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# Cohabiting Couples With Lower Education Levels Marry Less. Is This Because They Do Not Want To?

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## SUMMARY

Today, nearly two-thirds of first marriages are preceded by cohabitation, but even as living together has increasingly become part of the marriage process, fewer cohabiting couples get married and an increasing proportion break up within three years.

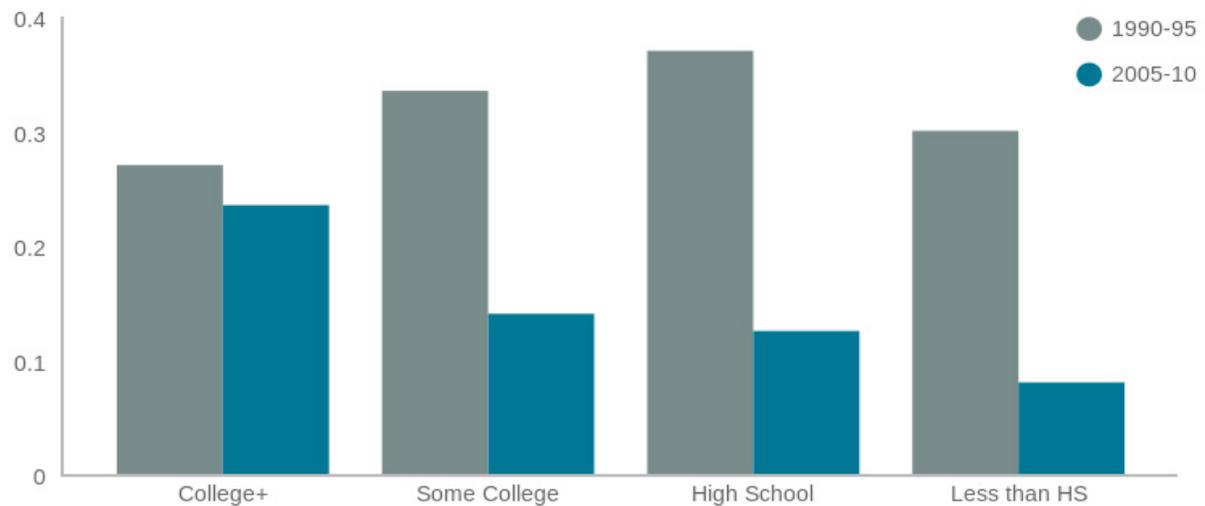
This study looks at the National Study of Family Growth at two time points, 1995 and 2006-2010, to show that cohabiting college-educated women are more likely to transition to marriage than less-educated women, even though they share the same marriage intentions when they begin living with their partners. The authors suggest that even while social ideas about the necessity of marriage are changing over time, structural barriers may be preventing some people who want to get married from securing resources for stable family life.

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## KEY FINDINGS

- > Couples who cohabit have become less likely to marry and more likely to split up, but the decline in marriage is concentrated among the less educated.
- > Among college-educated women who began a cohabiting relationship between 2005 and 2010, 46 percent married by the end of the third year, unchanged from 1990-95.
- > In recent years, less than 20 percent of women with just a high school education marry their cohabiting partners within three years, down from over 40 percent in 1990-95.
- > It's not a difference in desire for marriage between the college-educated and less-educated women that makes the college-educated women more likely to marry. Women of all education levels have equal intentions to marry when they start living together, about 45%. This suggests that the barriers to marriage are bigger for the less educated.

### ANNUAL PROBABILITY OF MARRIAGE BY EDUCATION



This chart details the predicted annual probability of marriage by education for two groups of couples: those who started living together in the years 1990-1995 and 2005-2010. The chart demonstrates that the decline in marriage from 1990-1995 to 2005-2010 was concentrated among the less educated. For college-educated women, there was no significant decline over time.

### POLICY IMPLICATIONS

Our research shows comparable levels of intentions to marry among all groups of women, which indicates that attitudes toward marriage are not a key factor in the lower marriage rates among less-educated cohabitating couples. Policies designed to support marriage should focus on reducing the economic barriers to marriage, especially among the less educated, rather than attempt to increase the couples' desire to commit to marriage. For example, other research provides some evidence that job training to increase the employability of young men and women from disadvantaged communities – as well as income supplements to working poor adults – can increase marriage.<sup>1</sup>

<sup>1</sup>Schneider, D. (2015). "Lessons learned from non-marriage experiments." *Future of Children* 25(2). 115-178.

### REFERENCE

Kuo, J. C. & Raley, R. K. (2016). Diverging patterns of union transition among cohabitators by race-ethnicity and education: Trends and marital intentions. *Demography*, 53(4), 921-935. <http://link.springer.com/article/10.1007/s13524-016-0483-9>

### SUGGESTED CITATION

Raley, R. K. (2016). Cohabiting couples with lower education levels marry less. Is this because they do not want to? *PRC Research Brief*, 1(3). <http://doi.org/10.15781/T2DV1CN96>



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