of 16 years, UK 2012-13

|  | Married<br>(n=4,646) | Cohabiting<br>(n=1,182) | Total<br>(n=5,828) |
|--|----------------------|-------------------------|--------------------|
| Household income percentile <sup>a</sup>         |                      |                         |                    |
| 25%  | £1125.49             | £988.07                 | £1093.42           |
| 50%  | £1478.79             | £1279.92                | £1433.94           |
| 75%  | £1952.08             | £1667.49                | £1902.28           |
| Mother's economic activity                       |                      |                         |                    |
| Employed   | 75.2%                | 62.5%                   | 72.5%              |
| In education                                     | 0.8%                 | 1.7%                    | 1.0%               |
| Home/Family                                      | 20.4%                | 27.0%                   | 21.8%              |
| Inactive   | 1.8%                 | 2.9%                    | 2.1%               |
| Unemployed                                       | 1.8%                 | 5.9%                    | 2.6%               |
| Neither parent in work or education <sup>b</sup> | 5.5%                 | 13.1%                   | 7.1%               |
| Housing tenure                                   |                      |                         |                    |
| Owner-occupied                                   | 77.2%                | 46.1%                   | 70.6%              |
| Private rented                                   | 11.4%                | 22.4%                   | 13.7%              |
| Social rented                                    | 11.4%                | 31.6%                   | 15.7%              |
| Mother's education                               |                      |                         |                    |
| Degree   | 51.8%                | 32.7%                   | 47.8%              |
| A level  | 17.8%                | 20.9%                   | 18.4%              |
| GCSE etc   | 25.7%                | 37.4%                   | 28.2%              |
| No quals   | 3.9%                 | 8.0%                    | 4.7%               |
| Unknown  | 0.9%                 | 0.9%                    | 0.9%               |
| How often attends religious services             |                      |                         |                    |
| Never/rarely                                     | 50.9%                | 76.2%                   | 56.2%              |
| At least yearly                                  | 21.7%                | 14.9%                   | 20.3%              |
| At least monthly                                 | 24.7%                | 7.0%                    | 21.0%              |
| Unknown  | 2.7%                 | 1.9%                    | 2.5%               |

<sup>a</sup> Equivalised net household income, monthly

<sup>b</sup> Reduced sample due to missing information on some fathers' economic activity – total n=5,664

Source: Weighted analyses of Understanding Society, Wave 4 (2012-13)

## Summary

Cohabitation, particularly in the early stages of a relationship, has become a normative behaviour in the UK. Childbearing within cohabitation has increased steadily since the 1980s: currently one in three children is born to cohabiting parents. Childbearing within cohabitation is slightly more common among couples with poorer socio-economic characteristics consistent with qualitative research suggesting that many young adults with higher levels of education continue to expect to marry before having their children (Berrington et al., 2015). Cohabitation remains relatively short-lived, with couples marrying

either before or after the birth of their children, or experiencing partnership dissolution. Lone parent families are increasingly being formed through the dissolution of cohabiting partnerships.

The findings from the Understanding Society survey remind us that it is important to consider the selection of individuals with different economic resources and personal characteristics into cohabiting versus marital unions. This means that simple comparisons, for example of partnership stability or outcomes for children of married versus cohabiting partnerships, can potentially be misleading.

## Acknowledgements:

The Understanding Society Survey is conducted by the Institute for Social and Economic Research at the University of Essex. Access to the data is with the permission of the UK Data Service.

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