



# Cohabitation and Marital Expectations Among Single Millennials in the U.S.

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## Abstract

Cohabitation has surpassed marriage as the most common union experience in young adulthood. We capitalize on a new opportunity to examine both marital and cohabitation expectations among young single women in recently collected, nationally representative data (National Survey of Family Growth 2011–2015) ( $N=1467$ ). In the US there appears to be a ‘stalled’ second demographic transition as single young adult (ages 18–24) women have stronger expectations to marry than cohabit and the vast majority expects to, or has, already married. Among young women expecting to marry, the majority (68%) expect to cohabit with their future spouse but about one-third expect to follow a traditional relationship pathway into marriage (to marry without cohabiting first). In addition, women from disadvantaged backgrounds report the lowest expectations to marry, but there is no education gradient in expectations to cohabit. Marriage expectations follow a “diverging destinies” pattern, which stresses a growing educational divide, but this is not the case for cohabitation expectations. Our results, based on recently collected data, provide insight into the contemporary context of union formation decision-making for the millennial generation.

**Keywords** Cohabitation · Marriage · Young adulthood · Second demographic transition · Millennials · Diverging destinies

Cohabitation has now surpassed marriage as the typical relationship experience in young adulthood, with the majority having cohabited but not yet married (Lamidi 2015; Hemez and Manning 2017). In the past, cohabitation typically served as a stepping stone to marriage. This appears to have changed. Now cohabitation does

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not largely serve as the path to marriage (Guzzo 2014; Kuo and Raley 2016; Lamidi et al. 2019). Alongside this “decoupling” of cohabitation and marriage, growing shares of young adults have lived with multiple cohabiting partners (Vespa 2014).

One of the main theoretical frameworks used to understand historical change in marriage and cohabitation is the Second demographic transition (SDT); it posits that ideational or cultural factors are key drivers of family change alongside economic and structural shifts (Lesthaeghe 2014). While the behavioral changes noted above are consistent with the SDT, an important tenet of SDT lies in a shift in ideations or social norms favoring family life outside of marriage. Analysis of solely behavioral data provides only a limited lens of where we are culturally in terms of family life and intimate relationships, and, in particular for this research, the relationship between cohabitation and marriage. Given that most young adults have not yet married, behavioral data are limited for understanding perceived links between cohabitation and marriage. Moreover, because cohabitation is often a hasty decision or “just happens” (Manning and Smock 2005; Manning et al. 2014b; Sassler 2004; Sassler et al. 2018), behavioral measures are arguably imperfect indicators of relationship preferences.

In addition, family change in the US has been characterized as “diverging destinies,” a perspective that has catalyzed a great deal of research. As articulated by McLanahan (2004), there is a growing social class divide in family patterns. We determine if a social class gradient exists with respect to union formation expectations. Given evidence that young adults perceive a high economic bar for marriage, we assess whether young women’s relationship expectations vary by socioeconomic circumstances, with greater expectations to marry by the most advantaged and greater expectations to cohabit among the least advantaged (Gibson-Davis et al. 2005, 2018; Sassler and Miller 2017; Smock et al. 2005).

Understanding the preferences of recent cohorts of young adults is thus vital for gauging the current ideational context surrounding union formation. To date, no study has investigated the marital and cohabitation expectations of young adults. Drawing on new questions from a nationally representative survey [National Survey of Family Growth (NSFG) 2011–2015], we investigate both cohabitation and marital expectations to enhance knowledge about young women’s union formation goals. Our work specifically considers the expectations of single (i.e., not cohabiting or married) young women (18–24) who are members of the later millennial cohort (born 1987–1997). We have three aims. The first examines how marriage and cohabitation “rank” in terms of expected relationship futures by evaluating whether expectations to marry are similar to those to cohabit. This question is relevant to the SDT theory, which would predict that marriage and cohabitation would be similarly expected by young adults. Alternatively, a “stalled” SDT would be evident if expectations to marry remain greater than expectations to cohabit. A second aim is to evaluate whether young women’s expectations for marriage rest on expecting to cohabit. That is, focusing on those who expect to marry, we examine whether cohabitation is viewed as a pathway towards marriage or whether direct marriage without cohabitation is expected. If nearly all expect to cohabit on their way to marriage, this would be consistent with the SDT. Finally, we assess whether these relationship expectations are consistent with diverging destinies, meaning they vary

by social class with more advantaged young adults reporting greater expectations to marry and more disadvantaged stating greater expectations to cohabit than their counterparts.

## Background

A number of researchers have analyzed marital expectations (Bulcroft and Bulcroft 1993; Gassanov et al. 2008; Lichter et al. 2004; South 1993; Tucker 2000; Sassler and Schoen 1999; Willoughby 2014; Willoughby and Carroll 2015) or marital expectations among cohabitators (Guzzo 2009; Kuo and Raley 2016; Manning and Smock 2002; Vespa 2014). Most scholarly evaluations of the state of American marriage reference the increasing age at marriage, but observe that the delay does not mean that marriage is not valued because most Americans expect to marry (Bogle and Wu 2010; Lichter et al. 2004; Taylor 2010; U.S. Census Bureau 2018). Thus, the story goes, young adults are not rejecting marriage; instead, they are just waiting longer to marry. In 2010, over two-thirds (69%) of unmarried 18–29 year olds report wanting to get married (Taylor 2010) and 8 in 10 young adults believe it is important to be married someday (Scott et al. 2009). Despite experiencing low marriage rates themselves, even low-income mothers hope to marry (Edin and Kefalas 2005). The majority, 61%, of parents in unmarried couples who recently had a child report relatively high expectations for marriage (greater than 50/50 chance of marriage) (Waller and McLanahan 2005).

The exclusion of cohabitation expectations is out of sync with the reality that cohabitation is the central feature of young adult relationship trajectories. During the young adult years, cohabitation rather than marriage is the most common union experience for the millennial generation. Among women aged 25–29, three-quarters (73%) have cohabited but less than half (46%) have married (Lamidi 2015; Hemez and Manning 2017). This pattern is consistent with the increasing median age at first marriage, which is 27.4 for women and 29.5 for men in 2017 (U.S. Census Bureau 2018). However, the median age at cohabitation is substantially lower: 21.8 for women and 23.5 for men (Manning et al. 2014c). In addition, the link between cohabitation and marriage has weakened, with fewer cohabitators making the transition to marriage (Guzzo 2014; Kuo and Raley 2016). In the 1980s, 50% of cohabitations led to marriage within 3 years of starting to live together, compared to only one in three in 2005–2009 (Lamidi et al. 2019).

Clearly, cohabitation and marriage are part of the relationship horizon, but to date no study has put in context both the cohabitation and marital expectations of young adults. Only two published studies have considered cohabitation expectations, one focusing on adolescents and the other focusing on young adults and solely on cohabitation expectations rather than both marital and cohabitation expectations (Manning et al. 2007, 2014b).

While general behavioral trends regarding cohabitation and marriage are clear, little is known about how young adults view their relationship prospects in a climate in which cohabitation is more common than marriage. Studies of union formation behavior are of limited utility for understanding this issue; young adults comprise a

group in which only half have entered marriage by their late 20s. Focusing on expectations is important because it provides insight into preferred relationship options. In addition, there is the potential for growing disconnection between expectations and behaviors in environments with great structural constraints (e.g., economic uncertainty, debt), such as a generation who came of age during the Great Recession.

The SDT theory is a prominent perspective that has been used to understand patterns of cohabitation and marriage in the US and many other nations (Lesthaeghe and Neidert 2006; Kuo and Raley 2016; Raley 2001). It argues that the growth in cohabitation and declines in marriage alongside low fertility and relatively high levels of nonmarital fertility are driven by changes in the ideational climate (e.g., attitudes and norms) as well as broad structural changes such as changes in employment and the economic foundations families (Lesthaeghe 2014). These ideational changes are supportive of family forms other than marriage. Thus, analyses of ideation provide an important vantage point from which to gauge our cultural position toward marriage beyond behavioral indicators. If marriage remains the preferred relationship expectation, this would imply that the pace of the SDT in the US has perhaps “stalled.” Family scholars argue that marriage is a “capstone” event that has retained high symbolic value in American culture (Cherlin 2009; Smock 2004). Indeed, there is some evidence that cohabitation is not typically viewed as being as “good” as marriage (Sassler 2004; Huang et al. 2011; Manning and Smock 2005). It is important to underscore that lower expectations to cohabit than marry may also reflect the way many couples move in together. That is, cohabitation is often not a relationship one aspires to enter, but one that just happens (Manning and Smock 2005; Sassler 2004). Qualitative studies suggest that young adults often ‘slide’ into cohabitation without deliberate plans to cohabit (Manning and Smock 2005) and they do so relatively quickly; one-quarter of cohabiting women moved in together 6 months after they first had sex (Sassler et al. 2018). Along the same lines, 30% of young adults who cohabited in 2010 had not expected to do so 2 years prior (Manning et al. 2014b).

Indirect evidence of an ongoing SDT would be a circumstance where young adult’s expectations to cohabit are at least equivalent to their expectations to marry. This could be suggestive of a relationship future horizon where women expect to both cohabit and marry. Cohabitation and marriage do not have to be an either/or proposition. Indeed, nearly 7 in 10 recently married brides (ages 15–44) lived together before marrying (Hemez and Manning 2017). Evidence that the vast majority of young women perceive relationship futures with marriage and cohabitation would be broadly consistent with the SDT. Thus, although marriage is still the end goal, the route is through cohabitation. While speculative, this pattern may be indicative of a climate where cohabiting relationships are in the process of replacing marriage. It is possible that cohabitation may be perceived as an alternative form of marriage and a relationship endpoint.

In addition to our main focus on ideation, we also incorporate the diverging destinies perspective. While our data are cross-sectional, and we are thus unable to examine change over time, social class also distinguishes cohabitation and marital behavior and perhaps expectations as well. Much research has shown that marriage remains within the reach of the college educated, but is declining among those with

more modest levels of education (Cherlin 2009, 2014; Lamidi 2015; Lundberg et al. 2016; McLanahan 2004). Since its emergence in the US in the 1970s, cohabitation has been most common among the least advantaged (Clayton and Voss 1977; Hemez and Manning 2017; Lesthaeghe 2014; Perrelli-Harris and Lyons-Amos 2016; Tanfer 1987). For example, today the vast majority of women (89%) with less than a high school degree cohabit as their first union in contrast to just over half (56%) of women with a college degree (Manning et al. 2014c). Further the sharpest decline in marriage following cohabitation has been experienced by those without college degrees and a number of studies report that positive economic circumstances are more strongly related to marriage than to cohabitation (e.g. Addo 2014; Kuo and Raley 2014; Lamidi et al. 2019; Smock and Manning 1997; Uecker and Stokes 2008).

## Current Investigation

Most of what we know about cohabitation and marriage among young adults today is based on behavioral patterns, but behavior is an imperfect indicator of beliefs about union formation. Examining expectations helps identify the preferred pathways to union formation, reflecting current social norms and ideation regarding marriage and cohabitation. Our overarching goal is to trace the ideational aspects of union formation for millennials, addressing three aims informed by the SDT and the diverging destinies perspectives.

Our first aim is to determine if expectations to marry are on par with expectations to cohabit. Although we do not have temporal data, if the US is moving through the SDT, young adults will be as likely to expect to marry as they are to expect to cohabit. Alternatively, if we are “stalled” in the SDT, we anticipate a pattern of marriage expectations being greater than expectations to cohabit.

Our second aim is to assess the nature of the link between cohabitation and marriage by determining whether expectations to marry are dependent on expectations to cohabit. Consistent with SDT theory, we anticipate that nearly all women who expect to marry will also expect to cohabit with their future spouse. Yet if the SDT is stalled, a substantial share of young women will anticipate the more traditional pathway to marriage by expecting to marry without cohabitation.

The third aim is to determine how socioeconomic circumstances shape women’s views of their future relationship pathways. It is important to note that cohabitation patterns in the US did not align with the SDT perspective that cohabitation began as an outgrowth of the behavior of the most educated; this was not so in the US (Clayton and Voss 1977; Kuo and Raley 2016; Lesthaeghe 2014; Tanfer 1987). We expect social class will be linked to both marital and cohabitation expectations in a manner that is more consistent with the diverging destinies perspective. In this scenario, the more advantaged will express greater expectations to marry and the less advantaged will report greater expectations to cohabit. With regard to the linking of cohabitation and marriage, we expect advantaged women to more often express preferences for direct marriages (marriages without cohabitation), even despite behavioral data telling us that most women, including

the advantaged, do cohabit before marriage. In contrast, the less advantaged may view cohabitation as a pathway toward marriage, despite evidence their cohabiting relationships are less likely to end in marriage. As noted earlier, behavioral data on young adult union formation is limited because it is restricted to those who have entered relationships and does not reveal preferred union formation trajectories. Our examination of expectations provides insights into the cultural or ideational basis of cohabitation and marriage.

To accomplish our goals, we draw on the NSFG 2011–2015 interviews and focus on women ages 18–24 who are single (not cohabiting or married) at the time of interview. Our three central variables are four-category indicator of expectations to marry, expectations to cohabit, and expectations to cohabit with a future spouse, with categories ranging from “definitely yes” to “definitely no.” Our measure of socioeconomic status partitions our sample into four broad groups: most advantaged based on having a mother who earned a college degree, least advantaged for respondents who had mother’s without a high school education, and two groups of women who have mothers with modest levels of education (e.g., a high school degree/GED or some college). We rely on mother’s education as proxy for social class because many young adults in our sample are not old enough to have completed their education.

Our multivariate analyses include key covariates that have been employed in prior work on cohabitation and marriage and may be potentially confounding factors. Prior marital and cohabiting experiences are anticipated to be associated with weaker expectations for future marriage as these respondents have experienced coresidential relationship breakup resulting in less-positive marriage attitudes and intentions (Willoughby et al. 2015; Vespa 2014) and lower odds of forming relationships (Guzzo 2006). We also take account of parenthood. Past research suggests that the vast majority of single women without children (89%) intend to marry compared to a substantially lower two-thirds (69%) of single mothers (Lichter et al. 2004). Thus, we anticipate that women with children will have lower marital expectations and greater cohabitation expectations than those without children. Given delays in marriage and relative young age at cohabitation (Manning et al. 2014c), we anticipate that age will be positively associated with expectations to marry and more weakly associated with expectations to cohabit. Although there are racial and ethnic variations in cohabitation and marriage behaviors, recent work examining either marital or cohabitation expectations suggests there are limited differentials (Kuo and Raley 2016; Manning et al. 2014b). Prior research indicates that respondents from two-biological parent families have views consistent with more traditional family formation and express greater expectations for marriage and lower expectations for cohabitation (Kuo and Raley 2016; Manning et al. 2014b). Given behavioral differences in marriage and cohabitation, women in urban areas may report stronger expectations for cohabitation and weaker marital expectations (Gassanov et al. 2008; Snyder et al. 2004; Uecker and Stokes 2008). A proxy for traditional beliefs is religiosity, which taps the importance of religion; we expect religiosity will be associated with lower odds of expecting to cohabit and higher odds of expecting to marry (Eggebeen and Dew 2009; Gassanov et al. 2008; Mahoney 2010; Manning et al. 2014b).

## Data and Methods

Data for this study were obtained from the 2011 to 2015 continuous cycle of the NSFG. The NSFG is a nationally representative cross-sectional survey conducted by the National Center for Health Statistics and includes information regarding marriage, cohabitation, fertility histories, family background, demographic indicators, family attitudes, and measures of socioeconomic status. Analyses were weighted to account for the complex survey design of the NSFG and ensure estimates are nationally representative as specified in the NSFG User's Guide. These data are unique because two questions regarding expectations to marry and/or cohabit were included and the NSFG is the first and only study include a direct question about expecting to cohabit with a future spouse. To date, no other cross-sectional, nationally representative survey has included all of these items about cohabitation expectations.

Our analytic samples were drawn as follows. In the NSFG there were 2001 single (not currently married or cohabiting) female respondents between ages 18 and 24, of which 1977 had valid responses on cohabitation and marital expectation questions. Our analytic sample is limited to 1951 women with valid responses on all independent variables. To capture the link between cohabitation and marriage, responses to the question about cohabitation with a future spouse were analyzed. This sample is slightly smaller because only women who reported expecting to marry (did not report "definitely no" expectations) were asked the question resulting in a sample of that question to 1890 women. To demonstrate how our sample of single women shifts with age we include the distribution of union status for women according to age and is based on 2756 women, representing all women ages 18–24 at interview (Table 5 in [Appendix](#)).

Our dependent variables are based on responses by single women (e.g. never married, divorced, separated or widowed) to the following questions regarding intentions for marriage and cohabitation: "Do you think you will (ever/ever again) live together with a man to whom you are not married?", "Do you think that you will get married (again someday/someday)?", and "Do you think that you will live together with your future husband before getting married?" Response categories include the following: (1) "Definitely yes," (2) "Probably yes," (3) "Probably no," and (4) "Definitely no." The variables were reverse coded so higher values indicated greater chances of marriage or cohabitation. Given the nature of the dependent variables, we rely on ordered logistic regression models to assess chances of cohabitation and marriage. Based on the skewed nature of marital expectation responses, we employed a three category-ordered logistic indicator (combining probably and definitely no categories) as well as a logistic regression predicting definitely yes. The results are similar regardless of analytic strategy.

The key independent variable is mother's education, used to roughly proxy social class. Mother's *educational level* is measured as an ordinal level variable and assesses whether the mother has less than a high school degree (1), has completed a high school degree or a GED (2), has attended an education program post high school (3), or has a college degree (4). Those without a high school degree or GED are used as the reference category. Our measure of relationship history includes

prior marriage and prior cohabitation. *Prior marriage* is operationalized as a dichotomous variable, measuring whether the respondent had a prior marriage. Those who had were given values of 1 and those who had never been married were given values of 0. Given our young sample only a small number has previously been married. *Prior cohabitation* measures whether the respondent had ever cohabited with a man outside of marriage and is measured as a dichotomous variable. *Maternal status* is coded into those who were mothers (had ever given birth to a live child) and those who had not had children. *Age* is operationalized as a continuous variable. Respondents' *race/ethnicity* is measured as a categorical variable including non-Hispanic White (reference category), non-Hispanic Black, Hispanic, and non-Hispanic other race. Respondents who lived with their biological or adoptive parents from birth until the age of 18 are coded 1 and otherwise 0. Respondents' location of residence is measured as a dichotomous variable. Those who are currently living in a metropolitan statistical area (MSA), *urban*, were given values of 1 and those living in a non-MSA, non-urban, were assigned values of 0. *Importance of religion* is measured as an ordinal variable based on the following question: "Currently, how important is religion in your daily life?" Response categories include: (0) not important, (1) somewhat important, (2) very important (reference).

Our analytic strategy is to present a series of descriptive findings as well as multivariate models. To determine the relative expectations for young adult women to marry and cohabit we report the mean responses to the chance of cohabiting and marrying in the future for the total sample. To assess how cohabitation and marriage are linked we present the mean level of marital expectations with a future spouse for a subset of single women (those with marital expectations). To examine how expectations differ according to sociodemographic indicators the mean responses for cohabitation and marriage are reported for each covariate considered. We also estimate ordered logistic regression models. For each outcome we report bivariate results and then a multivariate model including all the covariates. We present the odds of expecting to marry and the odds of expecting to cohabit for the sample of single young adult women. The final model predicts the odds of expecting to cohabit with a future husband among women who expect to marry.

## Results

Our first research question addresses the strength of cohabitation expectations relative to marital expectations; the distributions of these variables are presented in Table 1. Young women report substantially stronger expectations to marry than to cohabit. About half of single women expect to cohabit in the future but only one in six report a definite chance. The mean response to the chance of cohabiting in the future (four point scale) is 2.46 for single women. In contrast, the vast majority, nearly 93.5%, of young single women report a probable or definite chance of marriage with three in five reporting a definite chance of marriage. The mean response to chances of marriage (four point scale) is 3.56. Further analyses indicate that 95% of single young adult women have been married or expect to marry, while 64% have

**Table 1** Descriptive statistics for marital and cohabitation expectations

	<i>M</i>	SE	Range	%
Expectations to cohabit <sup>a</sup>	2.46	0.04	1–4	
Definitely no				24.23
Probably no				21.11
Probably yes				39.24
Definitely yes				15.42
Expectations to marry <sup>a</sup>	3.56	0.03	1–4	
Definitely no				2.39
Probably no				4.09
Probably yes				28.25
Definitely yes				65.27
Expecting to cohabit with their future husband <sup>b</sup>	2.80	0.04	1–4	
Definitely no				17.56
Probably no				14.46
Probably yes				38.70
Definitely yes				29.28

All values are weighted. Single women aged 18 to 24

Source National Survey of Family Growth (NSFG) 2011–2015

<sup>a</sup>Sample size is 1951

<sup>b</sup>Sample size is 1890 (women who report expectations to marry)

cohabited or expect to cohabit (results not shown). Expectations to marry surpass expectations to cohabit.

Our second research question asks whether expectations to marry rest on cohabitation expectations. Greater expectations to cohabit with a future spouse serves as a plausible signal that cohabitation is viewed as a pathway toward marriage. The bottom panel of Table 1 indicates that among single women who reported some degree of expectation to marry (not ‘definitely no’), two-thirds (68%) expected (probably or definitely) to cohabit with their future spouse and one-third did not. There is some polarization with about 3 in 10 reporting definitely expecting to cohabit and about 2 in 10 definitely expected not to cohabit. The mean value of expecting to cohabit with a future spouse on a four-point scale was 2.80, higher than the mean value of expectations to cohabit among all single women (2.46). It appears that the majority believe marriages will be preceded by cohabitation, but a substantial minority expect to marry without cohabitation.

The following results address the third research question determining social class gradients in expectations to cohabit and marry. Table 2 provides information on levels of expectations to marry and cohabit across all of the socioeconomic indicators. To date no other analyses of young adults contrasts cohabitation and marital expectations. We present the distributions of the independent variables and mean values of the cohabitation and marital expectations along with significance tests contrasting marital and cohabiting expectations. Marital

**Table 2** Percent distribution of independent variables and differences in mean expectations to cohabit and marry ( $N=1953$ )

	% (SE)	Mean expectations to cohabit (SE)	Mean expectations to marry (SE)	$N$	
<b>Mother's educational attainment</b>					
Less than high school	0.14	2.48 (0.07)	3.38 (0.07)	357	***
High school/GED	0.27	2.47 (0.07)	3.57 (0.04)	548	***
Some college	0.31	2.43 (0.06)	3.61 (0.03)	588	***
Bachelor's degree +	0.27	2.47 (0.08)	3.60 (0.05)	458	***
<b>Marital history</b>					
Never married	0.98	2.46 (0.04)	3.58 (0.03)	1905	***
Prior marriage	0.02	2.49 (0.23)	2.98 (0.17)	46	*
<b>Cohabitation history</b>					
Never cohabited	0.82	2.41 (0.05)	3.59 (0.03)	1526	***
Prior cohabitation	0.18	2.66 (0.08)	3.43 (0.05)	425	***
<b>Maternal status</b>					
No biological children	0.87	2.44 (0.05)	3.60 (0.03)	1570	***
Biological child(ren)	0.13	2.59 (0.07)	3.31 (0.05)	381	***
<b>Age at interview</b>					
18 to 19	0.35	2.39 (0.05)	3.58 (0.04)	735	***
20 to 24	0.65	2.49 (0.05)	3.55 (0.03)	1216	***
<b>Race/ethnicity</b>					
Non-Hispanic White	0.53	2.53 (0.06)	3.63 (0.03)	851	***
Non-Hispanic Black	0.18	2.18 (0.07)	3.59 (0.03)	486	***
Hispanic	0.21	2.50 (0.07)	3.47 (0.05)	482	***
Non-Hispanic other	0.08	2.47 (0.08)	3.32 (0.13)	132	***
<b>Urban residence</b>					
Urban	0.39	2.53 (0.08)	3.51 (0.03)	848	***
Not urban	0.61	2.41 (0.05)	3.60 (0.04)	1103	***
<b>Family background</b>					
Lived with bio/adopted parents until 18	0.58	2.39 (0.06)	3.65 (0.03)	995	***
Did not live with bio/adopted parents	0.42	2.55 (0.05)	3.45 (0.04)	956	***
<b>Importance of religion</b>					
Not important or no religion	0.29	2.90 (0.06)	3.41 (0.05)	573	***
Somewhat important	0.31	2.59 (0.06)	3.54 (0.04)	599	***
Very important	0.39	2.01 (0.06)	3.70 (0.03)	779	***

All values are weighted. Single women aged 18 to 24

Source National Survey of Family Growth (NSFG) 2011–2015

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

expectations significantly exceed cohabitation expectations for all women, and this holds for each of the categories of the independent variables. With regard to social class, the gap in cohabitation and marital expectations is lowest among

the least advantaged women (mother has less than 12 years of education) and the gap is greater among the most advantaged (mother has some college or a college degree). This pattern is driven by differentials in expectations to marry. Women who were previously married report the smallest observed difference in marital and cohabitation expectations, but they represent a small minority (2%) of young adult single women. Women who had cohabited report higher expectations to cohabit (2.66) in contrast to their counterparts who had never cohabited (2.41). Among single mothers there is a relatively small difference in expectations to cohabit or marry reflecting their lower expectations to marry (3.31) and higher expectations to cohabit (2.59). Expectations to cohabit are lowest (2.01) among women stated religion was “very important” and highest (2.90) among women who indicated that religion was “not important.” Marriage expectations followed the reverse pattern with the highest levels (3.70) among women who reported religion was “very important.”

Table 3 examines how expectations to marry and cohabit differ according to social class and other variables in both bivariate and multivariate models. The bivariate models (zero-order models) indicate that mothers’ education is positively associated with expecting to marry. As expected, the least advantaged have significantly lower expectations to marry. Respondents with a college-educated mother reported 1.6 greater odds of expecting to marry than respondents who had mothers who did not graduate from high school. Prior marital or cohabitation experience is also associated with lower odds of anticipating marriage. This is also the case for single motherhood; they have significantly lower odds of expecting to marry than their counterparts without children. There are no significant differences in the odds of expecting to marry between Non-Hispanic White or Black women, but Hispanic young adults report lower odds of expecting to marry. Women residing in urban areas report lower odds of expecting to marry. Women who grew up in a two biological parent family indicate greater odds of expecting to marry. The importance of religion also matters; the stronger its importance, the higher is the expectation to marry. The multivariate model includes all the covariates and shows that significant differences according to mother’s education no longer persist after accounting for all the covariates. The education gradient is explained by the inclusion of race and ethnicity (results not shown). Further analyses indicate relatively few White women (6.7%) have mothers with less than a high school degree, in contrast to 12.0% of Black women and 33.3% of Hispanic women. In the multivariate model prior cohabitation experience, motherhood status, family structure and importance of religion continue to be significantly related to expectations to marry in the anticipated directions.

The next set of models focuses on cohabitation expectations. The bivariate and multivariate models show the least and most advantaged single women, as proxied by mother’s education, report similar odds of expecting to cohabit. Prior cohabitation experience is associated with 61% higher odds of expecting to cohabit again. Women who have been previously married and single mothers share similar odds of expecting to cohabit as women in the respective omitted categories (i.e., never married women and women without children). African Americans have lower levels of expecting to cohabit than do Whites. Women who grew up with two biological

**Table 3** Ordered logistic regressions and odds ratios of marital and cohabitation expectations (*N* = 1481)

	Marital expectations						Cohabitation expectations					
	Zero-order models			Full model			Zero-order models			Full model		
	<i>B</i>	<i>SE B</i>	<i>OR</i>	<i>B</i>	<i>SE B</i>	<i>OR</i>	<i>B</i>	<i>SE B</i>	<i>OR</i>	<i>B</i>	<i>SE B</i>	<i>OR</i>
Mother's education attainment												
(Less than high school)												
High school or GED	0.41	0.20	1.50 *	0.21	0.21	1.23	0.04	0.43	1.04	0.07	0.18	1.07
Some college	0.49	0.22	1.64 *	0.21	0.22	1.23	-0.08	0.15	0.92	0.09	0.17	1.10
Bachelor's degree +	0.50	0.22	1.65 *	0.16	0.23	1.18	0.00	0.17	1.00	0.15	0.20	1.16
Prior marriage (never married)	-1.47	0.33	0.23 ***	-1.33	0.37	0.26 ***	0.04	0.43	1.04	-0.26	0.41	0.77
Prior cohabitation (never cohabited)	-0.38	0.17	0.69 *	0.08	0.20	1.09	0.47	0.18	1.61 *	0.34	0.21	1.40
Biological child (no children)	-0.04	0.03	0.96 ***	-0.62	0.21	0.54 **	0.27	0.16	1.31	0.20	0.21	1.22
Age at interview	-0.04	0.03	0.96	0.01	0.04	1.01	0.06	0.03	1.07 *	0.05	0.03	1.05
Race/ethnicity												
(Non-Hispanic White)												
Non-Hispanic Black	-0.14	0.17	0.87	-0.10	0.20	0.91	-0.65	0.16	0.52 ***	-0.43	0.18	0.65 *
Hispanic	-0.49	0.18	0.62 **	-0.40	0.18	0.67 *	-0.08	0.18	0.93	0.08	0.19	1.08
Non-Hispanic other	-0.90	0.33	0.41 **	-0.86	0.37	0.42 *	-0.15	0.18	0.86	-0.25	0.18	0.78
Urban residence (not urban)	-0.35	0.14	0.71 *	-0.22	0.14	0.80	0.23	0.18	1.25	0.15	0.17	1.17
Two biological parents (not two biological parents)	0.52	0.14	1.68 ***	0.45	0.15	1.57 **	-0.27	0.12	0.76 *	-0.19	0.13	0.83
Importance of religion												
Not important	-0.90	0.15	0.41 ***	-0.90	0.15	0.40 ***	1.71	0.17	5.51 ***	1.63	0.18	5.10 ***
Somewhat important	-0.53	0.18	0.59 **	-0.56	0.18	0.57 **	1.11	0.17	3.04 ***	1.05	0.18	2.87 ***

**Table 3** (continued)

	Marital expectations				Cohabitation expectations				
	Zero-order models		Full model		Zero-order models		Full model		
	<i>B</i>	SE <i>B</i> OR	<i>B</i>	SE <i>B</i> OR	<i>B</i>	SE <i>B</i> OR	<i>B</i>	SE <i>B</i> OR	
(Very important)									
- 2 Log likelihood <sup>a</sup>				3,378.92					4,906.54

All values are weighted. Single women aged 18 to 24. Reference category in parentheses

Source National Survey of Family Growth (NSFG) 2011–2015

OR odds ratio

\* < .05, \*\* < .01, \*\*\* < .001

<sup>a</sup>Based on unweighted analyses

**Table 4** Ordered logistic regression and odds ratios of expecting to cohabit with their future husband ( $N = 1415$ )

	Zero-order models			Full model			
	<i>B</i>	SE <i>B</i>	OR	<i>B</i>	SE <i>B</i>	OR	
Mother's education attainment							
(Less than high school)							
High school or GED	0.23	0.14	1.26	0.27	0.15	1.31	
Some college	0.12	0.14	1.12	0.26	0.17	1.29	
Bachelor's degree +	0.11	0.17	1.11	0.27	0.20	1.31	
Prior marriage (never married)	0.21	0.31	1.24	- 0.08	0.38	0.92	
Prior cohabitation (never cohabited)	0.75	0.17	2.13	***	0.72	2.05	***
Biological child (no children)	0.29	0.13	1.34	*	0.11	1.18	
Age at interview	0.04	0.03	1.04	- 0.01	0.04	0.99	
Race/ethnicity							
(Non-Hispanic White)							
Non-Hispanic Black	- 0.31	0.17	0.73	0.00	0.19	1.00	
Hispanic	- 0.21	0.17	0.81	0.03	0.18	1.03	
Non-Hispanic other	- 0.14	0.20	0.87	- 0.14	0.23	0.87	
Urban residence (not urban)	0.15	0.17	1.17	0.03	0.16	1.03	
Two biological parents (not two biological parents)	- 0.32	0.13	0.73	*	- 0.11	0.14	0.90
Importance of religion							
Not important	1.66	0.18	5.24	***	1.66	5.25	***
Somewhat important	1.03	0.17	2.81	***	1.05	2.85	***
(Very important)							
- 2 Log likelihood <sup>a</sup>				4669.12			

All values are weighted. Single women aged 18 to 24. Reference category in parentheses

Source National Survey of Family Growth (NSFG) 2011–2015

OR odds ratio

\* < .05, \*\* < .01, \*\*\* < .001

<sup>a</sup>Based on unweighted analyses

parents report lower odds of expecting to cohabit. The importance of religion is associated with lower cohabitation expectations. In the multivariate model, race and importance of religion remain associated with cohabitation expectations.

Table 4 presents models examining whether there is social class variation in viewing marriage as resting on cohabitation. The coefficients in the bivariate and multivariate models indicate that advantaged and disadvantaged women share similar expectations of cohabitation as an eventual pathway toward marriage. It is important to keep in mind that even though a substantial share expect to cohabit with their future spouse, they also may expect to cohabit with others. There are some differentials in expectations to cohabit with a future spouse according to the remaining independent variables. Single women who have previously cohabited have twice

as high odds of expecting to cohabit with their future spouse. Prior marriage and single motherhood does not appear to be associated with greater expectations to cohabit with a future spouse. Growing up with two biological parents is associated with lower expectations to cohabit with their future spouse in the zero-order model. Stronger beliefs about the importance of religion are associated with lower odds of expecting to cohabit with a future spouse in the zero-order and multivariate model.

## Discussion

As marriage continues to be delayed in the US and growing shares of Americans experience cohabitation, it is increasingly important to incorporate cohabitation into family research. In this study, we argue that assessments of patterns of marriage and cohabitation should not rest solely on analyses of behavior. This is particularly true when studying young adults: only half have entered marriage by their late 20s (U.S. Census Bureau 2018). To date, no studies have considered young adult women's expectations regarding cohabitation as well as marriage.

Our findings indicate that about half (54%) of single women expect to cohabit, with one in seven (15%) reporting definite expectations to cohabit and 39% indicating they probably would cohabit. These results are similar to levels reported in another nationally representative survey of young adults (Manning et al. 2014b). At the same time, nearly all single women expect to marry (65% definitely yes and 28% probably yes), suggesting there does not appear to be a general cultural "retreat" from expecting to marry. Thus, cohabitation is on the relationship horizon for a sizeable share of single women, but does not surpass marriage. This finding is suggestive that there is what we term a "stalled" SDT in the US.

The data we use, the NSFG, is the first and only nationally representative survey to include a direct question about expecting to cohabit with a future spouse. We find that two-thirds of young women who expect to marry also expect ("probably" or "definitely") to cohabit with their future husband. This finding suggests that expectations to marry rest on expectations to cohabit for the majority of young women, although a substantial minority (about one in three) definitely or probably do not expect to share a residence before they marry. We do not have this same measure from an earlier time point so we cannot assess change. However, it seems that there may be a stalled SDT as a sizeable minority do not expect to both cohabit and marry.

The education gradient in expectations to marry indicates that our results support the diverging destinies perspective with regard to marriage, but not cohabitation. While we recognize the challenges inherent in measurement of social class for young adults, our results are suggestive of a social divide with regard to expectations for marriage, but not with regard to cohabitation. Young single women express significantly greater chances of marriage than cohabitation across maternal educational attainment as well as all socioeconomic indicators considered in this paper. The gap in marital and cohabiting expectations is smallest among the most disadvantaged; this is largely driven by lower marital expectations. This finding is consistent with the higher economic bar for marriage than cohabitation (Gibson-Davis et al. 2018; Smock et al. 2005). On average, more advantaged women report greater

expectations to marry than their less advantaged counterparts. It is notable there appears to be few differences in expectations to marry among young women who have mothers with a high school degree or more. However, expectations to cohabit (overall or with a future spouse) do not follow the same pattern. Average values of expectations to cohabit do not differ between women with college-educated mothers and those with mothers who have not obtained a college degree. In addition, there is no social class divide in terms of whether expectations to marry rest on expectations to cohabit. Further attention to how diverging destinies and SDT approaches are linked may offer new reformulations of SDT by accounting for both patterns of advantage and disadvantage (Carlson 2018).

An important takeaway from our study is that union formation behaviors are not necessarily a proxy for union formation preferences. Our findings indicate there is an important disconnect in that preferences for cohabitation are not always reflected in behavior. For example, while there is no social class gradient in expectations to cohabit, there is in cohabitation behavior with the lowest cohabitation levels among women with the highest educational attainment (Hemez and Manning 2017; Lundberg et al. 2016). When it comes to marriage, however, social class variation in expectations more closely mirrors that of behavior, with lower expectations of marriage among the least advantaged. Further, expectations to cohabit prior to marriage do not differ across social class, but, in terms of behavior, cohabitation prior to marriage is more common among the disadvantaged (Hemez and Manning 2017). It appears that more women cohabit than expect to cohabit, and this pattern is more common among the disadvantaged. This suggests that social class differences in union formation are potentially due more to structural restrictions (e.g., economic well-being) than to ideational factors.

Our study has several limitations. First, the NSFG is a cross-sectional survey. As such, we do not argue that the associations we explore are causally related to expectations. In addition, the survey design prevents us from assessing whether and under what conditions expectations are predictive of subsequent union formation. These data do offer a contemporary portrait of expectations and avoids some attrition issues present in longitudinal data collections. Next steps include determining whether there are changes in American's expectations to cohabit and marry. Second, the cross-sectional design means our findings may be biased as young women who were in a union at the time of interview are selected out of the analysis. Our analytic sample of single women skews towards those who have not had a child, have not had prior relationships, have a mother with a high school degree, and are African American. Ideally, assessments of expectations would be measured at regular intervals to capture views about cohabitation and marriage prior to forming unions, but we are limited to one point in time. Third, cohabitation and marriage require a willing partner and their views most likely play a role in expectations to marry or cohabit. Information about whether single respondents are currently in a romantic relationship is not available. The quality and nature of the relationship are important factors to consider in future work. Further, we cannot determine whether expectations are based on future prospects with a particular partner or a diffuse sense of expectations. Fourth, the questions do not reference a specific time period; thus, our measures could be interpreted more as a general desire than a specific expectation.

Fifth, our analyses are limited to women, providing just one lens on relationship futures for young adults. We are unable to discern how men's gendered experiences may influence their expectations. To accurately assess how the gender revolution matters requires attention to how both men and women are renegotiating their roles in relationships (Goldscheider et al. 2015). Further, couple-level data is necessary to examine whether relationship expectations are jointly-held or dissimilar for men and women. Finally, women may expect to cohabit with multiple partners, likely their spouse along with other partners. Our measures only tap expectations to cohabit with a future spouse and general cohabitation expectations. While we find that a substantial share expects to cohabit with their future spouse, we do not know whether they also may expect to cohabit with other men. It will be important in future work to consider how serial cohabitation figures into young women's future relationship orientations.

Nonetheless, the survey items used here provide evidence about millennial women's perceived relationship horizons. Given that the majority of young adults now cohabit on their way to marriage, it is important to examine cohabitation and marital expectations in tandem. Moving forward, it will be important to track changes over time in how young adults view the links between cohabitation and marriage. As noted earlier, the odds that cohabitation is coupled with marriage is declining, only one in three of a recent cohort of cohabitators married within a 3-year time window (Lamidi et al. 2019). Overall, our findings underscore the importance of considering not only behavior, but also individuals' expectations for understanding union formation, and more broadly, family change. We believe expectations can be interpreted as an indicator of ideation and an early signal of broader-based behavioral changes in marriage and cohabitation. Because the social class divide in marriage expectations exists at the bivariate level and there is no social class divide in young adult's expectations to cohabit, we predict that diverging social class marriage patterns will continue, but there will be social class convergence in cohabitation. In addition, further attention to the sources of change, such as the role of gender in these family changes is warranted (Goldscheider et al. 2015). This study is also a clear call for the importance of expanding the focus on marriage and marital expectations to integrate cohabitation. Such an endeavor is vital for gauging the changing nature of union formation for a generation facing more varied, and arguably more uncertain, relationship trajectories.

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## Appendix

See Table 5.

**Table 5** Percent of NSFG (2011–2015) female respondents aged 18–24 single, cohabiting, and married

Age	%Single	%Cohabiting	%Married	%Total	N
18	92.98	5.94	1.07	100	429
19	84.27	12.34	3.39	100	414
20	71.49	21.45	7.07	100	345
21	71.28	20.14	8.57	100	377
22	65.71	20.00	14.29	100	373
23	57.81	26.75	15.45	100	385
24	54.43	24.22	21.35	100	433
Total	70.79	18.85	10.36	100	2756

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