PLAYING HOUSE: THE EFFECTS OF PREMARITAL COHABITATION ON MARITAL SATISFACTION

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Marriage and Family Therapy

by

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DEDICATION

This thesis is dedicated to all my family and friends who have supported me throughout the years in my academic career. I would especially like to thank my family who have always been there for me and have showered me with unconditional love and support. Thank you for being my motivation and for inspiring me to accomplish anything I set my mind to. I would also like to dedicate this to all the couples in the world who believe that love does conquer all.
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ABSTRACT

PLAYING HOUSE: THE EFFECTS OF PREMARITAL COHABITATION ON MARITAL SATISFACTION

by

Jolene Jayne Bajnath

Master of Science in Counseling

Marriage and Family Therapy

This study was designed to examine the relationship between premarital cohabitation and marital satisfaction. Researchers suggest that there is a “cohabitation effect” in that there were higher reports of divorce, and lower levels of marital satisfaction, when couples cohabitated before marriage. In this study, 147 heterosexual individuals that were married were surveyed. Subjects answered a series of nine questions (including demographic information) that inquired into aspects of their current marriage. Four different research questions were tested investigating the effects of premarital cohabitation on marital satisfaction, commitment, length of time of dating before cohabitation, and length of time between cohabitation and marriage. Results indicated that there was a statistically significant difference in marital satisfaction between couples that cohabitated before marriage and those that did not. Furthermore, age and income were found to have a statistically significant impact on whether couples cohabitated before marriage.
CHAPTER I INTRODUCTION

“Love is composed of a single soul inhabiting two bodies.”

Aristotle

Premarital cohabitation among couples has been a popular trend in today’s society. In 1970, there were 500,000 cohabiting couples recorded in the United States, whereas today this number has increased to more than 4.2 million couples cohabiting (U.S. Bureau of the Census, 1999). Many couples tend to live with the belief that one does not truly know someone until you have lived with them (Thornton & Young-DeMarco, 2001). “The belief that cohabitation is an important prelude to marriage rests on the assumption that cohabitation serves to screen out potentially incompatible mates more effectively than does traditional courtship.” (DeMaris & Rao, 1992). Additionally, many couples believe that living together before marriage is a good way to “test the waters” in a relationship (Johnson et al., 2002). Unfortunately, researchers suggest that couples who cohabitate before getting engaged has led to lower rates of marital satisfaction and more cases of divorce (Rhoades et al., 2006). Multiple studies have shown evidence that higher numbers of premarital cohabitation are associated with higher instances of divorce (Lichter & Qian, 2005), known as the “cohabitation effect”.

The question remains as to why there have been so many negative associations made with living together before a commitment. Some of the negative associations made with cohabitation are out of wedlock births, delay in marriage, and higher marital disputes (Teachman & Polonko, 1990). These outcomes further emphasizes the various stressors that may contribute to the dissolution of marriage triggered from premarital cohabitation. Living together before marriage, having lived with multiple partners, or
living together for longer durations before marriage has also been associated with increased divorce rates (Axinn & Barber, 1997). Another significant negative finding with premarital cohabitation is that it is associated with a greater chance of domestic violence and aggression due to the decrease of communication and higher instances of arguments (Brownridge & Halli, 2000). As the number of risks increase with premarital cohabitation so does the number of couples who choose to engage in the act.

**Statement of Problem**

Premarital cohabitation is an ongoing development among couples (Lichter & Qian, 2005). This popular developmental milestone in the life cycle of a relationship is only becoming more common and concerning as divorce rates increase. Further investigation to understand why premarital cohabitation leads to divorce is necessary. We need to understand which variables of premarital cohabitation contribute to an increase in marital dissolution and lower rates of satisfaction in order to combat the final stage of a relationship, divorce.

**Purpose Statement**

The purpose of this study was to examine whether or not living with one’s spouse prior to marriage leads to an increase (or decrease) in marital satisfaction. Prior researchers have suggested that there is a “cohabitation effect” that leads to lower rates of marital satisfaction and higher rates of divorce when cohabiting before a commitment is made (Lichter & Qian, 2005). This study will contribute to the body of literature on the cohabitation effect through examination of the correlation of variables such as length of dating, length of time between dating and cohabitating, relationship commitment made before living together, and the length of premarital cohabitation itself on the increase and
decrease in marital satisfaction. This study will also contribute to the field of marriage and family therapy by exploring the dynamics of couples and the role that premarital cohabitation plays, aiding therapists in the development of the couple’s treatment.

First, it was hypothesized that couples that cohabitated before being married would be likely to report lower levels of marital satisfaction than couples that did not cohabitate before getting married. Furthermore, prior researchers have suggested that couples that cohabitated before a commitment (i.e. engagement or intent of getting married) will report lower levels of marital satisfaction than those couples that cohabitated after a commitment was established. Additionally, it was hypothesized that couples who cohabitated longer before marriage will have higher levels of marital satisfaction than couples that did not cohabitate as long before getting married. Lastly, it was hypothesized that couples that dated for a longer duration before cohabitating will have higher levels of marital satisfaction than couples that dated for a shorter duration before cohabitating.

**Key Terms**

Premarital- To live with a romantic partner prior to marriage (Rhoades, Stanley, & Markman, 2012)

Cohabitation- Living with a partner or spouse (Rhoades, Stanley, & Markman, 2012)

Cohabitation Effect - The phenomenon that living together before marriage leads to higher divorce rates and lower marital stability (Rhoades, Stanley, & Markman, 2009)

Relationship Satisfaction- For the purpose of the current study, “relationship satisfaction” refers to the participant’s report on a scale ranging from **Very Dissatisfied, Somewhat, Dissatisfied, Neither Dissatisfied or Satisfied, Somewhat Satisfied, and Very Satisfied.**
Commitment- The act of being engaged or intent of getting married (Rhoades, Stanley, & Markman, 2009)

Couple- For the purpose of the current study, “couple” refers to a heterosexual male and female.

**Research Questions**

The research questions guiding this study on couples, cohabitation before and after marriage, and overall marital satisfaction were as follows:

1. Do couples that cohabitate before being married report higher levels of martial satisfaction than couples that do not cohabitate before getting married?

2. Do couples that cohabitate before a commitment (i.e. engagement or intent of getting married) report higher levels of marital satisfaction than couples that cohabitate after a commitment was established?

3. Do couples that cohabitate for a long period of time before marriage report higher levels of marital satisfaction than couples that do not cohabitate as long before getting married?

4. Do couples that date for a longer duration before cohabitating report higher levels of marital satisfaction than couples that date for a shorter duration before cohabitating?
Summary

The following studies in Chapter Two will further support the claim that premarital cohabitation leads to an increase in marital instability and lowers rates of satisfaction. In Chapter Three, the design of the study will be further explored, detailing the instruments and procedures involved. Chapter 4 will discuss what types of methods were used to test the hypothesis, indicate whether the results supported the hypothesis, and demonstrate major findings. Finally, Chapter Five will discuss the results of the study’s findings, identify limitations and ideas for future researchers, and address new implications for the field of marriage and family.
CHAPTER II REVIEW OF THE LITERATURE

The “cohabitation effect has been a prominent result of premarital cohabitation (Rhoades, Stanley, & Markman, 2012). In this chapter, I will be reviewing literature that explores in depth the numerous factors that have attributed to the “cohabitation effect”. I will present articles that have tested premarital cohabitation with different variables such as intent to marry, length, communication, and gender to see its effects and implications on the life cycle of a relationship. The literature will not only review the effects of premarital cohabitation on relationship satisfaction, but also stability, quality, and duration.

The “Cohabitation Effect”

The cohabitation effect is a popular theme throughout the literature on premarital cohabitation. It refers to the reputation of lower levels of satisfaction and high rates of divorce among couples who cohabitate before marriage. Thomson and Colella (1992) wanted to examine this effect for themselves. They took in consideration the different reasons for the cohabitation effect. They theorized that selection and commitment were two major factors when observing the popular decrease in marital stability. Thomson and Colella (1992) believed that couples who cohabitate rather than marry may see the relationship as being safer in terms of happiness and long-term commitment (Thomson & Colella, 1992).

Thomson and Colella (1992) assessed the cohabitation effect using a sample size of 1,138 heterosexual couples. A questionnaire was given to the couples to assess the different couples on marital stability and their cohabitation experience. The results demonstrated that couples who cohabitated before marriage had higher reports of divorce
and high reports of marital distress compared to those couples who did not premaritally cohabitate. The researchers also saw a trend that couples who cohabitated before marriage reported that their views on marriage were more individualistic than couples who did not cohabitate (Thomson & Colella, 1992).

DeMaris and Rao (1992) examined if premarital cohabitation meant that couples were at higher risk for ending their marriages sooner than couples that did not cohabitate before marriage. The authors took in account the “cohabitation effect” as so popularly mentioned in other studies. They were aware that couples used premarital cohabitation as a filter of who would be a good mate down the road, but they wanted to know how long did down the road mean. The researchers wanted to see against previously collected data of whether or not marriages that were formed after cohabitating first were still intact (DeMaris & Rao, 1992).

There were many different variables that were taken into account when looking at how premarital cohabitation would affect marriage (DeMaris & Rao, 1992). The variables were as follows, they observed race, first marital status, age, education, and whether or not there were children involved. They also tested the data set according to each gender’s response to see if there would be a gender effect. DeMaris and Rao (1992) ran a chi-square analysis on a sample of 1,593 males and 1,707 females. The results demonstrated that cohabitating before marriage had a higher risk of instability and a higher chance to disintegrate at any given point in time regardless of age versus those couples that only cohabitated after being married. When testing for a gender effect, the researchers saw that the effect for cohabitation was positive and significant for both males and females. They were also able to see in the results higher rates of marriage
dissolution when childbearing played a role in the family. Again it was evident that there is a link between living together before marriage and dissolution of marriage. DeMaris and Rao (1992) believe that the results along with other results of the “cohabitation effect” can be attributed to simply spending more time in union versus married couples who did not cohabitate prior to getting married. More testing of different variables is needed to see what causes this pattern (DeMaris & Rao, 1992).

DeMaris and MacDonald (1993) examined the instability of marriages that was triggered due to premarital cohabitation. The researchers believed that couples who move toward cohabitating were of the unconventional or nontraditional crowd (DeMaris & MacDonald, 1993). DeMaris and MacDonald (1993) define the term “unconventional” as an individual’s autonomy that reject the idea of control over one’s behavior. The behaviors that “unconventional” couples engage in are premarital cohabitation, sex, divorce, and single parenting (DeMaris & MacDonald, 1993). They believed that these people were of greater risk for divorce and marital instability. Their hypothesis was that cohabitation appealed more to unconventional people and that these couples have higher marital instability. (DeMaris & MacDonald, 1993).

DeMaris and MacDonald (1993) used a survey was used to measure their hypotheses on a sample of 881 individuals, including 463 males and 418 females. The survey had questions that were geared to measure the following constructs: attractiveness of cohabitation, premarital cohabitation status, marital instability, unconventionality, and dimensions of unconventionality (DeMaris & MacDonald, 1993).

The researchers found that for both men and women, conservative attitudes towards sex were associated with a conventional lifestyle which steered away from
premarital cohabitation (DeMaris & MacDonald, 1993). Parental obligations presented
couples with a more conventional attitude as well, but would lead to premarital
cohabitation still. The researchers were unable to provide evidence for unconventional
attitudes attracting others with the same attitudes. They also found that unconventional
attitudes towards working mothers led to higher marital instability rates. Serial
cohabitators were found to have higher odds of instability compared to never cohabitating
at all. In conclusion, there was evidence that premarital cohabitation was indeed more
attractive to unconventional attitudes, but was not able to see evidence that
unconventional family attitudes led to marital instability (DeMaris & MacDonald, 1993).

**Gender Effects**

A study by Rhoades, Stanley, and Markman (2006) examined why cohabitation
before marriage has had the reputation of lowering marital satisfaction. Rhoades et al.
(2006) particularly wanted to measure if gender was associated in this decrease of marital
satisfaction by measuring dedication and constraint. The researchers gathered 306
heterosexual couples through religious groups who were planning to get married. The
participants were randomly assigned to three types of premarital training assessments.
The couples were assessed using different measures such as demographic information,
relationship adjustment, and dedication prior to their marriage and before any of the
premarital training. The couples were then assessed after the premarital training.
Dedication was defined based on a 14 item scale commitment inventory. The inventory
contained questions in regards to how strongly you considered you partner apart of one’s
future plans. Each question was rated from 1(strongly disagree) to 7(strongly agree). The
time periods between the assessments were between 2 to 10 weeks. The data was
analyzed using a preliminary chi-square analyses and analyses of variances (Rhoades, Stanley, & Markman, 2006).

Rhoades et al., (2006) found a significant interaction that supported their hypothesis that gender indeed played a role in the dedication between couples who cohabitated before marriage and dedication between partners before marriage and during the beginning of their marriage. The authors defined dedication as “intrinsic interpersonal commitment and is characterized by a sense of working as a team or as a “we” (i.e., couple identity), a desire for a long-term future together, a readiness to give one's partner or the relationship high priority, and a willingness to make personal sacrifices for the good of one's partner or relationship” (Rhoades, Stanley, & Markman, 2006, p.553) The researchers also found that men who lived with their partners before they became engaged were less dedicated to their partners than men who did not cohabitate before being engaged. Another significant finding was that husbands had a decrease in dedication compared to their wives’ dedication to them. This study suggests that dedication and commitment prior to cohabitating together has a significant effect in the satisfaction of marriage after cohabitation. The study also provides evidence that dedication and gender have an effect as well on cohabitating before marriage (Rhoades, Stanley, & Markman, 2006).

Relationship Satisfaction and Quality

Brown (2003) similar to the previously reviewed study tested again the idea of cohabitating leading to marriage and its effect on relationship satisfaction. According to Brown’s research, she found that although cohabitation is a stepping stone for most couples that lead into marriage, cohabitation is indeed considered a long term and
permanent milestone for other couples. She wanted to test the instability rate of these couples compared to married couples and also with couples who were eventually going to get married. Brown saw some revelations as she analyzed past studies and found that the act of being married can improve some aspects of relationships in which they are cohabitating. An example of this would be that cohabitators are less likely to use violence to solve problems after being married (Brown, 2003).

Brown’s (2003) analysis of the different relationships, cohabitation and marriages, relied upon two different distinct dimensions of marital quality. One was happiness and interaction and the other was marital disagreements and instability (Brown, 2003). 13,007 couples were interviewed about their unions, comparing marriages and cohabitating unions of no more than 10 years on a scale of 1 to 7 where 1=very unhappy and 7=very happy. Brown (2003) found that couples who cohabitated only experienced declines in their relationship quality that were similar to those in marital unions. She also found that duration played a role in how stable the cohabiting unions were. With this being said, Brown found that couples who were planning to get married had lower rates of relationship instability. Lastly, results demonstrated that couples who did not transform into marriages were disrupted in their life cycle by high instability rates (Brown, 2003).

Brown and Booth (1996) evaluated cohabitation in comparison to marriage. They ran an analysis using data from the 1978-1988 National Survey of Families and Households and examined the quality of African American and Caucasian American couples. Brown and Booth (1996) analyzed the family dynamics of 13,017 individuals. The sample consisted of newly formed cohabiting and marital relationships that were
less than 5 years old (Brown & Booth, 1996).

Relationship quality was measured across five different aspects. The researchers looked at disagreement, fairness, happiness, conflict management, and interaction (Brown & Booth, 1996). Other factors that were taken in consideration were whether or not the couples has plans to get married, whether or not they had children and months spent in the relationship (Brown & Booth, 1996).

The results indicated that in general, cohabitating couples reported poorer relationship satisfaction than married couples (Brown & Booth, 1996). The researchers did find that when the cohabitating couples did have plans to marry they were more closely related in relationship quality to married couples. The standardized coefficients range from 0.06 to 0.10. The findings indicated that those who cohabitated had poorer relationship quality than married couples and had a higher frequency of disagreements (Brown & Booth, 1996).

Evidence was provided that cohabitating couples reported more interaction with their partners than married couples (Brown & Booth, 1996). Cohabiting couples who were not planning to marry reported longer unions and had most likely cohabited with other partners as well in previous relationships. The overall significant finding of this study was that cohabitation is indeed similar to marriage and is seen as a step before marriage. Commitment plays a significant role in the quality of the relationship for cohabitating couples. Plans to marry play a role in the relationship satisfaction in that it increases the duration and rate of the relationship (Brown & Booth, 1996).

Murrow and Shi (2010) looked at the purposes of cohabitation and the influence on relationship quality. Like the prior studies discussed a variable of relationship
satisfaction was the dependent variable when researching the different independent variables related to cohabitation. The researchers of this study wanted to expand on prior research of cohabitating couples, and explore a missing piece “that examined purposes for cohabitation by dimension, in order to highlight the multitude of purposes cohabitation serves for couples and the fluidity of the cohabitation process” (Murrow & Shi, 2010, p.401), and further whether these purposes influenced relationship quality.

The sample studied was heterosexual couples who were cohabitating between the ages of 18 and 35, and have been living together for at least 3 months. The participants responded to a questionnaire online. A total of 139 participants responded to the questionnaire, 77% of them being female and 82% of them being male. Additional factors were accounted for including, previous cohabitation experience, and presence of children in the household, education level, and annual income. Participants did reveal additional factors that included other reasons for cohabitation which included convenience, financial reasons, relationship dynamics, romantic reasons, etc. To test relationship quality, the Dyadic Adjustment Scale was used with both married and cohabitating couples (Murrow & Shi, 2010).

The study revealed through a survey questionnaire, three types of purposes for cohabitation, which included, precursor to marriage group, the trial marriage group, and the co-residential dating group. The researchers found that there was a relationship between purpose for cohabitating and relationship quality, and that cohabitating as a precursor to marriage has a positive effect on relationship quality (Murrow & Shi, 2010). Specifically, the precursor to marriage group had a significant positive effect on relationship. An interesting additional finding revealed that when partner’s income was
controlled, the purpose for cohabitation was significantly related.

**Intimacy**

Moore, McCabe, and Brink (2001) examined the correlations between intimacy and relationship satisfaction among couples in different stages of their relationship. The study included several variables that focused on “the association between intimacy and dyadic adjustment, as well as the congruence of both partners’ rating, in different types of relationships, where couples have been together for different lengths of time” (Moore, McCabe, & Brink, 2001, p.36). The different relationships included dating, living together, or married. The study consisted of 87 heterosexual couples who were assessed on two different scales. The first one was *The Personal Assessment of Intimacy in Relationships Scale* and the second one was *The Dyadic Adjustment Scale* (Moore, McCabe, & Brink, 2001). The researchers found that there was a trend for more agreement between couples on levels on intimacy and relationship adjustment as they went from dating, to living together, to married. Married couples had higher levels of agreement on their level of dyadic consensus and affectional expression then did dating couples, but the dating couples had higher levels agreement on their communication then both married and couples living together.

This result seemed consistent with the thought that couples who are dating, have spent less time with one another, and may be more focused on getting to know one another, which would mean there would likely be more communication going on in general. Overall, married couples showed more congruence on their rating on factors such as cohesion and affectional expression, but females did rate communication higher. The study revealed that consistent with prior research, there was a strong association
between relationship satisfaction and intimacy.

Communication

In relation to communication, Cohan and Kleinbaum (2002) wanted to examine the communication patterns that occur with cohabitating couples. The authors used their knowledge of the cohabitation effect to determine what variables provide evidence for causality. The goal of their study was to examine the relationship between premarital cohabitation experience and marital communication. They wanted to understand the significant and increasing finding of why couples who cohabit before marriage have increased marital instability when compared to couples who do not cohabitate before marriage (Cohan & Kleinbaum, 2002).

Ninety-two couples recruited from their marriage licenses filing between June 1995 and June 1998 in central Pennsylvania, participated in this study (Cohan & Kleinbaum, 2002). The couples were eligible to participate if they had a spouse over 18 years old, had not previously been married, were married for 2 years or less, had no children and were not expecting any, native language was English, and had at least 10 years of schooling. There were 19 couples that did report that they had multiple experiences living with other partners. On average, couples in the study were married 11 months. The mean age for husbands and wives was 27 years old. Husbands and wives had an average of 16 years of education. The mean individual gross annual income was $24,000 for husbands and $17,000 for wives. Ninety-six percent of the husbands were White and 99% of the wives were White (Cohan & Kleinbaum, 2002).

After providing informed consent, spouses were interviewed independently, completed questionnaires, and participated in four videotaped conversations (Cohan &
Kleinbaum, 2002). When it was their turn, each spouse chose a marital problem to discuss for the 15-minute marital problem solving conversations. They were asked to choose a topic from a checklist of common problems and were instructed to work toward an equally agreeable solution. There were also two 10 minute conversations to assess behavior while seeking and offerings support. Spouses who chose the topic were asked to discuss a personal concern or an attribute they wanted to change or improve that was not a cause of marital strain (Cohan & Kleinbaum, 2002).

Multivariate analysis was used to interpret the results which suggested that spouses who cohabitated before marriage demonstrated more negative and less positive problem solving and support behaviors compared to spouses who did not cohabitate before marriage. The researchers found that living with a significant other prior to marriage was associated with more negative and less positive problem solving and support behavior during marriage. There was little evidence that spouses with multiple cohabitation experiences demonstrated significantly poorer communication compared to those with a single cohabitation experience (Cohan & Kleinbaum, 2002). This study illustrates that not only does the cohabitation effect lead to higher marital instability with couples who cohabitate before marriage, but also to higher negative and poor communication which is a vital factor in maintaining a higher quality relationship.

Jose, O’Leary, and Moyer (2010) were interested in the trend of many people living together before marriage despite the research being provided that shows negative associations with premarital cohabitation. The study was conducted using meta-analysis of studies that researched premarital cohabitation and its effects on relationship satisfaction. 973 articles were used to assess the dependent variables of interest. The
articles gathered had to meet criteria in which the couples were in heterosexual relationships, the studies done were cross-sectional or longitudinal, and had to be measuring marital quality and stability. The articles were published between 1980 and 2006 (Jose, O’Leary, & Moyer, 2010).

The researchers conducted a meta-analysis to see the effects of not only marital stability, but marital quality as well. Jose, O’Leary, and Moyer (2010) have seen that couples who stay living together without being married have still had lower rates of relationship satisfaction in comparison to those couples who marry. The research has shown that there seems to be a discrepancy between the commitment and dedication of partners leaving little to minimal risk to separate versus those couples who choose to divorce (Jose, O’Leary, & Moyer, 2010).

Results from this study revealed that couples living together before marriage had a higher range of negative outcomes in both stability and quality. Not only will there most likely be a shorter relationship, but the relationship will consist of poor quality such as in communication and commitment. Furthermore, the results indicated that couples living together before marriage, but who knew their partner was going to be the one they married had higher relationship quality and stability compared to those cohabitated only after being married. The result of this study provided evidence that couples who are cohabitating prior to marriage who will eventually marry attach more “long-term meaning” to living together (Jose, O’Leary, & Moyer, 2010).

Newcomb and Bentler (1980) were also under the assumption that longitudinal studies will be able to reveal predictors of marital success on couple who cohabitate. Background characteristics and personality were assessed on newly married couples and followed up
four years later to determine their marital status as well as children born, and areas of conflict. The sample consisted of 162 heterosexual couples and 68 of the couples came back for the follow assessment after 4 years. Multiple assessments were used to measure the different personality traits and marital status of the couples (Newcomb & Bentler, 1980).

The results demonstrated that there were no significant differences on divorce or relationship satisfaction between couples who cohabitated before marriage and after marriage. An interesting finding was that couples who cohabitated had lower rates of marital distress than couples who did not cohabitate before marriage and divorced. Couples who cohabitated before marriage had significantly less children than couples who cohabitated after marriage. The most interesting result, as a benefit of conducting a longitudinal study, was that couples who premaritally cohabitated longer reported less difficulty with marriage, friends, sex, and areas of conflict such as career and adultery (Newcomb & Bentler, 1980).

Manning and Cohen (2012) wanted to further evaluate the link between cohabitation and marital instability. The result of their study demonstrated that cohabitation had a non-significant relationship to marital instability. A gender difference was identified, showing that women who were engaged to their spouse at the onset of cohabitation experienced greater marital stability.

Data for Manning and Cohen’s (2012) study was collected from The National Survey of Family Growth (NSFG) that included a sample of 2,003 women and 1,483 men who were ages 15 through 44 in 2006-2008 and who had ever been married since 1996. The researchers limited their analysis to those respondents who lived with their spouse
prior to marriage. Life tables and survival models were used to look at the timing of marital instability among men and women separately. Basic bivariate contrasts and the life tables provided a picture of the relationship between cohabitation and marital stability (Manning & Cohen, 2012).

Results of Manning and Cohen’s (2012) study indicated that one third of married men and women were cohabitating with a commitment to marriage at the start of cohabitation. Half of the men and women who cohabitated with their spouse before marriage were committed to marry at the onset of cohabitating. Cohabitation appeared to have a non-significant relationship to marital instability for both men and women. The only connection that showed a relationship to marital instability were those of women who cohabited without being engaged, and further investigation in the research found that this may be explained by risk factors that include premarital fertility, family structure, educational attainment and number of premarital sex partners. For men, rates of instability were not different between those men who cohabitated and were engaged and those men who cohabitated and were not engaged. Again, different covariates among men, including race, education, and premarital fertility accounted for differences in marital dissolution (Manning & Cohen, 2012).

**Dating**

Similarly to cohabitating, dating has been a keen focus of interest to researchers. Rhoades, Stanley, and Markman (2012) wanted to examine the differences between living together and dating in terms of relationship quality. The researchers believed that there were developmental tasks with each phase in a relationship that have the capacity to create conflict. Some of these areas include sex, marital planning, aggression, and most
importantly communication (Rhoades, Stanley, and Markman, 2012)

The existing literature has made it difficult to study the comparisons between
dating and cohabitating due to the data being cross-sectional. Rhoades, Stanley and
Markman (2012) decided to measure different variables with different assessment tools.
The sample included 1,294 couples. A survey was conducted that assessed their
dedication, perceived likelihood of marriage, perceived constraints, marital constraints,
relationship satisfaction, negative communication, physical aggression, and sexual
frequency (Rhoades, Stanley, & Markman, 2012).

The results of the survey demonstrated that dedication and perceived likelihood of
marriage declined after cohabitation. Perceived and marital constraints increased after
cohabitation (Rhoades, Stanley, & Markman, 2012). Relationship satisfaction declined
after cohabitating as well. Negative communication and physical aggression was steady
before cohabitation and then increased at the time of moving in. Lastly, sexual frequency
increased at the time of moving in together and then decreased after cohabitating
(Rhoades, Stanley, & Markman, 2012). The results of this study support the idea that
developmental areas in the lifespan of a relationship can cause conflict and may increase
when merging two lifestyles together in a home.

Commitment and Premarital Cohabitation

Understanding commitment for marriage with one’s current partner has been an
area of interest for many researchers in terms of premarital cohabitation. Rhoades,
Stanley, and Markman (2009) studied whether the act of being engaged at the time of
cohabitating would have an effect on the satisfaction rate of the relationship. The
researchers hypothesized that married couples who cohabitated before being engaged
would report having lower marital quality, poor communication, and lower chance of staying married in the future when compared to couples who lived together after being engaged. Essentially the two groups being compared were those couples living together before engagement and those couples living together after engagement (Rhoades, Stanley, & Markman, 2009).

Participants for this study consisted of 1,050 married men and women. There were 523 men and 527 women (Rhoades, Stanley, & Markman, 2009). The sample included couples who were married between 1996 and 2007. The demographics of the participants were majority White and of middle class making between 35,000 to 40,000. The study was conducted using a telephone survey that asked the two groups to rate their satisfaction, dedication, communication, and confidence as to whether the relationship will last on a Likert scale from 1 to 5 with 1 varying from highly satisfied and strongly agree and 5 varying from highly dissatisfied and strongly disagree. The researchers also measure communication levels on a scale of 1 to 3 level with 1 meaning never and 3 meaning frequently (Rhoades, Stanley, & Markman, 2009).

The results indicated that those who cohabitated before engagement had higher reports of lower marital satisfaction than those couples who cohabitated after engagement (Rhoades, Stanley, & Markman, 2009). When testing the variables of satisfaction, dedication, and confidence of whether or not the relationship would last, couples who cohabitated before being engaged had lower scores than those who cohabitated after being engaged. These results were analyzed through a six way ANOVA to test the main effects of these variables on the premarital cohabitation history (Rhoades, Stanley, & Markman, 2009).
In a related study, Kline et al. (2004) also found that there was a significant influence on the act of being engaged and cohabitating. The authors tested the hypothesis that cohabitating before making an official commitment to getting married is correlated with an increased risk for negative marital outcomes such as decreased duration of the relationship and increased levels of instability when compared to those who cohabit after being engaged. The data collected was part of a present study that was assessing the effectiveness of a premarital training program: the Prevention and Relationship Enhancement Program. There were 306 heterosexual couples selected through different religious organizations that also held their wedding ceremonies (Kline et al., 2004).

The sample for this study was 87.7% White and the participants ranged in age from 18 to 45 years (Kline et al., 2004). The couples had been dating for about 37.05 months. At the premarriage assessment, 17 couples had one or more children from the current relationship or from a previous relationship. Analyses revealed that there were no significant differences among those who cohabited before engagement, after engagement, and not until marriage in terms of ethnicity, education level, length of relationship, or presence of children. Those who were not engaged yet reported higher incomes and were older than those in the currently married group. In addition, the currently married group reported higher religious beliefs than the before- and after-engagement cohabiters. There was no group that received more marital training than the other group which helped with any biases in the results (Kline et al., 2004).

Couples went to the facility that provided the training for the premarital assessment and then after the premarital training for their postmarriage assessment (Kline et al., 2004). On average, participant couples were married for about 9.67 years. During
their assessments, couples completed questionnaires individually and engaged in a videotaped problem-solving discussion together for 10 to 15 minutes (Kline et al., 2004). The videotaped discussions were focused on the most problematic or stressful areas of conflict for each couple. The problematic or stressful areas were determined using the Marital Agendas Protocol (Kline et al., 2004).

Kline et al. (2004) found that couples who cohabitated before engagement are at higher risk for problems in their relationship. The researchers also found that this risk for problems in the relationship will linger on into the couple’s marriage and may result in divorce. Additionally, the researchers found that there were very few differences in the risks for the couples who lived together after they were engaged. This result was also pertinent for those who waited until they were married to live together (Kline et al., 2004). The researchers suggest that the act of being engaged before cohabitating puts you at a lower risk of marital instability and also for those couples who wait until being engaged to live together (Kline et al., 2004).

**Duration and Premarital Cohabitation**

Skinner, Bahr, Crane, and Call (2002) explored the duration of relationship quality over time. Their area of focus was on three different subgroups. They first looked at long-term cohabitating couples. Secondly, they used longitudinal data over a five year span to examine cohabitation, marriage, and remarriage. Third, they compared the three different groups and within this group compared cohabitators who continue to cohabitate versus those who cohabitate and haven’t married yet (Skinner et al., 2002).

The sample size included 5,642 individuals, both men and women, using data from 1987 to 1993. Assessments were used to measure the following dimensions:
happiness, communication, fairness, and disagreements. The results demonstrated that for happiness, couples who continue to cohabitate had lower rates of happiness than couples who were cohabitating, but just had not married yet. The only significant result in communication was that couples who were married once before had lower rates of communication compared to the other groups. For the fairness construct, couples who had cohabitated for 5 years had lower rates of fairness than married couples who did not cohabitate prior to marriage. Remarried couples also had lower rates of fairness than married couples who had not cohabitated prior to marriage. Disagreements were higher in households where couples had children and were in longer relationships than others (Skinner et al., 2002).

Based on the same notion as the last study, Teachman and Polonko (1990) also wanted to see if time spent together as a couple is the real predictor for marital dissolution or if it was specifically cohabitating before marriage. In other words, the researchers wanted to see if the longer a couple waits to get married affects the stability and rate of marital dissolution. Teachman and Polonko (1990) argue that the duration of a relationship is the leading cause to dissolution of marriages regardless of cohabiting and non-cohabitants. The study was done using a longitudinal sample of couples over a span of 10 years. The sample size consisted of 4,354 women and 3,837 men. They were followed throughout their relationship and were surveyed. They were separated into two groups: cohabitants before marriage and cohabitants after marriage (Teachman & Polonko, 1990).

The researchers have based their hypothesis on research that has suggested that there are characteristics to couples who live together and characteristics of couples who
do not live together. These include multiple times cohabitating, children, and a trial to see whether or not they are with the “right” partner (Teachman & Polonko, 1990).

Prior researchers have suggested that couples who cohabit before getting married have a different mindset and therefore are affected by a longer duration of time spent together (Bennett, Blanc, & Bloom, 1988). Although Teachman and Polonko (1990) are not denying that there is indeed a “cohabitation effect” they believe that there is no difference between couples who premaritally cohabitate together and couples who do not when you solely look at the duration of the relationship (Teachman & Polonko, 1990).

Teachman and Polonko (1990) found that there were indeed higher divorce rates amongst those that cohabitated before marriage than those that waited to cohabitate. The researchers went a step further and saw that cohabitants before marriage were less committed and moved in together for reasons outside of the relationship such as finances and children. Premarital birth and age of the couple were the two most important factors in predicting marital dissolution. Children were considered stressors and decreased duration of the length of time couples cohabitated before marriage. The results also indicated that the younger in age the couple is when forming this union, the higher your chance was for separation and or divorce versus those who waited later in life to live together. The data also demonstrated that the couples who waited to commit had higher SES and educational background (Teachman & Polonko, 1990).

In comparison to the hypothesis of duration causing a dissolution of marriage regardless of premarital cohabitation, the results indicated that the duration hypothesis in terms of cohabitating did not play a role a significant role in the dissolution of marriages.
Teachman and Polonko (1990) found that regardless of being married or not, the rates of dissolution of marriage were the same for non-cohabitants and cohabitants. In other words, if a cohabitating couple lived together for two years and have been married for one, it would have the same rates of dissolution for a couple married for 3 years (Teachman & Polonko, 1990).

**Synthesis of the Literature**

The articles reviewed focused on the growing trend of premarital cohabitation and its effects on marital stability and satisfaction dating back all the way to the 1980’s. The research presented provided explanations about the “cohabitation effect” and the different variables explored such as duration of relationship, gender, communication levels, and ages of participants.

A notable finding is that couples who move in together with plans of getting married had higher rates of marital satisfaction (Kline et al., 2004), indicating that there are precursors that can combat the “cohabitation effect”. Newcomb and Bentler (1980) found that couples who premaritally cohabitated longer reported less difficulty with marriage illuminating the idea that time spent cohabitating before marriage also appeared to be another key variable that countered the “cohabitation effect”.

Much of the literature reviewed are replications of prior studies which strengthen the “cohabitation effect” research evidence. The literature reviewed supports the development of the hypothesis of the present study that living together before marriage leads to an increase in marital instability and lower rates of marital satisfaction (Rhoades, Stanley & Markman, 2006). Based on previous findings, four hypotheses were created in support of the “cohabitation effect”. The subsequent chapter will illustrate how these
hypotheses will be implemented using an original survey.
CHAPTER III METHODOLOGY

The current study will explore the disconnect between premarital cohabitation and marital satisfaction. I will explore different variables that will help shed light onto the different factors that play a role in the increase or decrease of marital satisfaction of couples who cohabitate. Based on previous literature, there has been a mass amount of evidence linking lower rates of marital satisfaction and higher rates of divorce to premarital cohabitation. The current study will focus on whether or not four factors: living together before marriage, length of dating before moving in, duration of premaritally cohabitating, and commitment interacts with the increase or decrease in marital satisfaction. The study will also be testing whether or not cohabitating again after being divorced play a role as well.

The current chapter will illustrate how the following hypotheses are tested: couples who cohabitate before being married have higher reports of low martial satisfaction rates than those couples who did not cohabit before getting married. Furthermore, couples who cohabitate before a commitment (i.e. engagement or intent of getting married) have higher reports of low marital satisfaction rates than those couples who cohabitated after a commitment was established (i.e. engagement or intent of getting married). Additionally, couples who have cohabitated longer before marriage have higher rates of marital satisfaction than couples who did not cohabitate as long before getting married.

Design

This study is a causal comparative investigation. Data was collected using a survey that inquired on the following variables: (a) length married to current partner, (b)
cohabiting before marriage, (c) length of cohabitation before marriage, (d) length of
dating before living in union, (e) commitment prior to cohabitation, (f) length spent
cohabitation before marriage, (g) previous marriages, (h) previous cohabitations with
partners, and (i) marital satisfaction (see Appendix D). Statistical analyses such as
correlations, comparing means, frequencies, t-tests, and chi-square analyses, were applied
in order to test the research questions of the study.

**Participants**

This research study was conducted with some basic assumptions relating to
subject participation:

1. Participants volunteered to be apart of the study without pressure from the
   researcher.
2. Participants were able to read English and understand the items on the survey
   since they live in the United States.
3. Participants answered the questionnaires to the best of their ability.

The sample included participants that were gathered through a sample of
convenience. The participants were recruited from a flyer posted on the popular social
media website Facebook (see Appendix A). The requirements to participate were that one
had to be over the age of 18, married, and in a heterosexual relationship. There were a
total of 147 participants. The majority of the participants were female, N= 103. The rest
were male, N= 44. The ages of the participants ranged from 34% between 26 to 35, 22%
between 36 to 45, 11% were over 50, 17% were between 46 to 55, and 14% were 35 or
less. The mean age was 38.79. Of the 147 participants, 30 had graduated from high
school or obtained a GED, 75 had obtained a college degree, and 42 had achieved
graduate/ professional status. Income level was reported with 83 making $71,000 and
above, 31 making $46,000 to $70,999, 21 making $21,000 to 45,999, 7 making $13,000
to $20,999, and 5 making less than $13,000. No data was collected on race or ethnicity.
Procedure

The study was conducted using a survey (see Appendix D). Participants were invited using the social media network, Facebook. Participants were instructed to read the qualifications of the study before proceeding to the survey. Participants were to read over the adult informed consent (see Appendix B) and were informed that by proceeding with the survey that was their agreement to the consent. They were also given their Bill of Rights to inform them of their rights as a participant (see Appendix C). Participants anonymously clicked on a link that directed them to the survey. No identifiable information was collected. The first half of the survey was all background/demographic information. This took approximately one to two minutes to complete. The second half of the survey contained questions pertaining to the participants’ marital status and marital satisfaction. This part took approximately between two to three minutes depending on their answers. After the participants completed the survey, a debriefing statement was attached with my contact info, research references, and purposes of the study (see Appendix E).

There was no compensation or reimbursement for participating in the study. No plans for deception were used on the participants. No copyrighted instrument was used when creating the survey since myself, the researcher, created it based on previous research findings. The study involved no more than minimal risk. There were no known harms or discomforts associated with this study beyond those encountered in normal daily life. There was a possibility of emotional discomfort during the survey due to the intimate nature of the questions. In case of this occurring, the participants had the option to discontinue the survey immediately. The survey closed after 3 months of being posted.
The data was then coded and analyzed using the Statistical Package for the Social Sciences (SPSS) version 19.
CHAPTER IV RESULTS

Previous literature has identified that premarital cohabitation has led to an increase in divorce rates, marital instability, and marital disruption. This chapter will present the results of the survey data as they pertain to each of the research questions tested in this study. Additional findings from the study will also be discussed.
<table>
<thead>
<tr>
<th>Demographic</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>GENDER</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>70.1%</td>
</tr>
<tr>
<td>Male</td>
<td>29.9%</td>
</tr>
<tr>
<td>INCOME</td>
<td></td>
</tr>
<tr>
<td>Less than 13,000</td>
<td>3.4%</td>
</tr>
<tr>
<td>$13,000 to $20,999</td>
<td>4.8%</td>
</tr>
<tr>
<td>$21,000 to $45,999</td>
<td>14.3%</td>
</tr>
<tr>
<td>$46,000 to $70,999</td>
<td>21.1%</td>
</tr>
<tr>
<td>$71,000 to above</td>
<td>56.5%</td>
</tr>
<tr>
<td>EDUCATION</td>
<td></td>
</tr>
<tr>
<td>High School/GED</td>
<td>20.4%</td>
</tr>
<tr>
<td>College Degree</td>
<td>51.0%</td>
</tr>
<tr>
<td>Graduate &amp; Professional</td>
<td>28.6%</td>
</tr>
<tr>
<td>AGE</td>
<td></td>
</tr>
<tr>
<td>25 or less</td>
<td>14.4%</td>
</tr>
<tr>
<td>26 to 35</td>
<td>34.2%</td>
</tr>
<tr>
<td>36 to 45</td>
<td>22.6%</td>
</tr>
<tr>
<td>46 to 55</td>
<td>17.1%</td>
</tr>
<tr>
<td>56 or more</td>
<td>11.6%</td>
</tr>
</tbody>
</table>
Demographics

Table 1 shows the demographic characteristics of the 147 study participants. Notice that the majority of the participants were female, $N=103$. The rest were male, $N=44$. The ages of the participants had a high range. 34% were between 26 to 35, 22% were between 36 to 45, 11% were over 50, 17% were between 46 to 55, and 14% were 35 or less. The mean age was 38.79. Of the 147 participants, 30 had graduated from high school or obtained a GED, 75 had obtained a college degree, and 42 had achieved graduate/professional status. Income level was reported with 83 making $71,000 and above, 31 making $46,000 to $70,999, 21 making $21,000 to 45,999, 7 making $13,000 to $20,999, and 5 making less than $13,000.
Table 2

Percentages for Cohabitation and Marriage Questionnaire Items (N=147)

<table>
<thead>
<tr>
<th>Questionnaire Item</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Did you cohabitate with your spouse before getting married?</td>
<td>52.4%</td>
<td>47.6%</td>
</tr>
<tr>
<td>4. Were you and your partner planning on moving in before you</td>
<td>53.0%</td>
<td>47.0%</td>
</tr>
<tr>
<td>got married?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Have you ever been married before?</td>
<td>7.5%</td>
<td>92.5%</td>
</tr>
<tr>
<td>7. Did you cohabitate before marrying your previous partner?</td>
<td>16.1%</td>
<td>83.9%</td>
</tr>
</tbody>
</table>

Table 2 shows the percentages of yes/no responses on various questionnaire items pertaining to cohabitation and marriage. Results indicated that 47.6% of the sample did not cohabitate before marriage, whereas 52.4% did cohabitate before marriage. In terms of commitment, 47.0% of couples were not planning on getting married prior to moving in together and 53.0% were planning on getting married prior to moving in together. Out of the sample, 92.5% of the couples had never been married before and 7.5% had been previously married. Lastly, for the couples who had been previously married, 83.9% did not cohabitate with that partner and 16.1% did cohabitate with that previous partner. In summary, these responses suggest that there was no significant difference between those that cohabitated before marriage and those who did not. As far as commitment, the results suggests that there was no significant difference between those that were planning to get married prior to moving in and those who were not. Additionally, the majority of the participants had never been married before and of those who had been previously
married, the majority did not cohabitate before marriage with that partner.
Table 3

*Frequencies of Marital Satisfaction (N=147)*

<table>
<thead>
<tr>
<th>Marital Satisfaction</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>34</td>
<td>23.1%</td>
</tr>
<tr>
<td>High</td>
<td>113</td>
<td>76.9%</td>
</tr>
</tbody>
</table>

Table 3 shows the responses of the participants when asked to rate their relationship satisfaction. A Likert scale was used with a scale from 1 (very dissatisfied) to 5 (very satisfied). These levels were then separated into two categories of low and high levels of satisfaction. The reason this variable was dichotomized into a high/low variable was because there were low N’s for some of the categories. Of the study sample, 23.1% reported low levels of satisfaction and 76.9% reported high rates of satisfaction. These results suggest that more participants reported high levels of marital satisfaction than low levels.
Table 4

*Descriptive Statistics for Cohabitation Scale Items*

<table>
<thead>
<tr>
<th>Item</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How long have you been married to your current partner (in years)?</td>
<td>147</td>
<td>0</td>
<td>52</td>
<td>12.06</td>
<td>12.40</td>
</tr>
<tr>
<td>3. How long did you and your partner date before deciding to move in together (in years)?</td>
<td>81</td>
<td>.17</td>
<td>15</td>
<td>2.06</td>
<td>2.30</td>
</tr>
<tr>
<td>5. How long after cohabitating did you get married (in years)?</td>
<td>79</td>
<td>0</td>
<td>12</td>
<td>2.23</td>
<td>2.17</td>
</tr>
</tbody>
</table>

Table 4 shows the number of years of participants have been married M= 12.06, SD= 12.40. Also in the table you’ll find that the number of years that couples dated before deciding to move in together was M= 2.06, SD= 2.30. Furthermore, the number of years that couples waited after cohabitating to get married was M= 2.23, SD= 2.17. These results suggest that the average amount of years that participants have been married is around 12 years and that the average wait time between dating and cohabitation was around two years. Additionally, the average amount of time between cohabitation and marriage was around two years as well.
Table 5

*Crosstabulation for Cohabitation and Marital Satisfaction*

<table>
<thead>
<tr>
<th>Item</th>
<th>Level of Marital Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
</tr>
<tr>
<td>2. Did you cohabitate with your spouse before getting married?</td>
<td>11</td>
</tr>
<tr>
<td>No</td>
<td>15.7%</td>
</tr>
<tr>
<td>Yes</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>29.9%</td>
</tr>
</tbody>
</table>

*Notes:* Chi-square = 4.13, $df = 1, p = .04

In order to test research question number one, a chi-square test was conducted to investigate the relationship between cohabitation and marital satisfaction. The first research question was: *Do couples that cohabitate before being married report higher levels of martial satisfaction than couples that do not cohabitate before getting married?*

Table 5 shows the results of a crosstabulation between cohabitation and marital satisfaction. Crosstabulation analysis revealed that for couples that did not cohabitate before marriage 15.7% reported lower satisfaction rates whereas 84.3% reported higher satisfaction levels. For the couples that did cohabitate together, 29.9% reported lower levels of satisfaction and 70.1% reported higher levels of satisfaction. The chi-square statistic was 4.13, which was statistically significant at the .05 level ($p = .04$). Thus, there was a statistically significant difference in marital satisfaction between couples that did and did not cohabitate before marriage.
Table 6

*Crosstabulation for Commitment and Marital Satisfaction*

<table>
<thead>
<tr>
<th>Item</th>
<th>Level of Marital Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
</tr>
<tr>
<td>No</td>
<td>9</td>
</tr>
<tr>
<td>Yes</td>
<td>16</td>
</tr>
</tbody>
</table>

*Notes: Chi-square = 1.73, df = 1, p = .19*

In order to test research question number two, a chi-square test was conducted to investigate the relationship between *cohabitation prior to commitment* and marital satisfaction. As a reminder, the second research question was: *Do couples who cohabitate before a commitment (i.e. engagement or intent of getting married) have higher reports of low marital satisfaction rates than those couples who cohabitated after a commitment was established (i.e. engagement or intent of getting married)?*

Table 6 shows the results of a crosstabulation between cohabitation prior to commitment and marital satisfaction. Chi-square analysis revealed that of the couples who cohabitated before marriage and were not planning to get married prior to moving in, 23.1% reported lower rates of satisfaction and 76.9% reported higher rates of satisfaction. Of the couples who cohabitated before marriage and were planning to get married prior to moving in, 36.4% reported lower rates of marital satisfaction and 63.6% reported higher rates of marital satisfaction. The chi-square statistic was 1.73, which was not statistically significant at the .05 level (p = .19). In other words, whether or not
couples were planning to get married prior to moving in did not affect marital satisfaction.
Table 7

Means and t-test Statistics for Cohabitation and Marital Satisfaction (N=147)

<table>
<thead>
<tr>
<th>Item</th>
<th>Marital Satisfaction</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
<td>High</td>
<td>t</td>
<td>df</td>
<td>P</td>
</tr>
<tr>
<td>3. How long did you and your partner date before deciding to move in together (in years)?</td>
<td>( M=1.73 ) (( n=26 ))</td>
<td>( M=2.22 ) (( n=55 ))</td>
<td>-0.884</td>
<td>79</td>
<td>.38</td>
</tr>
<tr>
<td>5. How long after cohabitating did you get married (in years)?</td>
<td>( M=2.25 ) (( n=25 ))</td>
<td>( M=2.23 ) (( n=54 ))</td>
<td>0.039</td>
<td>77</td>
<td>.97</td>
</tr>
</tbody>
</table>

Table 7 shows the means and the t-test statistics for testing research questions three and four. For research question number three, the mean on the question *Do couples who have cohabitated longer before marriage have higher levels of marital satisfaction than couples who did not cohabitate as long before getting married* was 1.73 for couples reported low levels of marital satisfaction and 2.22 for couples that reported high levels. The mean difference of -0.49 points was not significant at the .05 level (\( p = .38 \)), and thus, duration of dating prior to cohabitation did not predict differences in marital satisfaction.

Table 7 also shows that the mean on the question *Do couples who date for a longer duration before cohabitating have higher satisfaction levels than couples that dated for a shorter duration before cohabitating* was 2.25 for couples reported low levels of marital satisfaction and 2.23 for couples that reported high levels. The mean difference of .02 points was not significant at the .05 level (\( p = .97 \)). Hence, length of time between marriage and cohabitation did not predict differences in marital satisfaction.
Additional Findings

Other notable results that were not research questions, per se, were found related to cohabitation, marital satisfaction, and demographic variables such as Gender, Age, Income, and Education Level. Tables 8 through 11 show the results of crosstabulations and chi-square test statistics for demographic variables with marital satisfaction and the dichotomized cohabitation variable.
Table 8

*Crosstabulation for Gender and Marital Satisfaction*

<table>
<thead>
<tr>
<th>Gender</th>
<th>Level of Marital Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low</td>
</tr>
<tr>
<td>Male</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>27.3%</td>
</tr>
<tr>
<td>Female</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>21.4%</td>
</tr>
</tbody>
</table>

Notes: Chi-square = .606, df = 1, p = .44

Table 8 shows the crosstabulation analysis of gender on the levels of marital satisfaction. The analyses revealed that 27.3% of males reported low rates of marital satisfaction versus 21.4% of females and 72.7% of males reported higher rates of marital satisfaction versus 78.6% of females. The chi-square statistic was .606, which was not statistically significant at the .05 level (p = .44). In summary, there was no statistical difference between how males and females reported levels of marital satisfaction.
Crosstabulation for Age and Cohabitation

<table>
<thead>
<tr>
<th>Age</th>
<th>2. Did you cohabitate with your spouse before getting married?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>25 or less</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>66.7%</td>
<td>33.3%</td>
</tr>
<tr>
<td>26 to 35</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>50.0%</td>
<td>50.0%</td>
</tr>
<tr>
<td>36 to 45</td>
<td>9</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td>27.3%</td>
<td>72.7%</td>
</tr>
<tr>
<td>46 to 55</td>
<td>10</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>40.0%</td>
<td>60.0%</td>
</tr>
<tr>
<td>56 or more</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>70.6%</td>
<td>29.4%</td>
</tr>
</tbody>
</table>

Notes: Chi-square = 12.81, df = 4, p = .012

Table 9 show the crosstabulation analysis of the age of participants (N=147) and whether or not they lived together before marriage. Analyses revealed that 66.7% of participants that were between the age of 25 or less did not cohabitate before marriage and 33.3% did cohabitate before marriage. In the age group 26 to 35, there was an even split (50% and 50%) of participants who cohabitated before marriage and who did not cohabitate before marriage. In the age group 36 to 45, 27.3% did cohabitate before marriage and 72.7% did not cohabitate marriage. In the age group 46 to 55, 40.0% did not cohabitate before marriage and 60% did cohabitate before marriage. Lastly, in the age group 56 or more, 70.6% did not cohabitate before marriage and 29.4% did cohabitate before marriage.
before marriage. The chi-square statistic was 12.81, which was not statistically significant at the .05 level ($p = .012$). Thus, there was no statistical difference among age groups and whether or not they cohabited before marriage.
Table 10

*Crosstabulation for Education Level and Cohabitation*

<table>
<thead>
<tr>
<th>Education Level</th>
<th>2. Did you cohabitate with your spouse before getting married?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td>High School/GED</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>53.3%</td>
</tr>
<tr>
<td>College Degree</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>48.0%</td>
</tr>
<tr>
<td>Graduate &amp; Professional</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>42.9%</td>
</tr>
</tbody>
</table>

Notes: Chi-square = .779, df = 2, p = .68

Table 10 shows the crosstabulation analysis of the education levels of the participants and whether or not they lived together before getting married with their current spouses. The analysis revealed that 53.3% of participants with a high school diploma or GED did not cohabitate before marriage and 46.7% did cohabitate before marriage. Of the participants with a college degree, 48.0% did not cohabitate before marriage and 52.0% did cohabitate before marriage. Of the participants who were of graduate and professional status, 42.9% did not cohabitate before marriage and 57.1% did cohabitate before marriage. The chi-square statistic was .779, which was not statistically significant at the .05 level (p =.68). Hence, there was no statistical significance between the education levels of the participants and cohabitation before marriage.
Table 11

*Crosstabulation for Income and Cohabitation*

<table>
<thead>
<tr>
<th>Income</th>
<th>2. Did you cohabitate with your spouse before getting married?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Less than $13,000</td>
<td>3</td>
</tr>
<tr>
<td>$13,000 to $20,999</td>
<td>6</td>
</tr>
<tr>
<td>$21,000 to $45,999</td>
<td>9</td>
</tr>
<tr>
<td>$46,000 to $70,999</td>
<td>21</td>
</tr>
<tr>
<td>$71,000 and above</td>
<td>31</td>
</tr>
</tbody>
</table>

Notes: Chi-square = 13.113, df = 4, p = .011

Table 11 shows the crosstabulation analysis of the income levels of participants and whether or not they lived with their current spouse before getting married. The analysis revealed that of the participants who make less than $13,000, 60.0% did not cohabitate before marriage and 40.0% did cohabitate before marriage. Of the participants who make $13,000 to $20,999, 85.7% did not cohabitate before marriage and 14.3% did cohabitate before marriage. Of the participants who make $21,000 to $45,999, 42.9% did not cohabitate before marriage and 57.1% did cohabitate before marriage. Of the participants who make $46,000 to $70,999, 67.7% did not cohabitate before marriage and 32.3% did cohabitate before marriage. Lastly, of the participants who make $71,000 and above, 37.3% did not cohabitate before marriage and 62.7% did cohabitate before marriage. The chi-square statistic was 13.113, which was statistically significant at the .05 level (p = .011). Thus, there was a statistically significant difference among the
different income levels and whether participants cohabitated before getting married.
CHAPTER V DISCUSSION

The purpose of this study was to illustrate the effects of premarital cohabitation on marital satisfaction. Premarital cohabitation is a rising trend among couples in our society, in particular, the younger generations. It seems to have become the norm before engagement and marriage. Living together before marriage has also been known to be a strategy to figure out if indeed the partner you are with is the “right” partner for marriage.

Prior Research

Prior research has illuminated the negative associations that have been attached to this cultural phenomenon of premarital cohabitation. The literature has deemed these associations as the “cohabitation effect”. As this popular trend grows in today’s society, it is important to familiarize ourselves with the risks of this common behavior. Nock (1995) has found evidence through longitudinal research that living together before marriage has to increase rates of lower marital satisfaction. Cohan and Kleinbaum (2002) have also seen through research the effects premarital cohabitation has on marital stability especially in terms of communication. There have been higher negative communication and couple interaction when couples live together before being married. Personal vulnerabilities are also another factor at risk when premaritally cohabitating. Stafford et al. (2004) found that premarital cohabitation was associated with increased levels of depression, low self-esteem, and an overall decrease in the satisfaction of life.

Although not all couples have experienced negative outcomes when cohabitating before marriage, there is an overwhelming amount evidence that points to the contrary for the majority of couples that do. Overall, the studies focused on many factors that go into reasons individuals choose to cohabitate and how this has effects on overall relationship
satisfaction, including marital satisfaction factors. The cohabitation effect has been apparent when couples cohabitate before marriage, but the act of being engaged does seem to influence the quality and stability of their relationship in a positive direction. Purpose for cohabitating had a significant positive effect on relationships as well. What seemed to reveal itself through the studies was this idea of commitment level of cohabitating couples and how that ultimately had an effect on the overall satisfaction of the relationship (Kline et al., 2004). The studies revealed a trend for more agreement between couples on levels on intimacy and relationship adjustment as they went from dating, to living together, to married (Moore, McCabe, & Brink, 2001). Gender was also apparent when it came to evaluating the commitment levels between males and females. (Rhoades, Stanley, & Markman, 2006).

The reputation of premarital cohabitation has become an ongoing mystery as to why these negative outcomes exist. Predicting what causes the outcomes is the first step into discovering how to be able to counter these effects. Replicating variables that have been tested enables us to see the validity of the effects of premarital cohabitation and also by testing new variables that have not been so widely investigated.

**Purpose of the Study**

This study was designed to replicate, and add new variables that have not been tested in the previous literature as often. With the cohabitation effect in mind, I wanted to test the variables of commitment, length cohabitated before marriage, length dated before cohabitation, and marital satisfaction. In terms of the variable commitment, I wanted to see if whether or not couples who were planning to get married prior to cohabitating had higher satisfaction levels than those couple who were not planning to get married prior to
cohabitating. In terms of length cohabitated before marriage, I wanted to see if couples who cohabitated for longer durations had a higher levels of marital satisfaction than those couples that cohabitated for shorter durations. In terms of length dated before marriage, I wanted to see if whether or not couples who had dated for longer periods before cohabitating had higher levels of marital satisfaction than those couples who dated for shorter durations. In terms of cohabitation, I wanted to see if couples who cohabitated before marriage reported lower levels of marital satisfaction than couples who did not cohabitate before marriage.

Discussion

The results of the study showed a clear “cohabitation effect” as previously mentioned in literature. Of the four different research questions, three did not have results that were statistically significant at the .05 level. However, the first research question, *(Do couples that cohabitate before being married report higher levels of marital satisfaction than couples that do not cohabitate before getting married?)*, provided evidence on the growing trend of living together before getting married. Of the 147 heterosexual couples, over 50% cohabitated before getting married and those who reported higher levels of marital satisfaction were also those who did not cohabitate before marriage, thus, indicating a cohabitation effect. Interestingly, participants who were not planning to get married prior to moving in had the most reports of higher levels of satisfaction than those who were which is in contrast to the existing literature from Rhoades, Stanley, and Markman (2006). Length of dating before moving in as well as length of cohabitation prior to marriage was on average about two years. Those participants that dated and premaritally cohabitated for an average length of time of two
years reported higher levels of marital satisfaction. This was in conjunction with Axinn and Thornton’s (1997) hypothesis that a longer duration of cohabitation leads to a higher value of marriage. Two years was also the maximum amount of time that couples waited to get married after cohabitating.

There was also a statistically significant result in terms of income levels among the participants, indicating that participants with an income of $72,000 and above are more likely to cohabitate with their spouse before getting married. It was also evident that participants who has a college degree and higher are also more likely to cohabitate with their spouse before getting married. As far as gender, males and females reported very similarly on levels of satisfaction with the majority of the reports being high levels of marital satisfaction.
New Implications to the Field of Marriage and Family Therapy

After reviewing the literature, it was apparent that variables that were not being tested as frequently in the existing research literature were ones related to moving in together, such as plans on getting married, length dating before moving in, and the time between cohabitating and marriage. Although some of the variables did not have statistically significant results, it was evident that there were common themes among what the participants reported. It was evident that the majority of the participants that did not have plans to get married had higher levels of marital satisfaction. This study also helps us understand that the length of dating can affect the level of marital satisfaction in which over two years led to higher levels as well as the time between cohabitation and marriage which was also over two years. However, the time between these two milestones were not significantly different between levels of satisfaction indicating that there are other precursors that researchers need to explore that contributes to the cause of the cohabitation effect. As a beginning therapist in the field of marriage and family therapy, it is important to understand all of the different variables that contribute to higher levels of marital satisfaction. With the odds of the cohabitation effect against us, therapists, as well the couples themselves, need to be able to understand the benefits and dangers of cohabitation and be able to combat them head on with psychoeducation.

Limitations

Due to the small sample of participants (N=147), there was not enough statistical power to produce statistically significant results for some analyses. Thus, some of the data did not support my hypotheses, which resulted in neutral evidence that was neither supportive nor unsupportive. Further investigation of this research should include the
ethnicity of the participants to see the effects of culture on premarital cohabitation as well. A bigger sample needs to be used in order to obtain more statistical power for detecting small differences in the population. I would also advise future researchers to test only certain age groups between the ages of 25 to 35 since it is the most common age range for premarital cohabitation. Requirements for participants to be in the study should not limit those who are just married, but should also include participants who are divorced as well. This will enable researchers to possibly emphasize if premarital cohabitation does indeed lead to lower levels of satisfaction and higher rates of divorce. Furthermore, because the sample is based on volunteers, and is thus a sample of convenience, the external validity and generalizability could be threatened. Hence, the results of this study should be interpreted with caution.

**Summary**

Living together before marriage otherwise known as premarital cohabitation is for most couples considered a necessity. It is considered a necessity for testing the waters, filtering out incorrect mates, and for practicality reasons such as saving money by having one rent instead of two. However, merging together finances can sometimes be a lot easier than merging two different beings together. Research has illustrated the risks that come along with premarital cohabitation and the effects on relationship satisfaction. This study emphasized the effects of premarital cohabitation on marital satisfaction as well as other variables such as length of dating before cohabitating, commitment, and length between cohabitating and marriage. As a future marriage and family therapist, it is important to understand the dynamics of relationships so that we can provide couples with the tools they need to guide them through their healing process. With premarital
cohabitation on the rise, it is vital that we familiarize ourselves with the literature and understand the trends and implications to expand our scope of competence when working with this unique population.
REFERENCES


Rhoades, G., Stanley, S., & Markman, H. (2012). The impact of the transition to


Appendix A

Recruitment Flyer

Attention: I am conducting research to see the effects of premarital cohabitation on marital satisfaction. If you are currently married in a heterosexual relationship and you are over the age of 18 years then you are eligible to participate in the study. The study will require you to complete a survey. All participants will be kept anonymous. The survey will take approximately 10-15 mins depending on your answers. Please read carefully the adult consent form before participation of the study. Please follow the link to the website if you qualify. After you complete the survey, attached will be a debriefing statement with the purpose of the study, my contact info, and references to refer to the literature related to the research. Thank you very much.
Appendix B

Adult Consent Form

California State University, Northridge

CONSENT TO ACT AS A HUMAN RESEARCH PARTICIPANT

*Effects of Premarital Cohabitation on Marital Satisfaction*

You are being asked to participate in a research study. Participation in this study is completely voluntary. Please read the information below and ask questions about anything that you do not understand before deciding if you want to participate. A researcher listed below will be available to answer your questions.

**Researcher:**

Jolene Bajnath (MFT Trainee)

Ed. Psych and Counseling

661-478-2795

Jolene.Bajnath.96@my.csun.edu

**Faculty Advisor:**

Jonah Schlackman, Ph.D

Ed. Psych and Counseling

18111 Nordhoff St.

Northridge, CA 91330- 8265

818-677-4771

Jonah.Schlackman@csun.edu

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PURPOSE OF STUDY

The purpose of this research study is to explore the effects of premarital cohabitation on marital satisfaction.

SUBJECTS

Inclusion Requirements

You are eligible to participate in this study if you are at least 18 years of age or older and are married in a heterosexual relationship.

Time Commitment

This study will involve approximately 10-15 mins of your time.

PROCEDURES

The following procedures will occur: You will complete a survey about your cohabitation habits in your relationship as well as your demographic information.

RISKS AND DISCOMFORTS

This study involves no more than minimal risk. There are no known harms or discomforts associated with this study beyond those encountered in normal daily life.

There may be emotional discomfort when answering some of the questions. If this occurs, you will have the option to discontinue the survey immediately.
BENEFITS

Subject Benefits
The possible benefits you may experience from the procedures described in this study include insight to your personal relationships.

ALTERNATIVES TO PARTICIPATION
The only alternative to participation in this study is not to participate.

COMPENSATION, COSTS AND REIMBURSEMENT

Compensation for Participation
You will not be paid for your participation in this research study.

Costs
There is no cost to you for participation in this study.

WITHDRAWAL OR TERMINATION FROM THE STUDY AND CONSEQUENCES
You are free to withdraw from this study at any time. If you decide to withdraw from this study you should notify the research team immediately. The research team may also end your participation in this study if you do not follow instructions, miss scheduled visits, or if your safety and welfare are at risk.
CONFIDENTIALITY

No identifiable information will be collected. The survey will be conducted anonymously.

Data Storage

All research data will be stored on an encrypted file on a password protected laptop computer.

Data Access

The researcher, Jolene Bajnath and the faculty advisor, Jonah Schlackman named on the first page of this form will have access to your study records. Any information derived from this research project that personally identifies you will not be voluntarily released or disclosed without your separate consent, except as specifically required by law. Publications and/or presentations that result from this study will not include identifiable information about you.

Data Retention

The researchers intend to keep the research data until analysis of the information is completed and then it will be destroyed.

IF YOU HAVE QUESTIONS

If you have any comments, concerns, or questions regarding the conduct of this research please contact the research team listed on the first page of this form. If you have concerns
or complaints about the research study, research team, or questions about your rights as a research participant, please contact Research and Sponsored Projects, 18111 Nordhoff Street, California State University, Northridge, Northridge, CA 91330-8232, or phone 818-677-2901.

VOLUNTARY PARTICIPATION STATEMENT

Participation in this study is voluntary. You may refuse to answer any question or discontinue your involvement at any time without penalty or loss of benefits to which you might otherwise be entitled. Your decision will not affect your relationship with California State University, Northridge.

By clicking on the link you are consenting to the terms of the study.
Appendix C

Participant’s Bill of Rights

CALIFORNIA STATE UNIVERSITY, NORTHRIDGE

EXPERIMENTAL SUBJECTS

BILL OF RIGHTS

The rights below are the rights of every person who is asked to be in a research study. As an experimental subject I have the following rights:

1) To be told what the study is trying to find out,

2) To be told what will happen to me and whether any of the procedures, drugs, or devices is different from what would be used in standard practice,

3) To be told about the frequent and/or important risks, side effects or discomforts of the things that will happen to me for research purposes,

4) To be told if I can expect any benefit from participating, and, if so, what the benefit might be,

5) To be told the other choices I have and how they may be better or worse than being in the study,

6) To be allowed to ask any questions concerning the study both before agreeing to be involved and during the course of the study,
7) To be told what sort of medical treatment (if needed) is available if any complications arise,

8) To refuse to participate at all or to change my mind about participation after the study is started. This decision will not affect my right to receive the care I would receive if I were not in the study.

9) To receive a copy of the signed and dated consent form.

10) To be free of pressure when considering whether I wish to agree to be in the study.

If I have other questions I should ask the researcher or the research assistant, or contact Research and Sponsored Projects, California State University, Northridge, 18111 Nordhoff Street, Northridge, CA 91330-8232, or phone (818) 677-2901.

X

Signature of Subject

Date
Appendix D

Survey

Effects of Premarital Cohabitation on Marital Satisfaction Survey

Gender: Male or Female (please circle one)

Age: ______

Ethnicity: Caucasian African-American Asian Pacific Islander Middle Eastern (please circle one)

Other: __________________

Highest Level of Education: high school diploma/GED College Degree Graduate Professional or beyond (please circle one)

Household Income: $0-$12,999 $13,000 - 20,999 $21,000 - 45,999 $46,000 - 70,999 $71,000 - above (please circle one)

1. How long have you been married to your current partner? ______

(Please indicate in years, if half years is needed please state as .50 ex. 2 ½ years = 2.50)

2. Did you cohabitate with your spouse before getting married? Yes or No (please circle one)
***If you answered yes to question #2, please skip to question 3. If you answered no to question #2, please skip to question #7.

3. How long did you cohabitate with your partner before getting married? _______
   (Please indicate in years, if half years is needed please state as .50 ex. 2 ½ years = 2.50)

4. How long did you and your partner date before deciding to move in together? -
   _______
   (Please indicate in years, if half years is needed please state as .50 ex. 2 ½ years = 2.50)

5. Were you and your partner planning on getting married prior to moving in?  Yes or No (please circle one)

6. How long after cohabitating did you get married? _______
   (Please indicate in years, if half years is needed please state as .50 ex. 2 ½ years = 2.50)

7. Have you been married before?  Yes or No (please circle one) If no, please skip to question #10.

8. Did you cohabitate before marrying your previous partner? Yes or No (please circle one) If no, please skip to question #10. g d

9. How long did you cohabitate with that partner? _______
   (Please indicate in years, if half years is needed please state as .50 ex. 2 ½ years = 2.50)

10. How satisfied are you with your marriage? (please circle one)
    Very Dissatisfied  Somewhat Dissatisfied  Neither Dissatisfied or Satisfied  Somewhat Satisfied  Very Satisfied
Appendix E

Debriefing Statement

The Effects of Premarital Cohabitation on Marital Satisfaction

This study was designed to examine the relationship between premarital cohabitation and marital satisfaction. Prior research suggests that there is a relationship between living with your spouse before a commitment is made and how satisfied one is with their relationship. The research has suggested that there is a “cohabitation effect” in which there are higher reports of divorce and lower rates of marital satisfaction when premarital cohabitation has taken place.

There are several factors that contribute to this effect such as purpose for cohabitating and level of commitment. One study illustrated that not only does the cohabitation effect lead to higher marital instability with couples who cohabitate before marriage, but also to higher negative and poor communication which is a vital factor in maintaining a higher quality relationship (Cohan & Kleinbaum, 2002). Another study demonstrated that couples who cohabitated before engagement are at higher risk for problems in their relationship. It also suggested that this risk will linger on in their marriage and may result in divorce. Additionally, the results indicated there were very few differences in the risks for the couples who lived together after they were engaged. This result was also pertinent for those who waited until they were married to live together (Kline et al., 2004).

My hypotheses are that couples who cohabitate before being married have higher reports of low marital satisfaction rates than those couples who did not cohabitate before
getting married. Furthermore, couples who cohabitate before a commitment (i.e. engagement or intent of getting married) have higher reports of low marital satisfaction rates than those couples who cohabitated after a commitment was established (i.e. engagement or intent of getting married). Additionally, couples who have cohabitated longer before marriage have higher rates of marital satisfaction than couples who did not cohabitate as long before getting married.

Thank you for participating in this study today. We appreciate the time that you have spent. If you would like to view the results of this study or if you have any questions or concerns, please feel free to contact the principal investigator, Jolene Bajnath at Jolene.Bajnath.96@my.csun.edu. You may also contact the faculty advisor, Dr. Jonah Schlackman at Jonah.Schlackman@csun.edu. If you are interested in further reading on this subject I have included several references for you that are related to this study. Thank you for your time.