INVESTING IN THE RELATIONSHIP: FINANCIAL ARRANGEMENTS AND KIN
RELATIONS AMONG COHABITING AND MARRIED COUPLES

DISSERTATION

Presented in Partial Fulfillment of the Requirements for
The Degree of Doctor of Philosophy in the Graduate
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By

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ABSTRACT

This dissertation explores two aspects of cohabiting and married relationships that have received little attention: financial arrangements and kin relations. Both topics involve investments and exchanges, either between partners or between partners and family members. It was expected that cohabiting partners would be less likely than married couples to make investments in, and exchanges with, one’s partner and one’s partner’s family pertaining to financial arrangements and family relationships. Unequal levels of risk and chances for reciprocity stemming from legal and normative differences, variations in relationship stability and expectations for permanence, and ideological differences between these couples underlie these expectations.

I collected data from both partners of 30 opposite-sex cohabiting, and 30 married couples between the ages of 18 and 59 who had been living together or married for a minimum of three months and a maximum of ten years. Married couples were also matched to cohabiting couples on the basis of the female partner’s employment status and year-round presence of children in the household. Participants first completed a mail survey and then participated in a telephone interview.

Numerous outcomes were examined. Results found few significant differences between cohabiting and married couples. Cohabiting couples are less likely than married couples to have any joint bank accounts and less likely to have only joint accounts.
Regarding kin relations, cohabiting women were found to have less interaction than married women with their partner’s parents, and cohabiting men were found to be less likely than married men to have given support (e.g., money, advice, help) to their partner’s parents. No other significant differences in relationship status were found.

The findings suggest that the day-to-day lives of cohabiting and married couples are fairly similar with regard to financial arrangements and kin relations. Although cohabitation is an incomplete institution, all relationships have a structure and are guided by norms. Further, many see cohabitation as preparation for marriage; thus, these couples tend to arrange their finances and have relationships with each other’s family in ways that are similar to married couples. Study limitations and suggestions for future research conclude the dissertation.
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CHAPTER 1

INTRODUCTION

As the incidence of cohabitation has grown rapidly in recent decades, so too has the body of literature examining this phenomena. Sociological research on this topic has accumulated within a short period of time, with the majority having been conducted since the mid to late 1980s (Smock 2000). The work to date has tended to focus on the trends of cohabitation, the link between cohabitation and marital quality and stability, and cohabitation’s role in nonmarital childbearing. The day-to-day arrangements of cohabiting couples and how they negotiate issues relevant to all intimate, co-residential unions, however, have gone relatively unexplored, one exception being the division of household labor (see, for example, Blair and Lichter 1991; Ciabattari 2004; Shelton and John 1993; South and Spitze 1994). The lack of attention is confirmed by Nock (1995:53), who noted that little is known “about how individuals and couples differ in terms of the nature and quality of their relationships.” Along similar lines, Eggebeen (2005:1097) recently noted that “our knowledge about the implications of cohabitation for a variety of dimensions of family life beyond marital stability remains fragmentary.” Although Nock’s and Eggebeen’s own research has contributed to knowledge about differences in relationship quality between married and cohabiting partners, there is still quite a bit about the ordinary issues of daily life that needs to be examined.
This dissertation explores two aspects of cohabiting unions that have thus far received little attention: first, financial arrangements of couples, and second, kin relations. With regard to financial arrangements, I explore issues such as: whether partners make joint investments, make purchases, how financial arrangements were decided, and how partners feel about these arrangements. Kin relations refer to the relationships partners have with their families. Of particular interest here are the connections a partner has with the other partner’s family.

Although financial arrangements and kin relations initially seem to be rather diverse topics, they both involve investments and exchanges, either between partners (in the case of financial arrangements), or between partners and family members (as is the case with kin relations). Viewing these topics in this manner, concepts within social exchange theory are useful for understanding how couples arrange their finances together and the types of relationships partners have with each other’s family; in particular, the notion of reciprocal exchange, and the uncertainty and risk associated with exchange and investments. Different types of unions may experience varied degrees of uncertainty and risk when engaging in exchange and making investments, due to the differing institutional and cultural contexts, in which particular types of couples operate. As such, the willingness or desire to make investments in, or exchanges with, one’s partner or partner’s family members is very likely to be related to the status of one’s relationship, especially whether one is cohabiting or married. Specifically, there are legal and normative differences, variations in relationship stability and expectations for permanence, and ideological differences between married and cohabiting couples, and all
three of these factors are likely to have implications for financial arrangements and dealings with kin.

The primary interest in this work is cohabiting couples; however, married couples also are investigated for the purpose of comparison. In addition, the inclusion of married couples in a study of financial arrangements and kin relations is important because these issues have not received sufficient attention as they pertain to marriage either, and some of what is known is based on assumptions about married couples or may be outdated. Understanding differences between cohabitation and marriage is an important goal of cohabitation research, but, as Smock (2000:12) pointed out, “To say that cohabitation is like or unlike marriage is useful only to the extent that we have adequate knowledge of what marriage is indeed ‘like.’” Indeed, Cherlin (2004) deems not only cohabitation, and remarriage, but now contemporary marriage as “incomplete institutions.”

**Financial Arrangements of Cohabiting and Married Couples**

Financial matters are a central aspect of family life (Burgoyne and Morison 1997). Not only is money critical for acquiring basic provisions (e.g., food, clothing, shelter), but it is also closely intertwined with intangible aspects of intimate relationships. For example, financial arrangements are tightly linked with power and inequality between partners (Blumstein and Schwartz 1983; Pahl 1990; Vogler 1998). How couples organize their income also has been found to have wide-reaching consequences for relationship satisfaction, intimacy, trust, and commitment (Blumstein and Schwartz 1983).
Although income organization is very important in couple relationships, the subject has not received much empirical attention. This lacuna is initially surprising considering that, regardless of how much or how little money a couple makes, all couples must “deal with the day-to-day management of their finances” (Blumstein and Schwartz 1983:77). There are several possible reasons for the little attention paid to income organization. For one thing, as Singh and Lindsay (1996) noted, classical sociological studies tended to conceptualize money as a market phenomena. As a result, there was little research that examined money and personal relationships. In addition, financial arrangements in couple relationships is often viewed as a personal, private issue, and some researchers have found that getting respondents to be forthcoming about this issue is quite difficult (see, for example, Blumstein and Schwartz 1983; Pahl 1989). And, Lown and Dolan (1994) pointed out that the way couples organize their money was a non-issue twenty or thirty years ago as the intermingling of finances was the assumed practice. The proliferation of women into the workforce in the past several decades (Fullerton 1999), though, means that many women now have their own income. Thus, financial independence, rather than interdependence, is a viable alternative.

An additional obstacle to research on financial arrangements of couples is the dependence on secondary survey data sets, which have tended to include very few questions—if any at all—on financial arrangements. As Kenney (2002) noted, many national household surveys have included questions on financial issues such as earnings, receipt of public assistance, and other sources of income. Questions regarding how cohabiting and married partners manage their money together and their attitudes about
money management approaches are rarer and surveys typically include only behavioral
measures (e.g., bank accounts), or attitudinal measures (e.g., perceptions of fairness).

Much of the cohabitation research in the late 1980s through recent years has
relied heavily on the National Survey of Families and Households (NSFH), a nationally
representative panel survey administered three times between 1987-88 and 2001-2003.
One appeal of the NSFH is that it oversampled cohabiting couples (among other
subgroups). The survey includes three money-related questions: one’s happiness with the
way one’s partner spends money, perceived fairness of spending in one’s relationship,
and frequency of open disagreement. However, there are no questions about how a
couple manages their money, pays joint expenses, and so on.

The Survey of Income and Program Participation (SIPP) is an on-going,
nationally representative survey of U.S. adults fielded by the U.S. Bureau of the Census.
The SIPP includes questions about assets, including bank accounts and whether they are
held individually or jointly with one’s partner or spouse. However, such questions do not
yield adequate information about couples’ financial arrangements given that not all
couples are sufficiently well-off to have such accounts in the first place.

Another example is The Family and Changing Gender Roles module of the
Married and cohabiting respondents were asked, “How do you and your partner organize
the income that one or both of you receive?” Respondents were instructed to choose one
of the following categories that best described their situation: (1) I manage all the money
and give my partner his/her share; (2) My partner manages all the money and gives me
my share; (3) We pool all the money and each take out what we need; (4) We pool some
of the money and keep the rest separate; (5) We each keep our own money separate. This question attempts to include both a “management” and a “control” dimension with only limited success, and there is some ambiguity in the response choices. For example, in the first two choices, it is not clear what a “share” is, or how a partner’s share is determined. Also, the term “pooling” is vague; it can be taken in both a literal and metaphorical sense. It also is not clear whether a couple can pool if only one partner has an income.

The Fragile Families and Child Wellbeing (FFCW) Study, which follows a cohort of children born between 1998-2000, includes on its survey two questions about money management. The first question asked, "Couples handle their money differently. Which of the following do you do?" Responses were (a) each keep your own money separate, (b) put some of your money together but keep the rest separate, and (c) put all your money together. The second question asked, "Who would you say controls the money in this household?" The possible responses were (a) respondent herself, (b) husband/partner, (c) both equally, (d) other. The FFCW has targeted a very specific population of participants, however: urban parents (both married and unwed), many with low incomes, who have a child in common. Although the inclusion of these two questions will permit a comparison of money management approaches between cohabiting and married parents, the results have limited generalizability.

Regardless of whether a secondary survey data set includes questions on formal arrangements such as bank accounts, asks one or two more general management questions, or asks questions about attitudinal issues, the reliance on this type of data has resulted in less in-depth information about financial arrangements than is needed. This dissertation moves beyond the previous work by not only obtaining information about
bank accounts and money management, but it also obtains information on issues such as subjective evaluations of a couple’s system, issues of disclosure, fairness, and money-related conflict. For example, to what extent are partners willing to tell each other about their bank accounts, credit card and student loan debt, investments, and so on? How did couples settle on their particular arrangements, and, would they prefer a different arrangement? How often do couples have conflict not over money in general, but specific money-related issues?

**Kin Relations of Cohabiting and Married Couples**

Another important aspect relevant to both married and cohabiting relationships is the connections the couple has with each partner’s family; that is, how well integrated is each partner with the other partner’s family? Using data from the 1987-1988 National Survey of Families and Households, Nock (1995) found that married respondents reported better relationships with their parents than did cohabiters. However, little is known about the relationships cohabiters have with each other’s family, or how the couple, as a unit, fits into their respective families. Over a decade ago, Nock (1995:74) speculated that, if cohabitation persisted as a popular form of intimate relationship, answers to questions such as “What is the legitimate role of a parent in her daughter’s cohabiting union?” and “What is the nonmarital equivalent of an in-law?” would emerge. Although it is clear that cohabitation has, in fact, persisted as a popular form of intimate relationship, the limited work that has been done casts doubt as to whether role ambiguity between cohabiters and their family members has diminished over time (see, for example, Nelson 2006).
An aspect that is closely linked with kin relations is that of kin work. According to Di Leonardo (1987:442-443), kin work refers to “the conception, maintenance, and ritual celebration of cross-household kin ties, including visits, letters, telephone calls, presents, and cards to kin; the organization of holiday gatherings; the creation and maintenance of quasi-kin relations; decisions to neglect or to intensify particular ties; the mental work of reflection about all these activities; and the creation and communication of altering images of family and kin vis-à-vis the images of others, both folk and mass media.” Kin work, then, includes both tangible exchanges and nonmaterial activities and serves as a key way connections among family members are forged and maintained.

The forging and maintaining of familial bonds through the exchange of tangible and nonmaterial support is beneficial for couples in obvious ways. First, private monetary transfers, in the form of gifts or loans, have been found to promote family wealth (Hao 1996). Nonmaterial transfers, such as care given in times of illness, childcare, running errands, and so on, can contribute to the overall well-being of a family and its members. Thus, families, particularly parents, can serve as important resources for couples.

Kin work among cohabitators and their respective families is likely to be just as beneficial to these unions as it is for married couples, if not more so. Given the relatively impermanent nature of cohabitation relative to marriage, it is possible that strong connections between partners and family members may enhance the stability of cohabiting unions in the same way that strong familial connections may reinforce the bonds between married couples. In addition, given the lower socio-economic status of cohabitators compared to married persons (Bumpass and Lu 2000; Nock 1995), monetary transfers from kin to a cohabiting couple may be particularly beneficial.
Just as couples may receive support from family members, they can give support as well. Adult children serve as an essential source of support for aging parents (Davey and Eggebeen 1998; Eggebeen and Davey 1998). If it turns out, however, that cohabiting couples are not able to count on the same types and degree of support from parents as are married couples, it is also likely that parents of cohabiting offspring are receiving less support than parents of married offspring. Thus, just as exchanges can be mutually beneficial, the lack of such exchanges can be mutually disadvantageous.

Existing surveys offer some limited ability to examine exchanges of support between respondents and family members. The aforementioned Survey of Income and Program Participation, for example, asks respondents who indicated they had difficulties paying various household expenses (e.g., rent or mortgage, utilities, telephone) whether they had received any help from any of the following: 1) family member or relative, 2) a friend, neighbor, or non-relative, 3) a department of social services, 4) a church or non-profit group, and/or 5) other. One problem here is that not all respondents can be assumed to have a shared definition of a family member or relative. This may particularly be the case for respondents in a cohabiting relationship, some of whom may view, for example, their partner’s parents as family members whereas other cohabiting respondents may view them as non-relatives.

The National Survey of Families and Households also includes questions about exchanges of various types of support, and asks respondents to specify the sources and recipients of such support, including one’s partner’s or spouse’s parents. Additionally, there are questions about the quality of relationships one has with their partner/spouse’s parents and frequency of contact. Thus, the NSFH does permit some examination of
relationships between partners/spouses and each other’s parents, as well as a comparison of such relationships between cohabiting and married respondents.

Just as with financial arrangements, however, the questions that have been included on existing surveys do not allow for an in-depth examination of kin relations. This dissertation aims to build on the prior work by exploring issues such as, do cohabiting partners feel like they are a part of their partner’s family? Do married partners feel their relationships with their in-laws changed after they married their spouse? How often do cohabiting and married partners see, talk with, email, etc., their partner’s family members? Do they exchange cards or gifts on gift-giving occasions? Do their parents help out, give, or lend money to the couple, and does the couple reciprocate? The current study contributes to the previous literature on kin work by examining the performance of kin work by married persons as well as cohabitators.

**Significance of the Study**

As I have discussed throughout this section, financial arrangements and kin relations are two important aspects of couple relationships that are understudied. Further, the reliance on secondary data sources has not allowed financial arrangements and kin relations be explored as thoroughly as is needed. This dissertation will contribute to the literature through the collection of primary data, which will permit an in-depth examination of financial arrangements and kin relations. Additionally, this dissertation will contribute to the literature through the collection of both quantitative and qualitative information. The mix of data collection approaches will allow for a systematic examination as well as a detailed understanding of two complex, multi-dimensional areas
that are relevant to all co-residential unions. As Manning and Smock (2005:990) stressed, “qualitative data collections and analyses are vital to attain a clearer understanding of this important new living arrangement affecting increasing numbers of adults and children.”

The sampling approach used to select cohabiting and married couples, combined with the analytic approach taken in the quantitative analyses, offers an additional assurance that the differences found in the analyses are real differences due to relationship status and not because these groups are inherently different in the population. As I will discuss in Chapter 3, cohabiting and married couples were selected such that they are similar with regard to characteristics on which these two types of couples, on average, differ in the population; additionally, several control variables are accounted for in the quantitative analyses to further ensure that the couples being compared are similar. Taken together, this strategy is advantageous because it allows isolation of the unique contribution of relationship status on a number of outcomes pertaining to financial arrangements and kin relations. That is, it will increase confidence that any statistically significant differences between cohabiting and married couples with regard to financial arrangements and kin relations can, in fact, be attributed to type of relationship, and not differences in characteristics between the two types of couples or characteristics of cohabiting and married partners.

An additional contribution of this study is that data were collected from both partners. This is advantageous because we cannot assume that each partner in a relationship has the same attitudes and behavior with regard to financial arrangements and kin relations. As I will discuss in Chapter 2, there are instances where partners’
reports on even seemingly objective matters differed, showing that having information from just one partner may not be sufficient when examining issues pertaining to couples.

**Overview of Dissertation Chapters**

The remainder of this dissertation consists of four chapters. In Chapter 2 the theoretical framework is presented and previous relevant literature is discussed. Chapter 3 details the data collection approach, sample selection criteria, and participant recruitment strategies. Variable measurement is also described in Chapter 3, as is the analytic strategy. Chapter 4 presents the results of analyses on financial arrangements and kin relations, respectively. The findings are discussed in Chapter 5 as well study implications, limitations, and suggestions for future research.
CHAPTER 2
THEORETICAL FRAMEWORK

Chapter Overview
This chapter describes the theoretical framework underlying this work. Specific expectations as to how cohabiting and married couples are likely to differ with regard to the two phenomena of interest in this study, financial arrangements and kin relations, are presented and rationales are provided.

Relevance of Exchange in Investments
The theoretical perspective underpinning this work is social exchange theory. Although some aspects of the theory are not relevant for the purposes of this dissertation, there are certain concepts that can guide understanding of how couples arrange their finances together and the types of relationships partners have with each other’s family.

The basic premise of social exchange theory, as set forth by Homans (1961), is that most social behavior or interaction is an exchange of goods, both material and nonmaterial. Through the process of social exchange, actors seek to obtain the outcomes that they value. Actors may be entities such as individuals or organizations (e.g., corporations) and may engage in exchange with one other actor, or be involved in an exchange network of actors.
Social exchange theorists have distinguished between two forms of exchange, negotiated exchange and reciprocal exchange (Blau 1964; Emerson 1981; Levi-Strauss 1969). As Molm (2003) explains, negotiated exchange is a joint decision process, such as explicit bargaining, whereby actors seek agreement on the terms of the exchange. With this form of exchange, the terms of exchange are considered to be binding, and, as such, negotiated exchange is more common in formalized settings (e.g., work) or circumstances (e.g., formal contractual obligations). Of course, negotiated exchange can take place in social relationships such as couple relationships, families, and friendships; for example, a prenuptial agreement.

Within the context of social relationships, however, the more common form of exchange is reciprocal exchange. Reciprocal exchange involves a series of nonnegotiated acts, independently performed by each actor. As Molm (2003:3) states, “actors initiate exchanges individually, by performing a beneficial act for another (such as giving assistance or advice), without knowing whether, when, or to what extent the other will reciprocate.” With reciprocal exchange, the beneficial acts partners and family members perform for one another can be viewed as investments. This idea is of particular relevance to this dissertation, as both financial arrangements and kin relations both involve exchanges and investments, either between partners (in the case of financial arrangements), or between partners and family members (in the case of kin relations).

By its very definition, the making of investments indicates there is the hope or expectation that the investments will “pay off,” that is, the investments will yield some sort of benefit or advantage for the investor at some point in the future. This notion is a key assumption of social exchange theory—that people act in ways as to maximize
benefits. Molm (2003), however, asserts that, because much of the previous work on social exchange theory has focused on negotiated exchange, which does not carry the same level of uncertainty as reciprocal exchange, there are two other motivations that play a larger role than has been recognized: avoiding risk and loss and maximizing the probability of reciprocity. Her research findings led her to conclude that, “(1) reducing risk or loss may be a stronger motivation than increasing gain, and (2) the act of reciprocity may be more valuable than the particular benefits gained” (Molm 2003:10). More important than the potential benefits one may reap from making various investments in a relationship with regard to financial matters, and the investments one makes in his or her partner’s family, then, are attempts to ensure that one does not incur a loss on investments and that investments will be reciprocated.

This dissertation will examine a number of various exchanges and investments concerning financial arrangements and kin relations, both material and nonmaterial. Attitudinal outcomes relevant to both of these topics also will be explored. With regard to financial arrangements, four behavioral outcomes will be investigated. First, I will examine whether or not couples have any joint checking or savings accounts. For some, having a joint account with one’s partner is considered in an investment that carries some degree of risk in that it may result in some degree of loss in control or oversight of one’s own earnings. Additionally, with joint accounts, there may be some level of uncertainty involved. For example, a male partner’s contributions may be used toward expenses or purchases for the female partner without any guarantee whether, when, or to what extent funds will be available for expenses or purchases for the male partner. Second, I will examine whether or not partners have only joint bank accounts; that is, situations in
which couples have at least one joint bank account and neither partner has a personal checking or savings account. Such a situation may be considered as having a higher degree of risk or uncertainty. Third, I will examine whether or not couples have made any joint formal financial investments, such as stocks, bonds, or real estate. Fourth, I will examine whether cohabiting couples have made any large or relatively large joint purchases.

Not all money-related exchanges and investments are material, however. Information can be considered an investment. For example, disclosing information about one’s financial situation may be seen as an investment. For some people, financial matters are a very private issue, and sharing one’s financial matters opens one up to emotional vulnerability. This may particularly be the case if one’s financial situation is less than ideal, such as having a large amount of debt. In this study, I will examine two related but distinct outcomes concerning money-related information; first, whether or not partners withhold money-related information from one another, and, second, the unwillingness to provide financial-related information (such as the amount of money in one’s checking account or amount of credit card debt) upon request from one’s partner.

Additionally, I will examine two attitudinal outcomes that, although not considered investments or exchange per se, may arise from the material and nonmaterial investments and exchanges couples make with regard to financial arrangements. First, I will explore partners’ perceptions of unfairness with regard to how joint expenses (specifically bills, groceries, and entertainment) are paid. Second, I will assess the degree of conflict in relationships related to money issues. Both of these outcomes may arise
from an imbalance in exchange and/or a disconnect between partners’ expectations regarding financial arrangements.

With regard to kin relations, the activities involved in maintaining relationships, as well as any transfers between partners and family members, constitute investments in relationships. Gifts, for example, can be considered as an “investment in the relationship between donor and recipient” (Larsen and Watson 2001:899). Giving cards on special occasions, too, is considered an investment. Thus, I will explore whether individuals typically exchange cards or gifts with their partner’s parents. Other material transfers will be considered as well, including whether or individuals exchange money in the form of a gift or a loan with their partner’s parents.

Just as with investments related to money matters, investments related to family relationships may be nonmaterial. Specifically, I will examine whether individuals exchange advice and help with errands, housework, or yardwork with their partner’s parents, as well the frequency with which one interacts with his or her partner’s parents. Additionally, attempting to maintain family ties, remembering birthdays, anniversaries, and other special occasions, as well as choosing cards and gifts for a partner’s family members, constitutes other types of investments, whether an individual has sole responsibility for this task or partners do these tasks together.

I will also explore attitudinal outcomes that may arise from the investments made in one’s partner’s family, specifically, the quality of relationships individuals have with their partner’s parents and perceptions of family belonging.

Although the discussion thus far has focused on partners and couples in general, we must consider that exchange relations and investments do not all take place under the
same contextual circumstances for all relationships. This point is of key importance because differing institutional and cultural contexts in which particular types of relationships operate may lead to differential willingness among couples to make investments and exchanges. In particular, willingness is likely to vary by union status; that is, whether one is cohabiting or married, because there are important differences in the nature of cohabiting and married relationships and differences among the individuals involved in these relationships. Most notably, there are legal and normative differences between cohabitation and marriage. Additionally, there are variations in relationship permanence and stability, as well as ideological differences between married and cohabiting partners. These various differences suggest unequal levels of risk and chances for reciprocity for cohabiting and married couples that are likely to impact how a couple arranges their finances and the relationships they have with each other’s family.

**Factors that May Affect Willingness to Make Investments and Exchanges**

**Normative Expectations and Legal Guidelines**

In 1978, Andrew Cherlin coined the term “incomplete institution” in reference to stepfamilies, arguing that there was a lack of established norms guiding the way members of stepfamilies should act toward one another. Over a decade ago, the term was first applied to cohabitation (Nock 1995) to describe the lack of a commonly shared understanding of what the cohabitation experience is and what it means (Stanley, Rhoades, and Markman 2006). Recently, Cherlin (2004) noted that, although cohabitation has become more institutionalized, it is still an incomplete institution. As he aptly stated,
part of the challenge in describing the meaning of cohabitation is that it requires characterizing “a rapidly moving target” (Cherlin 2004:925).

The lack of normative guidelines for cohabitation may be further exacerbated by the fact that many couples “slide” into cohabitation rather than making a well thought out, conscientious decision to move in together (Lindsay 2000; Manning and Smock 2005), a phenomenon Stanley et al. (2006) refer to as “sliding versus deciding.” Although some couples may make the transition to marriage in a similar way, getting married still requires specific actions such that marriage cannot “just happen” in the same way cohabitation can (Lindsay 2000). This amorphous migration from dating to cohabiting may contribute to a lack of clearly delineated expectations among partners and those in their social networks.

Cherlin (2004) recently argued that American marriage has undergone a “deinstitutionalization,” a weakening of the social norms that guide people’s expectations and appropriate behavior. In fact, Cherlin posited that the increase in cohabitation has contributed to the deinstitutionalization of marriage. And, just as cohabiting couples are a heterogeneous group, there is, of course, diversity in marriage. It can be argued, however, that marriage still comes with a more delineated set of expectations than does cohabitation. There are several widely-held conventions of American marriage such as monogamy, sharing a household, and a merging of property and pooling of resources.

The lack of normative expectations is likely to have implications for couples, especially where kin relations are concerned. Seltzer (2000:1263) notes that, “Family members take care of each other (some better than others) and bear and rear the next generation. Within a society, the work families do depends on what people believe is the
right way to treat parents, siblings, children, grandparents, and other kin.” However, the non-institutionalized status of cohabitation means that the roles, responsibilities and obligations for cohabiters vis-à-vis their family members are less clear than they are for married couples and their families, and it is not clear just who constitutes a “family member.” In light of these uncertainties, cohabiters and their family members may feel uncomfortable or awkward forging relationships or engaging in family-oriented activities that would be taken for granted if the couple were married. Normative objections to cohabitation also may hinder relations between family and cohabiting partners. Nock (1995:56) noted, “Those in a relationship that is less socially recognized or governed by clear normative standards are less likely to be tightly integrated into networks of others who are in more traditional relationships.” If a parent, for example, does not approve of cohabitation, that parent may be unwilling to engage in activities that would establish and maintain social ties with their son or daughter’s partner.

In addition to normative differences between cohabitation and divorce, there are also legal differences, namely that married couples have legal guidelines in place for separation and divorce. These legal differences are especially pertinent with regard to financial arrangements. As Brines and Joyner (1999:336) explain, “Divorce law underwrites at least some of the risk associated with keeping a ‘common pot’: Short of desertion, the ‘worst’ that can happen is that the partners would split the pot.” Upon the dissolution of a cohabiting relationship, however, neither partner has rights and obligations vis-à-vis the other, with the exception of child support (Oldham 2001), and the former partners must depend on court decisions to establish their rights (Blumberg 2001; Seff 1995). And, as Brines and Joyner (1999) noted, although there are instances
where courts have upheld verbal agreements, many courts consider only written agreements enforceable. Drawing up such agreements, however, is best done with the aid of an attorney, which is cost-prohibitive for many couples. Additionally, because the majority of cohabiting partners expect to marry their partner at some point (Brown 2000; Lichter, Batson, and Brown 2004), they may not perceive a need for a cohabitation agreement. It is also possible that many people are not aware of cohabitation agreements, a notion which was supported in my interviews with cohabiting participants.

**Relationship Stability and Expectations for Permanence**

Another major difference between cohabitation and marriage is relationship stability. Cohabiting relationships are, on average, of shorter duration and are less stable than marital unions (Bumpass and Lu 2000; Bumpass and Sweet 1989). Recent estimates indicate that by the fifth year of cohabitation, 44 percent of cohabiting couples will have married and 46 percent will have terminated the relationship (Lichter, Qian, and Mellott 2006). Thus, only 10 percent of cohabiting relationships exceed five years. By contrast, about 81 percent of all married couples are still married by their five-year wedding anniversary.

Another related issue is the expectations for permanence partners have when they enter a cohabiting or married union. One of the foundations of marriage is that it is to last “until death do us part.” Although approximately half of married couples eventually divorce (Raley and Bumpass 2003), people typically at least enter into marriage expecting it to last. Brown (2003) found that, compared with married individuals, cohabiting individuals perceive a higher chance that their relationship will dissolve. It is
important to note, however, that many cohabiting partners, too, have expectations for permanence; the majority say they expect to marry their partner at some point (Brown 2000; Lichter, Batson, and Brown 2004). Of course, based on the figures cited above, less than half of couples marry within five years. And some cohabiting partners have no intentions or desire to marry, but rather choose to live together for reasons such as convenience rather as a stepping stone to marriage.

Stability and expectations for permanence have important implications for partners. As Stanley, Markman, and Whitton (2002:660) noted, “A clear and consistent commitment allows both partners to feel secure and act in the relationship in ways that are only rational in the context of that security.” In short-term situations, however, it may be better to act in one’s own interests, given that opportunities for a return on one’s investments are uncertain (Van Lange et al. 1997). Although there is some degree of variability across all couples (both cohabiting and married) in expectations for permanence, Cherlin (2004) notes that marriage is still considered a public commitment to a long-term, possibly life-long relationship whereas cohabitation is a private commitment that can be more easily broken. Therefore, Cherlin argues, marriage, more so than cohabitation, “lowers the risk that one’s partner will renege on agreements that have been made,” and “allows individuals to invest in the relationship with less fear of abandonment” (pp. 854-855).

**Ideological Differences**

In addition to differences in normative expectations, legal guidelines, relationship stability, and expectations for permanence between cohabitation and marriage, there also
tend to be ideological differences between cohabiting and married partners. Specifically, cohabiters, compared to married individuals, report a lower level of support for traditional behavior for women and men (Blumstein and Schwartz 1983; Lesthaeghe and Surkyn 1988) and place a higher value on individual freedom (Thomson and Colella 1992). Ideological differences also translate into behavior; for example, cohabiting partners tend to be more egalitarian with regard to household division of labor (Clarkberg, Stolzenberg, and Waite 1995).

These ideological differences suggest that cohabiting and married couples may differ with regard to how they arrange their finances. A more individualistic orientation may result in a greater likelihood for cohabiting partners to want to keep at least some of their money separate. Cohabiting partners may also place a higher value on having an equitable arrangement than do married partners. The emphasis on an equitable arrangement, in turn, may mean that cohabiting partners avoid making investments which carry a greater degree of risk or uncertainty of reciprocation. As another consequence of attempting to maintain an equitable arrangement, cohabiting partners may monitor their financial contributions more closely, and may be more sensitive to inequitable situations and see these situations as unfair. Along similar lines, a lower level of support for traditional gender roles, combined with a greater emphasis on autonomy, suggests that cohabiting couples will be more likely to adopt an independent management approach than married couples.

Ideological differences between cohabiting and married individuals may lead to differences in the performance of kin work between these two types of unions as well. Specifically, cohabiters’ lower level of support for traditional behavior for men and
women (Blumstein and Schwartz 1983; Lesthaeghe and Surkyn 1988) may have implications for kin work. Although kin work is more likely to be performed by women than men (Abel 1991; Di Leonardo 1987; Horowitz 1985; Marks and McLanahan 1993), cohabiting women may be less willing than married women to take on the primary kinkeeping role, and their male partners may be less likely than married men to expect them to. Thus, it is likely that cohabiting women perform more kinwork than their partners, but less than married women. In this way, differences in the performance of kin work between married and cohabiting partners may mirror differences in the performance of housework. Cohabiting women spend less time, on average, performing household duties than their married counterparts, whereas there is little difference between cohabiting and married men’s time spent doing housework (Shelton and John 1993; South and Spitze 1994). However, the sex difference persists regardless of union type, which suggests that gender socialization plays an important role in the division of household labor, and it also is likely to in the case of kin work, as well.

It is possible, too, that selectivity plays a role in any potential differences in familial relations and the performance of kin work for married and cohabiting couples. It has been argued that union type may be selective of partners with certain characteristics. Specifically, cohabitors may be less stable, committed partners (Axinn and Thornton 1992; Bennett, Blanc, and Bloom 1988; Booth and Johnson 1988). It is quite possible, then, that forging and maintaining relationships with one’s partner’s family is less important to cohabiters than married persons, and that cohabiters may prefer to perform less kin work than their married counterparts.
Additional Predictors of Financial Arrangements and Kin Relations

Although it is expected that institutional and cultural contexts differentially impact cohabiting and married partners’ willingness to make investments and engage in exchange, this dissertation will also take into account characteristics of partners and couples that may affect financial arrangements and kin relations.

A partner’s willingness to make investments and exchanges, and the associated level of risk and uncertainty, are likely to be impacted by relationship experiences partners have had (both past and present), as well as particular circumstances of the present relationship. To this end, I will examine the effects of duration of coresidence, perceptions of commitment disparity, and whether either partner has experienced a divorce. With regard to duration of coresidence, the longer the amount time a couple has been living together, the more opportunities for investments and for partners to exchange with one another and with family members. Duration also permits partners and family members to gain knowledge about each other, which allows for the development of trust and commitment and, thus, decreases the uncertainty of reciprocation and the risks of investments. Perceptions of commitment disparity are likely to matter because, if either individual feels that the partners are not equally committed to the relationship, it is indicative of an imbalance in the relationship. As a result, partners may not be equally willing to make investments, and there is a greater chance that inputs one partner puts into the relationship will not be reciprocated. Finally, those who have experienced the dissolution of a marriage (or more than one) have very likely experienced a loss of a myriad of investments made in the previous marriage, and, thus, have a heightened sense of uncertainty and perception of risk that may result in being more reluctant to make
investments, both with one’s partner in terms of financial arrangements, and with their partner’s family members.

Socioeconomic factors are also likely to have an impact, particularly for financial arrangements, but also for selected kin relations outcomes. One such factor is household income. A higher household income is likely facilitate the ability to make investments; for example, financial investments, and giving support to one’s partner’s parents. It may also decrease the impact of loss in case an investment is not reciprocated. However, it is important to remember that household income masks individual contributions of each partner. Thus, each partner’s status vis-à-vis the other must also be considered, that is, whether partners are on relatively equal footing in terms of individual socioeconomic status. Just as with perceptions of commitment disparity, an imbalance in partner’s status is likely to affect willingness to make investments and exchange as well as the uncertainty of reciprocation. I will include two measures of relative socioeconomic status; first, whether partners earn about the same amount, and, second, relative employment status; that is, whether neither, both, or just one partner is employed full time.

**Previous Research on Financial Arrangements**

There is some evidence that financial arrangements do, in fact, differ between married and cohabiting couples. First, for married couples, research has consistently found that pooling is the preferred arrangement. Studying the United States, Treas (1993) found that two-thirds of married couples with a bank account kept joint accounts only. And Wilson (1997) found that joint bank accounts characterized 74 percent of the
married couples in her study. Using data from the U.S. Survey of Consumer Finances, Klawitter (2007) found that 83 percent of married couples had at least one joint account. In Pahl’s 1989 sample of married couples in Britain, only 9 percent of the couples organized their income independently such that partners maintained separate control over their income and had individual responsibility for expenditure.

In contrast to married couples, the small body of literature on cohabiting couples indicates that they are more likely to keep finances separate (Blumstein and Schwartz 1983; Heimdal and Houseknecht 2003; Klawitter 2007). Unlike their married counterparts, partners in cohabiting relationships are more likely to view each other as individual economic entities (Blumstein and Schwartz 1983). Studying Australia, Singh and Lindsay (1996) noted that money in marriage is “joint, cooperative and nebulous,” whereas, for cohabiting couples, money tends to be “separate, individual and calculable.”

Although research has consistently shown that financial arrangements differ by union type, with cohabiters less likely to “pool” resources or have joint bank accounts than their married counterparts, it is important to note that these types of arrangements are not rare among cohabiters. Kenney (2007), for example, found that half of the cohabiting mothers in her sample reported that they and their partners put all their money together. And Heimdal and Houseknecht’s (2003) study of income organization approaches of married and cohabiting persons revealed that over half of the cohabiters in both Sweden and the United States did not keep any money separate (52 percent and 54 percent, respectively).
Previous Research on Kin Relations

To date, there are no studies of which this author is aware that have looked at the connections both cohabiting and married individuals have with their partner’s family. There is some work, however, that has examined relationships between adult offspring and their parents.

With regard to relationship quality, cohabiting individuals have been found to report poorer relationships with both mothers and fathers than married individuals (Nock 1995). The quality of relationships a person has with his or her parents is likely to extend to his or her partner, especially if the relationships are poor; that is, it seems unlikely that one will have a good relationship with his or her partner’s parents if the partner does not have a good relationship with them.

Turning to exchanges of various types of support between cohabiting and married individuals and their parents, Eggebeen (2005) examined exchanges of support between single, cohabiting, and married respondents and one’s own parents. After controlling for various characteristics of the respondents, their parents, and their relationship (when applicable), he found that, overall, cohabiting respondents were less likely to be involved in an exchange relationship with their parents than were married respondents. In particular, cohabiting individuals were less likely to have both given and received household assistance in the past month (i.e., assistance with transportation, repairs to the home or car, or other kinds of work around the house), and they were also less likely to have received advice. It should be noted that union status was not associated with giving advice or exchanges of money. In focusing on couples with children, however, Hao
(1996), found that cohabiting families were less likely to receive gifts or loans of money from kin than married, two-parent families.

**Research Expectations**

Based on the research just discussed, and considering legal and normative differences, variations in relationship permanence and stability, and ideological differences between married and cohabiting partners, the overarching research expectation of this study is that cohabiting partners will be less likely to make investments in, and exchanges with, one’s partner and one’s partners’ family pertaining to financial arrangements and family relationships. In the next two sections, I discuss the specific expectations regarding each topic area.

**Research Expectations Regarding Financial Arrangements**

**Bank accounts:** Given the lack of legal guidelines in place upon the dissolution of a cohabiting relationship, combined with the greater instability and lower expectations for permanence of these unions, it is expected that cohabiting couples will be less likely than married couples to have any joint bank accounts. Additionally, cohabiting couples will be less likely than married couples to have *only* joint bank accounts. Having only joint bank accounts indicates, as such, that a couple has merged all or nearly all of their money and, thus, is a more intensive investment than having any joint accounts.

**Joint investments:** It is expected that cohabiting couples will be less likely than married couples to have made formal financial investments, such as stocks, bonds, and real estate, stemming from the lack of legal guidelines in place for dealing with
distribution upon the dissolution of a cohabiting relationship, as well as the greater instability and lower expectations for permanence of these unions.

**Perceptions of unfairness:** Given cohabiting partners’ greater emphasis on an individualistic orientation and an equitable arrangement, it is expected that cohabiting couples will be more likely to be sensitive to inequities and thus will be more likely than married couples to perceive unfairness with regard to payment of certain joint expenses, regardless of whether they perceive the situation to be unfair to themselves or to their partner.

**Withholding money-related information:** Based on cohabiting partners’ greater concern for autonomy and greater instability and lower expectations for permanence of these unions, it is expected that partners in cohabiting relationships will be more likely than those in married relationships to withhold money-related information from one another.

**Unwillingness to disclose financial information:** Similar to the expectation regarding withholding money-related information in general, partners in cohabiting relationships will be more likely than those in married relationships to be unwilling to disclose specific information about one’s financial situation, such as the amount of money in one’s bank account(s), amount of credit card debt, and amount of student loan debt, should their partner happen to ask.

**Money-related conflict:** Money-related conflict, although not a type of investment or exchange, is still an important aspect of couple relationships that has not received much empirical attention. On the one hand, given the greater propensity of cohabiting couples to keep money separate, to be more likely to value autonomy, and to
have greater flexibility in negotiating their own terms with regard to financial
arrangements, we may expect cohabiting couples to have a lower degree of money-
related conflict. On the other hand, the lack of normative guidelines governing cohabiting
relationships may be disadvantageous for these couples in that the process of negotiating
new rules is a potential source of conflict (Cherlin 2004). Additionally, a greater
emphasis on an equitable arrangement may heighten the potential for conflict if partners
are more carefully monitoring each other’s contributions. For these reasons, we might
expect that cohabiting couples will have a higher degree of money-related conflict than
married couples.

**Research Expectations Regarding Kin Relations**

All of the expected differences between cohabiting and married individuals and
couples with regard to kin relations stem primarily from the lack of normative
expectations guiding relationships between individuals and their partner’s family, weaker
relationship stability and expectations for permanence, and ideological differences
between cohabiting and married individuals, particularly cohabiting individuals’ lower
level of support for traditional behavior for women and men. Therefore, the reasons for
the differing expectations for each aspect of kin relations that will be examined will not
be further elaborated here.

**Quality of relationships with partner’s parents:** It is expected that cohabiting
individuals will have lower quality relationships with their partner’s parents than married
individuals.
**Frequency of contact with partner’s parents:** It is expected that cohabiting individuals will have less frequent contact with their partner’s parents than married individuals.

**Card/Gift exchange:** It is expected that cohabiting individuals will be less likely than married individuals to give cards or gifts to, and receive cards/gifts from their partner’s parents.

**Responsibility for remembering family members’ special occasions:** It is expected that cohabiting individuals will be more likely to report each partner is responsible for remembering his or her own family members’ birthdays, anniversaries, and special occasions, whereas married individuals will be more likely to report that either the female partner is responsible for this task, or that both partners share this responsibility for both sides of their families.

**Choosing/making cards or gifts:** Similar to having the responsibility of remembering family members’ special occasions, cohabiting individuals will be more likely to report each partner is responsible for choosing or making cards or gifts for his or her own parents, whereas married individuals will be more likely to report that either the female partner is responsible for this task, or that both partners share this responsibility for both sets of parents.

**Exchange of support:** It is expected that cohabiting individuals will be less likely than married individuals to have exchanged various types of support with their partner’s parents in the past three months.
CHAPTER 3

METHODOLOGY

Chapter Overview

Because there is no available dataset that has obtained a wide range of in-depth information about the financial arrangements and kin relations of cohabiting and married couples, it was necessary to collect original data. In this chapter, I detail the various decisions that had to be made with regard to study design given the research aims of my study, the need for a mix of “qualitative” and “quantitative” information, and the challenging issues raised by wanting data from both partners. Additionally, this chapter describes sample selection, participant recruitment strategies, data collection approaches, their implementation, and variable measurement. Finally, the chapter concludes with a description of the analytic strategy.

Sample Selection Criteria

I aimed to collect data from 30 opposite-sex cohabiting and 30 married, English-speaking couples. Although my primary interest is in cohabiting relationships, the findings are strengthened by a comparison group of married couples, especially given the various differences between marriage and cohabitation. Also, as was previously
mentioned, there is not much literature that has examined money-related issues for married couples.

An important issue is how to define a “cohabiting couple.” In Blumstein and Schwartz’s (1983) study, for instance, cohabiting couples had to live together at least four days a week, and all couples (whether married or cohabiting) also had to have had a sexual relationship at some point in their relationship. The National Longitudinal Study of the High School Class of 1972 (NLS72) specified that cohabiters had to have been living together for at least one month. For this study, however, I did not require couples to have (or have had) a sexual relationship, because, unlike Blumstein and Schwartz, sexual issues were not a focus of my study. It was assumed, though, that participants perceived themselves to be in a couple relationship (as opposed to, say, roommates), and this was conveyed in the recruiting materials, consent form, and any other correspondence with participants by referring to each person as a partner and the two partners as a couple. Additionally, because I was interested in comparing married and cohabiting respondents and thus tried to minimize differences between the two types of couples, cohabiting partners were required to be residing together and not maintaining any separate residences.

I did not require cohabiters to have never been married or to be in their first cohabiting relationship; similarly, married respondents may have been previously divorced and/or widowed, and they may or may not have cohabited prior to marriage with their current spouse and/or any previous partner(s). To place such restrictions would create systematic differences between cohabiters and married persons with regard to age and life course issues, thus making comparisons between the two types of couples.
difficult. However, I did put a restriction on the maximum duration of the relationship. This strategy has been employed in several studies using the National Survey of Families and Households (NSFH). As was discussed in Chapter 1, the NSFH is a commonly-used secondary survey data set for cohabitation research due to its oversampling of cohabiters and wide array of information on their relationships. Brown (2000; 2003), DeMaris and MacDonald (1993), Nock (1995), and Thomson and Colella (1992) all restricted their samples to couples in cohabiting or married relationships of ten years or less, in order to maximize comparability of cohabiting and married persons. This ten years or less restriction was employed in the current study. Additionally, I also set a minimum duration requirement. Similar to the NLS72, couples in the present study were required to have been living together (whether in a cohabiting or married union) for at least three months. Co-residential unions of less than three months probably have not yet had to deal with some day-to-day issues relevant to this study, particularly with regard to financial arrangements.

Although minimum and maximum duration restrictions were placed on cohabiting and married relationships, I did not place any restrictions on the total length of relationship. That is, prior to entering their current cohabiting or married relationship, couples may have been dating (or dating and then cohabiting in the case of married participants) for any duration of time.

Even though the aforementioned eligibility requirements should help ensure that cohabiting and married unions are similar in some respects, there are other key factors that are likely to differ by union status. Thus, I used a matching strategy to further increase confidence in the similarity of married and cohabiting respondents. There are
two types of matching, precision matching and distribution matching. With precision matching, an individual (or whatever the particular unit of observation) in one relevant category is precisely matched to another individual in another relevant category on one or more characteristics such as age, sex, race/ethnicity, income, or other factors important to the research (see, for example, DeGarmo and Kitson 1996; Jeffries, Fletcher, and Newbold 2003). With distribution matching, the aim is to fulfill quotas for each group on important factors, rather than match an individual in one group to a specific individual in the other group (see, for example, Kutner, Bliwise, and Zhang 2004). For example, if 70 percent of female partners in the cohabiting group are employed, then the married group will be selected so that 70 percent of the female spouses are employed. In the current study, I used precision matching. Specifically, I matched couples on female employment and year-round presence of children in the household, because, on average, cohabiting females are more likely to be employed than married females, and cohabiting couples are less likely to have children in the household year round than married couples (Bumpass, Sweet, and Cherlin 1991).

Although precision matching ensures that married and cohabiting couples are similar with regard to important characteristics, the matching strategy has the potential to result in matches of couples of very different ages. Because adding matching criteria increases the challenge of locating eligible couples, I instead required that all participants be between the ages of 18 and 59.

Because of the importance of obtaining information from both partners, as a final eligibility requirement, I requested that both partners agree beforehand to participate in both the survey and follow-up telephone interview. Of course, this did not ensure that
both partners ultimately did participate; however, it did screen out those who said up
front that they would participate but knew their partner or spouse would not.

**Participant Recruitment**

Multiple recruitment strategies were used to identify participants. The original
intention was to identify all potential participants using a Criss+Cross directory of a mid-
western city, published by Haines (www.haines.com). A Criss+Cross Directory is a city-
specific listing of residents organized in two ways; first, numerically by address for every
street, and second, numerically by telephone number. The latter listing arrangement was
particularly useful because it allowed for targeted selection of potential participants
throughout the metropolitan area. Because I did not want the cohabiting respondents to be
predominately young college students, I avoided campus prefixes and prefixes very near
campus. Several telephone interviewers from my place of employment, an independent
research firm, were trained to make the recruiting calls. Calls were predominately made
during weekday evenings and weekends. However, attempts were also made during the
day, particularly in cases where several evening and weekend call attempts resulted in no
answers or reaching answering machines.

Initially, I focused solely on recruiting cohabiters as they are a smaller population
and also because I needed to know the employment status of all the female participants
and whether each couple had any children in the household year round, as these are the
matching criteria for the married counterparts. I quickly realized, however, that by taking
this approach, I was likely overlooking potentially eligible and interested married
participants. As a result, the strategy was revised—if the respondent was married and met
the other eligibility requirements, they were asked the questions about children in the household and female employment. Then, the person was told that he or she may be eligible for a study in the near future. The Interviewer explained the study and asked if he or she could call back if the couple was eligible. This allowed me to accumulate a pool of potential married participants who could be matched to participating cohabiting couples.

Calling went on for approximately one month. During this time, approximately 1,000 telephone numbers were called. This approach resulted in identifying seven cohabiting couples and nine married couples who were eligible and (at least when initially contacted) willing. Of these seven cohabiting couples, there were two where neither partner followed through, and two where only one partner—the female—returned the survey. Of the nine married couples, there was one couple where neither spouse returned the survey.

It was evident at this point that, although eligible and willing participants were being identified, the approach was time and cost prohibitive. Thus, search was broadened. First, I asked co-workers, friends, acquaintances, and family members to share the details of my study with anyone they knew that may be eligible and ask if it would be okay for me to contact those persons. I particularly emphasized indentifying cohabiting couples. These efforts resulted in nine cohabiting couples and one married couple who were eligible and willing to participate. I received surveys back from both partners for eight of the nine cohabiting couples as well as the married couple.

The other recruitment strategy I pursued was posting an ad on the website, “Craig’s List” (www.craigslist.org). Founded in 1995, Craig’s List offers free classified advertisements and forums on various topics for more than 500 cities and 50 countries.
According to its fact sheet, Craig’s List receives more than 10 billion page views per month. It appears that, increasingly, researchers are using Craig’s List as a relatively quick, easy, and free way to recruit study participants. A brief perusal of recent days’ listings in a few cities around the U.S. finds postings soliciting research participants for major universities and organizations including Georgetown University, the University of California, Berkeley, the U.S. Census Bureau, and Schools of Medicine at Princeton, Columbia, and Yale Universities.

Although people from any geographic location can respond to an ad on Craig’s List (unless an ad specifies otherwise), ads must be posted to a specific city’s site. I posted ads on the sites for several U.S. cities, targeting in particular large cities so that the ad would be viewed by as many people as possible. The ads for the different cities could not be posted all at once, however, and this is one limitation of posting an ad on Craig’s List. In an effort to prevent over-posting, Craig’s List requires a wait of approximately two days before the same ad can be posted by a user again. Even though an ad stays posted for 45 days (unless removed by the poster), ads are placed in chronological order with the most recent ad appearing at the top of the list (and one’s computer screen), making older ads increasingly easy to overlook. Thus, the restriction placed on the frequency of re-posting an ad prevents users from trying to keep their ad at the top of the list. The restriction also prevents users from posting their ad to all cities at the same time. Additionally, Craig’s List not only restricts the frequency of re-posting the same ad, but it also restricts the reposting of ads that it deems very similar—and my ads aimed at cohabiting and married persons were deemed similar. This meant that not only did I have
to wait two days between posting to different cities, but I had to choose whether to post an ad soliciting cohabiting or married participants.

Despite these minor limitations, soliciting participants on Craig’s List was ultimately a successful recruitment strategy. I posted two different ads, one soliciting cohabiting couples (“Cohabiting Couples Needed for Paid Study”) and one soliciting married couples (“Married Couples Needed for Paid Study”). Because the sampling strategy required that I match married couples to cohabiting couples on the basis of female employment and the year-round presence of children in the household, the specific eligibility requirements for married couples needed to be a bit more restrictive, depending on the particular characteristics of the participating cohabiting couples. Thus, separate ads were needed for the two groups. In the ads, I stated that I am a graduate student at The Ohio State University, and, for my doctoral dissertation, I am doing research on “financial arrangements and family relationships” among couples (depending on the group being targeted I would specify cohabiting or married couples). The ads also provided the eligibility requirements, details as to what participating would entail, and what information I would need from eligible and interested couples.

Using this strategy, I recruited 24 cohabiting couples. There were two couples in which only one partner (the woman) returned the survey and two couples in which neither partner returned the survey. Of the 20 remaining couples in which both partners returned the survey, it was subsequently determined that one of the couples was not eligible to participate. They were living together, but had broken off their dating relationship some months ago and were living together temporarily as “roommates.” I recruited 24 married couples. Of these, there were 21 where both spouses returned their
survey, one couple where only one spouse returned the survey, and two couples where neither spouse returned the survey.

Taken together, then, 40 cohabiting couples were recruited in order to obtain 30 in which both partners returned the survey, and 34 married couples were recruited in order to obtain 30 in which both spouses returned their survey. Although there were five cohabiting couples and one married couple for which one partner returned his or her survey, it became apparent that I needed to obtain data—at minimum, the mail survey—from both partners. Because I am interested in matters such as whether or not each partner is aware of the other’s financial situation (for example, whether each partner knows about the other’s bank accounts, debt, and so on), as well as a number of attitudes on relationship issues, collecting data from each partner was essential. Additionally, in looking over the survey responses and interviewing the participants, there were a number of instances where there were discrepancies between partners/spouses in responses to a number of different questions, further underscoring the need to collect data from both partners/spouses.

**Data Collection Approach**

The first issue was to determine the most appropriate data collection method. Possible approaches included a self-administered questionnaire, face-to-face interview, telephone interview, or a mixed-mode approach. In deciding which approach would be best, I reviewed a number of empirical studies that have collected data from couples. My review revealed that the most common approach used was a mixed mode survey; that is, the use of more than one survey methodology in a given study.
A mixed-mode approach can be carried out in numerous ways. First, data may be collected one way for some participants and another way for other participants. For example, some respondents might participate in an electronic survey, and other respondents might be mailed a self-administered questionnaire. If responses are influenced by the particular data collection technique, however, this approach could yield biased results. Another strategy would be to use more than one survey mode for all participants. For example, all respondents may complete a self-administered survey and participate in an interview.

In addition, when a mixed-mode approach is used, the various modes may either be administered at one point in time, or at different times. The determination of which approach is best depends on several factors, such as whether or not both partners need to be present at the same time. For example, partners in Cohan and Kleinbaum’s (2002) study were first separately given a self-administered questionnaire and then immediately participated in videotaped joint conversations. Similarly, Burleson and Denton (1997) first administered individual questionnaires to the partners, and then the partners jointly participated in a communication exercise. Another consideration is the feasibility of in-person data collection which requires researcher(s) and participants to be within reasonable travel distance. The length of the survey instruments or activity is also a consideration; if the surveys and/or activities are long, it may be better to administer them at different times.

For this dissertation, then, I determined that the best approach would be a mixed-mode approach of individual self-administered questionnaires and a subsequent semi-structured follow-up interview of each partner once his or her questionnaire was returned.
Given the specific focus of my research, the use of both a self-administered questionnaire and an interview offered a number of advantages. As Schutt (2004:264) notes, “mixed-mode surveys allow the strengths of one survey design to compensate for the weaknesses of another.” First, this approach is conducive to obtaining both “qualitative” and “quantitative” information. That is, self-administered questionnaires are particularly well-suited for quantitative data, but their typical fixed-choice response format is not as conducive for obtaining more in-depth, qualitative information, the latter being a strength of interviews. In addition, although completing two types of surveys requires more time on the part of the respondents, having the data collection broken down into two separate times and two different approaches may not drain the respondent’s energy and interest as much as a lengthy, one-time survey might. More importantly, a preliminary self-administered questionnaire may result in more valid information, particularly with regard to information on financial arrangements of couples, than if this information were asked for the first time in an interview. As Pahl (1989) explained, because money issues are personal, private matters not often discussed with others, people may have difficulty providing information on the spot to an interviewer. A self-administered questionnaire, completed at the respondent’s own pace, will allow more time for responses to those questions that are likely to require more thought on the part of the respondent.

Another issue was what type of follow-up interview would be best. Face-to-face interviews are often considered the best kind of interviewing technique. However, issues such as feasibility must be considered. For this study, arranging separate face-to-face interviews with each partner would have been very difficult and time-consuming. In order to make any meaningful comparisons between married and cohabiting couples, a
sufficient number of couples of each type of union is needed. Telephone interviews are a good alternative. First, even though they are similar to face-to-face interviews in that they require coordination of a time to conduct the interview, they offer much more flexibility. People can be interviewed in whatever manner of dress or appearance and at a time that best suits them. In addition, although it can be argued that face-to-face interviews offer the advantage of privacy (for example, the researcher can ensure that the partner is not present during the interview), the proliferation of cell phones means that many respondents will have the ability to choose an alternative location for their interview, if doing so at home does not allow for privacy. To this end, I asked in the consent form for respondents’ agreement to complete their questionnaires privately and to not discuss their answers with their partners. At the start of the follow-up telephone interviews, I requested that the other partner/spouse not be in the same room during the interview.

**Implementation of Data Collection Approaches**

Once an eligible, willing couple was identified, each partner (separately) was sent a survey, self-addressed stamped envelope, two copies of the consent form (one to keep and the other to sign and return), and $10 in cash. Once I received a survey back, I would phone the participant and set up a time for the follow up interview. Participants were also compensated $10 for the interview, which was sent along with a thank you letter. The questionnaire was 16 pages for the cohabiting participants, and 15 for married participants. Interviews typically lasted 40-45 minutes, although some were closer to 30 minutes, and a few were as long as an hour and a half.
Of the 30 cohabiting couples in which both partners returned their surveys, I interviewed both partners of 20 of the couples, and one partner of nine of the couples, resulting in 49 interviews with cohabiting participants. For the interviews with one partner, four of the partners were male and five were female. There was only one couple in which I did not interview either partner. Of the 30 married couples in which both spouses returned their surveys, I interviewed both partners of 17 couples, and one partner of 11 couples, resulting in 45 interviews with married participants (and 94 interviews overall). For the interviews with one partner, all but one was female. There were only two couples in which neither spouse was interviewed.

Setting up interviews with some participants proved to be difficult, if not impossible. A number of times when I called at the scheduled time for the interview, the participant needed to reschedule or simply did not answer. A couple participants who did not answer but subsequently rescheduled did not answer the phone the second time.

Although attempting to conduct interviews with both partners/spouses was at times challenging, these interviews proved quite valuable for reasons beyond the additional information they yielded. First, the interviews offered an opportunity to get responses to questionnaire items that had gone unanswered. For example, a couple of participants skipped an entire page of questions, likely because the questionnaire was long and was printed on both sides of the page in order to cut down on the cost of postage.

Second, in some cases, I was able to clarify confusing or inconsistent responses. In particular, there were instances in which each partner/spouse’s responses to seemingly objective questions differed. This was expected to some extent for questions about the
other partner’s income, whether they have student loan and credit card debt, etc., but it also arose in a few cases with regard to the couple’s relationship background. For example, there were a few married couples in which one spouse would report that the couple did live together before marrying but his or her spouse did not. As another example, a few couples’ responses to the number of months and years they had been in a romantic relationship before moving in together and/or marrying differed substantially. I expected (and found) that some couples’ reports would differ a bit, perhaps by a few months, especially for couples who had been together for relatively longer durations. It is also possible that the meaning of “romantic relationship” was interpreted differently by each partner. There were a few instances, however, in which each partner’s reported number of months and years the couple had been in a romantic relationship before moving in together and/or marrying differed by at least a year. Given that duration of relationship and residential union (whether cohabiting or married) are likely to be associated with both a couple’s financial arrangements and kin relations, it was important to reconcile differing accounts in order to obtain duration measures on a couple level, and the follow-up telephone interviews allowed me to do this.

When attempting to reconcile a couples’ differing responses about their relationship history (or any other issue), however, it was essential that I be extremely careful so as not to reveal any of one partner’s/spouse’s responses to the other partner/spouse. Because participants were assured that their responses were confidential, I could not say, for example, “Your husband wrote on his survey that you were together for five years before marrying, whereas you reported that you were together for three years.” Instead, I would ask, “You wrote on the survey that you and your husband were
together for three years before marrying, which would put the start of your relationship in June 2003. Does that sound right?” Likewise, I would pose the same question to the other partner/spouse (in the cases where both were interviewed). For most cases, one partner/spouse would realize that he/she had given an incorrect response on the questionnaire.

As another example, a couple of participants indicated that one of their partner’s parents was deceased, whereas the other partner reported that their parent(s) was alive. Without revealing the other partner’s response, I asked again about the parent the participant had reported was deceased, and in both cases the participant realized he/she had made a mistake on the questionnaire.

There were a couple of instances, however, where it was not possible to clear up an inconsistency in responses—at least, not without revealing a partner’s response to the other. As an example, one cohabiting respondent reported that the home he shares with his partner is jointly owned, whereas she reported that he has sole ownership. During both their interviews, I inquired again as to who owned their home and both their responses were consistent with their survey responses. She provided details as to why they did not buy the house together (obstacles due to his recent divorce). It may be that, because he feels their finances (and lives) are largely merged, and they are engaged, he perceives that they own the house jointly when the mortgage is, in fact, technically held in his name only.

Although I was very careful as to not reveal participant’s responses to each other, there was also the possibility that participants would reveal their responses to their partners. Doing so may have biased responses, or uncovered issues that one or both partners may have been unaware of. As mentioned previously, on the consent form
participants were asked to complete their questionnaire independently, without input or assistance from their partner/spouse. They were also asked not to share their responses from their questionnaire or telephone interview with their partner/spouse. Additionally, participants were asked at the beginning of the interview to please be somewhere out of earshot from their partner (or anyone else for that matter). Fortunately, it appeared that the majority of participants complied with these requests. During the interviews, a couple of participants remarked that they wished they knew how their partner had responded to particular questions, but the remarks were made with levity and no participants seriously asked me how their partner had responded to any of the questions. There was one wife who, during the interview, commented that her husband (who had been interviewed on a previous day) had told her how he had responded to a couple of the interview questions, and she was upset because she did not agree with how he had answered. It did not appear, however, that the interviews uncovered new issues for this couple; rather, the wife was already less satisfied with their financial arrangements—and their relationship in general—than her husband, and the interview appeared to offer her an opportunity to vent her frustrations to a neutral party.

**Variable Measurement**

This section describes measurement for all of the dependent, independent, and control variables used in the analysis. It should be noted that a few questions were adapted from previous surveys, namely the NSFH and Blumstein and Schwartz’s (1983) questionnaire. Typically, however, either the question and/or the response choices were altered so as to fit the specific needs of this study.
Dependent Variables: Financial Arrangements

Bank accounts: On the survey, participants were asked whether or not they have a personal checking account and/or a personal savings account. They were also asked whether they have a joint checking and/or savings account with their partner/spouse. Response choices for all four questions were “yes” and “no.” Based on each partner’s responses, two dichotomous measures were created: first, whether or not a couple has any joint accounts, and second, whether a couple has only joint accounts.

Joint investments: Participants were asked to respond “yes” or “no” to the question, “Since you and your partner/spouse have been living together/married, have you invested any of your own income in stocks, bonds, real estate, etc.?” Participants who responded “yes” were next asked, “How many of these investments were registered jointly (in both your name and your partner’s/spouse’s name)?” Response choices provided were 1) All, 2) Most, 3) About half, 4) Few, 5) None, and 6) Don’t know. Based on each partner’s response to this question, I created a couple-level variable indicating whether either partner has made any investments that were registered jointly. In other words, if either partner/spouse responded that few, about half, most, or all of the investments they had made were registered jointly, the couple is coded as having made joint investments (coded as 1). Couples in which neither partner has made any joint investments are coded as 0 (the reference category).

Perceptions of unfairness: Participants were asked about their perceptions of fairness with regard to how certain expenses are paid. Specifically, they were asked to indicate if they think the situation with regard to who provides money to pay the bills, groceries, and entertainment is fair, somewhat or very unfair to them, somewhat or very
unfair to their partner/spouse, or not applicable to their situation. I combined the
“somewhat” and “very” unfair categories. I also combined the categories, “fair” and “not
applicable,” because the interviews revealed that the small number of participants who
chose this response for any of the three items felt that issues of fairness were not a
cconcern to them, which is equivalent to feeling the situation is fair (and conversely, not
feeling the situation is unfair). Based on each partner’s responses, I created three
dichotomous variables indicating whether one or both partners perceive unfairness
regarding payment of each expense. I also created an overall perceptions of unfairness
measure, indicating whether one or both partners perceive unfairness regarding payment
for any of the three expenses.

**Withholding money-related information:** Participants were asked, “Do you
purposely keep any money issues from your spouse? (For example, how much you earn,
how much you spend, the cost of items you buy, the amount of debt you have.)” The
response choices provided were 1) Many issues, 2) Some issues, 3) A few issues, and 4)
No. Because of the ambiguity inherent in the choices “some issues” and “a few issues,” I
collapsed the responses into a dichotomous variable (keeps any issues versus keeps no
issues). Based on each partner’s response, I next created a couple-level variable
indicating whether both partners say they are not withholding money-related information
(the reference category) or one or both partners are withholding money-related
information.

**Unwillingness to disclose financial information:** Participants were asked their
willingness to disclose amounts of various assets and debts to their partner. Specifically,
they were asked if they would be willing to disclose the amount of money in their
checking and saving accounts should their partner happen to ask, whether they have shared the PIN for their checking account with their partner, and if they would be willing to tell their partner how much credit card and student loan debt they have should their partner happen to ask. For the questions regarding bank accounts, credit card debt, and student loan debt, the response choices provided were: 1) Yes—it wouldn’t be a problem, 2) Yes—but I would prefer not to, 3) No—I would refuse to tell him/her, and 4) No—I would answer, but I would purposely give an incorrect amount. Based on each partner’s responses to these five questions, I created a couple-level dichotomous measure indicating whether both partners are willing to disclose all amounts/PIN number (the reference category) or one or both partners are unwilling to disclose any of the amounts/PIN number.

Money-related conflict: Participants were asked how often they and their partner argue, fight, or have disagreements over eight issues related to finances. For each issue, participants were asked whether they argue, fight, or disagree about the issue “never,” “rarely,” “sometimes,” “often,” or “quite often.” To create a couple-level variable, each partner’s responses to the eight items were assigned a value on a scale from zero to four, with zero being “never” and four being “quite often.” I then summed each partner’s responses and calculated the mean for the two partners, yielding a couple-level measure of degree of money-related conflict.

Dependent Variables: Kin Relations

Relationship quality with partner’s parents: Participants were asked to rate the quality of the relationship they have with their partner/spouse’s mother and father
(provided they did not indicate that the mother and/or father were deceased). Response choices ranged from 1-7, in which 1 was labeled as “very poor” and 7 was labeled as “excellent.” For participants who assigned a rating for both their partner’s mother and father, I will take the highest rating they assigned. Another strategy would be to average the two ratings; however, what is important here is whether participants have a high quality relationship with even just one parent. If they have a poor relationship with one parent and a good relationship with the other, averaging the ratings undervalues the good relationship the participant has with one of parents. In instances where one parent is deceased, the value for relationship quality will be the rating the participant gave the living parent.

**Frequency of interaction with partner’s parents:** On the survey, participants were asked, “How often do you typically see your partner’s/spouse’s mother?” and second, “How often do you typically talk to your partner’s/spouse’s mother over the phone, or correspond through letters, e-mail, instant messaging, etc.?” Participants were asked the same two questions about their partner’s/spouse’s father. For each question, participants were presented with nine response choices, ranging from “Never” to “Daily or almost daily.” Because proximity is likely to be related to how often one sees his or her partner’s mother and/or father, and because I am interested in any form of interaction, I created one overall measure for frequency of interaction. In cases where both of the partner’s parents are living, I will take the highest frequency participants assigned to the four questions about interaction (with either parent). In instances where one parent is deceased, the value will be highest frequency the participant gave the living parent to the two questions about interaction.
**Card/Gift exchange:** On the survey, participants were asked about giving and receiving cards and gifts with their partner/spouse’s mother and father. With regard to receiving cards and/or gifts, participants were asked: “Does your partner/spouse’s mother give you a card or gift on your birthday and/or holidays when gifts are typically exchanged, or a card or gift meant to be from both her and your partner/spouse’s father?” A second question was asked about one’s partner/spouse’s father (“Does your partner/spouse’s father give you a card or gift…?”). Participants were also asked whether they give their partner’s mother and/or father cards or gifts meant to be from them or both them and their partner. The response choices provided for all four questions were: 1) Not applicable—there have been no birthdays/gift-giving holidays since my partner/spouse and I have been living together/married, 2) Yes, always/almost always, 3) Yes, sometimes, and 4) No. Categories 2 and 3 were combined into a “Yes” category and the “not applicable” choice was coded as missing.

I then created two new variables to reflect whether participants typically receive cards or gifts from and give cards or gifts to either one’s partner’s mother or father. Participants who indicated that both their partner/spouse’s mother and father were deceased, as well as those who responded “not applicable” to both questions, were coded as missing.

**Responsibility for remembering family members’ birthdays, anniversaries, and special occasions:** Participants were asked who usually remembers their family members’ birthdays, anniversaries, and special occasions, and they were also asked who usually remembers their partner’s/spouse’s family members’ birthdays, anniversaries, and special occasions. Response choices provided were: 1) I do all/nearly all the time, 2) I do
somewhat more of the time, 3) We both do equally, 4) Partner does somewhat more of the time, 5) Partner does all/nearly all the time, 6) Someone else does, and 7) Not applicable. I created two new variables, one for one’s own family members and one for one’s partner’s family members, that indicate whether it is the female or male partner who is responsible for remembering, or if partners are equally responsible for each task.

**Choosing or making cards or gifts:** Participants who indicated that they (or they with their partner) usually give their partner’s mother/father cards or gifts on birthdays and/or gift-giving holidays were asked: “Who usually chooses or makes the cards or gifts you, or you together with your partner, give your partner’s mother/father on her/his birthday and/or gift-giving holidays?” Response choices provided were: 1) We usually choose or make the cards and/or gifts together, 2) I usually do, 3) My partner usually does, and 4) Someone else usually does. I created two new variables (one for choosing cards/gifts for one’s partner’s mother and another for one’s partner’s father) that indicate whether it is the female or male partner who chooses or makes the cards and gifts, or whether partners choose or make them together.

**Exchange of support:** Participants who indicated that they ever have any contact with either of their partner’s/spouse’s parents were first asked how often they exchange various types of support with their partner’s mother and/or father. Specifically, they were first asked to indicate how often in the past three months they alone, or they together with their partner/spouse, have received the following from either their partner’s mother or father: money in the form of a loan; money in the form of a gift; help with errands, housework, or yardwork; advice; and help baby-sitting children. Second, they were asked to indicate how often in the past three months they alone, or they together with their
spouse, have given the same forms of support to either their partner’s mother and/or father, with the exception of baby-sitting. Three months was chosen as the time frame for two main reasons: first, all couples in the sample have to be living together or married for a minimum of three months, and second, to ensure accurate recall as best as possible. Response choices provided for both sets of items were: 1) Not at all, 2) Once or twice, 3) A few times, 4) Many times, and 5) Not applicable to our situation. Because relatively few couples in the sample have children residing in the household year round, this item will not be included in the analysis. In addition, a few participants with children in the household year round chose “not applicable” to this item, and as such, responses are difficult to interpret. Responses to the other four items will be collapsed into dichotomous variables indicating whether or not a participant has received the form of support from their partner’s mother and/or father in the past three months (“no” being the reference category). The same will be done with the items asking whether or not participants have given each four types of support to their partner’s mother and/or father in the past three months.

**Independent Variable**

**Relationship status:** The key independent variable of interest for this study is relationship status, which is measured by whether the individual or couple is *married* (the reference category) or *cohabiting*.
Control Variables

Several variables were selected for inclusion in the analysis in order to control for various characteristics in which cohabiting and married couples may differ. As discussed previously, married couples were selected such that they are similar to cohabiting couples with regard to female employment status and year-round presence of children in the household. Further, restrictions were placed on participation with regard to age and relationship duration. However, there are likely additional differences between cohabiting and married couples and it is important to account for these differences in the analysis as best as possible.

The control variables were also selected because they may be potential predictors of the outcomes. Specifically, the variables selected as controls may differentially affect partners’ levels of risk and chances for reciprocity for investments related to financial arrangements and kin relations. It is important to note that not all control variables are expected to be associated with all outcomes that will be analyzed. The particular controls included for a given outcome will depend on their theoretical relevance.

Duration of coresidence: On the survey, participants were asked to provide information about their past and current cohabiting and married relationships. With regard to cohabitation history, participants were asked to report the month and year of the start of each cohabitation experience, and, when applicable, the month and year they stopped living with each partner. Participants also were asked if they married the partner. For marriage history, participants were asked to provide the month and year of the start of each marriage and the month and year they stopped living together with their spouse, if applicable. Participants also were asked to indicate if they are currently married to, or
separated, divorced, or widowed from the person. Additionally, participants were asked, “To the best of your recollection, for how long did you and your current partner/spouse have a romantic relationship before you began living together/got married?” (the specific question was tailored to the appropriate relationship status). These various questions allow me to determine the length of time each couple has spent at each phase of their relationship, whether dating, cohabiting, or married. For the purposes of this study, the duration measure that is most relevant is the length of time that couples have spent sharing a residence. For cohabiting couples and the 19 married couples who lived together before marrying, this is the length of time between the month and year the couple began living together and the month and year the surveys were returned, expressed as a continuous variable. For the 11 married couples that did not live together before marrying, duration of coresidence is the length of time between the month and year the couple got married and the month and year the surveys were returned.

One or both partners ever divorced: Participants were asked to provide information on marriage experience, and the outcome of any previous marriages (i.e., currently married to, or separated, divorced or widowed from the spouse). A dummy variable was created, the two categories being neither partner previously divorced (the reference category) and one or both partners ever divorced.

Perceived commitment disparity: Participants were asked on the questionnaire, “Who would you say is more committed to the relationship, you or your partner/spouse?” Participants were presented a scale ranging from 1 to 7, in which both end points and the

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1 For all but two couples in the sample, partners returned their completed survey within a month of one another. In several instances, in fact, I received both surveys on the same day. For the two couples in which the partners did not return their survey within a month of one another, I calculated duration of coresidence by using the month and year the first partner returned his or her survey.
middle response are labeled: 1 is labeled “I much more,” 4 is labeled, “Both more or less equally,” and 7 is labeled, “My partner/spouse much more.” Based on each partner’s response, a dichotomous couple-level variable was created to indicate whether participants feel that they and their partner are both more or less equally committed to the relationship—that is, both partners chose “both more or less equally” (the reference category), or one or both partners feel that either of them is more or less committed than the other—that is, one or both partners chose any response option other than “both more or less equally.” It should be noted that this measure does not indicate each partner’s actual strength of commitment; for example, both partners may feel they are equally committed to the relationship, but the actual strength of commitment could be weak, strong, or somewhere in between. Instead, this measure captures whether either partner feels there is a disparity in strength of commitment to the relationship.

**Relative employment status:** Participants were asked their current employment status. Response choices included 1) Employed full time, 2) Employed part time, 3) Employed but not at work because of temporary illness, strike, etc., 4) Retired, 5) Taking care of the household is my full-time job, 6) Unemployed, looking for work, 7) Unemployed, not looking for work, and 8) Full time student. Based on each partner’s response, four variables were created. First, a four-category variable with the response choices: 1) Neither partner employed full time, 2) Woman only employed full time, 3) Man only employed full time, and 4) Both partners employed full time.² The second variable is similar to the first, except it collapses choices 2 and 3 and results in the

² In addition to having participants report their employment status, they were also asked, “How many hours a week do you normally work for pay?” In creating the final relative employment status variables, I ensured that participants who reported they are employed full time work at least 35 hours a week.
categories, 1) Neither partner employed full time, 2) One partner only employed full time, 3) Both partners employed full time. The third variable is a derivation of the three-category measure in that it combines options 1 and 3, resulting in the categories, 1) Neither partner or both partners employed full time (the reference category), and 2) Only one partner employed full time. Finally, a fourth measure was created, indicating whether neither or both partners are employed (the reference category) or only one partner is employed.\(^3\)

Creating four variables to measure relative employment status is necessary given the small sample size of the study. For some outcomes there will not be a sufficient number of cases in a particular response category for analysis, particularly when using the four-category measure, and in some cases the three-category measure. Although the four-category measure is the preferred measure because it allows for more specific group comparisons, it cannot always be used in the analysis. The same is true for the three-category measure. Thus, the particular relative employment status variable used for each outcome in the analysis will depend on how the cases are distributed across the categories of each relative employment status variable for each given outcome.

**Relative earnings:** Participants were asked to report their personal income from their own wages, salary, and any other sources of income (before taxes and other deductions) in the past 12 months. Participants were provided 12 response categories: 1) $0, 2) $1-$10,000, 3) $10,001-$15,000, 4) $15,001-$20,000, 5) $20,001-$25,000, 6) $25,001-$30,000, 7) $30,001-$40,000, 8) $40,001-$50,000, 9) $50,001-$60,000, 10) $60,001-$70,000.

\(^3\) Two cohabiting men in the sample indicated they are retired. One reported earnings in the past 12 months of $30,001-$40,000 and the other reported earnings of $40,001-$50,000. For the analyses, these two men will be coded as "employed full time" because being retired is different from being "unemployed," both conceptually and with regard to earnings.
$60,001-$70,000, 11) $70,001-$80,000, and 12) More than $80,000. Although a continuous measure is preferred, I was concerned that many respondents would refuse to answer. Using the categories above, only two participants opted not to respond.

Based on each partner’s response, I initially created a three-category variable to indicate whether the woman earns more, the man earns more, or both partners earn about the same. Partners who chose the same response category or contiguous response categories were coded as earning about the same. One potential problem with this coding scheme is that if one partner earns $70,001-$80,000 and the other partner earns more than $80,000, they would be considered as earning about the same, but could be earning two very different amounts. Fortunately this particular scenario did not arise in the sample. There were two couples in which both partners reported earning more than $80,000. In the interviews, however, one or both partners from each couple mentioned that they and their partner earn about the same.

As was mentioned previously, two participants did not respond to the income question. One was a married female who is employed full time. Her husband reported that she earns $30,001-$40,000 which seems commiserate with her type of job. Further, her husband reported earning $10,001-$15,000, so it was reasonable to conclude that the wife earns more than her husband. The other non-respondent was a married man whose wife reported that he earns $50,001-$60,000, which she reported she earns also. In the interview, he commented that he and his wife earn about the same, so it was reasonable to conclude that they do earn about the same.

Because the woman earns more in only five couples in the sample (8.3 percent), this will likely present problems in the analysis similar to the situation with the relative
employment status measure. Thus, for the analysis I will combine the “woman earns more” and “man earns more” to create a dichotomous measure with the categories _partners earn about the same_ (the reference category) and _one partner earns more_.

**Household income**: To create a household income measure, I first recoded both partner’s responses to the personal earnings question into midpoints and summed the midpoints. For the category, $80,000+ I kept the response as is, rather than create an arbitrary midpoint. Once the values were summed, I created three categories: _low household income_ ($35,000 and below), _moderate household income_ ($36,000-$70,000), and _high household income_ ($71,000 and above). Although there are multiple strategies for creating categories, this coding scheme is useful in that the first two categories have the same range (this is not possible to determine for the high household income category). Thus, the uppermost value of the moderate household income category ($70,000) is twice as much as the uppermost value of the low household income category ($35,000).

**Analytic Approach**

The primary goal of this dissertation is to examine the relationship between relationship status and various aspects of financial arrangement and family relations. I will mainly employ descriptive statistics (e.g., differences of means t-tests and chi-square tests) and regression analyses to test whether cohabiting couples and individuals differ from married couples and individuals with regard to the various financial arrangements and family relations topic areas. Because this study is limited to a very small sample,
results are reported to be significant if \( p < .10 \) in order to reduce the possibility that statistical tests may fail to detect a genuine effect due to the small sample size.

It is important here to draw a distinction between “couples” and individuals.” Because I have dyadic data—that is, data from both partners for each couple—it is not appropriate to conduct individual-level analysis with all the cases in the sample because it would likely violate the assumption of independence on which individual-level analysis must be based, which states that all data from each individual in a study must be unrelated to data from every other individual in the study. As Kenny, Kashy, and Cook (2006) explain, nonindependence occurs when scores from two members of a dyad are more similar than scores from two individuals who are not members of the same dyad, a circumstance that is likely to arise when having data from two partners in a couple relationship. Ignoring the nonindependence and conducting individual-level analysis would potentially result in both Type I and Type II errors. For the financial arrangements outcomes, then, the unit of analysis will be the couple. For some outcomes, the measure inherently pertains to the couple; for example, whether or not couples have any joint bank accounts and duration of coresidence. In other instances, couple-level measures have been created from each partner’s response to a survey question or set of questions; for example, couple-level conflict. The aspects of kin relations that will be examined, however, are all individual-level measures. For example, I will examine the quality of relationship one has with his or her partner’s parents and frequency of interactions with his or her partner’s parents. These measures cannot easily be recreated into couple-level measures. Thus, in order to maintain the individual-level nature of the measures, but avoid violating the independence assumption, separate analyses will be conducted for
men and women in the case of the kin relations outcomes. This strategy is also appropriate because, as was discussed in Chapter 2, men and women are likely to differ with regard to various aspects of kin relations.

As mentioned, when it is appropriate, I will conduct Ordinary Least Squares or logistic regression analyses in order to determine whether relationship status is a significant predictor of a particular outcome once various control variables are accounted for. Because money-related conflict is a continuous measure, OLS regression will be used. Quality of relationship with partner’s parents and frequency of interaction with partner’s parents will also be analyzed with OLS regression; these outcomes are measured ordinally but have a sufficient number of categories to be treated as continuous variables (seven and nine categories, respectively). All other outcomes will be analyzed with logistic regression, as they are dichotomous measures.

It is important to note that not all controls will be included for all outcomes; instead, inclusion will be based on theoretical relevance. Also, given the small sample size of the study, not all controls may be appropriate to include in a model for a given outcome, based on how responses are distributed across the values of that outcome. Thus, prior to running any regression analyses, I will examine the cross-tabulations of categorical control variables with the dependent variable to determine the appropriateness of the control variables.

Another issue that must be addressed concerning the regression analysis is the number of controls that can be appropriately included in a model given the study’s small sample size. The maximum number of cases available for analysis is 60; however, for some outcomes there will be fewer available cases; for example, outcomes pertaining to
relationships with one’s partner’s parents. Although there is not a “rule” per se as to the
number of independent variables that are appropriate for a given sample size, a
commonly used guideline is that there should be, at the very minimum, 10 cases for each
independent variable (see, for example, Hosmer and Lemeshow, 2000). Of course, a
much higher ratio is preferred. Because I have several control variables, and several are
categorical (rather than dichotomous or continuous), it will often not be possible to
include all controls in a given model. Instead, I will follow the 10:1 guideline and run
multiple models when needed, in order to determine which model is the best fit to the
data. Introducing or excluding variables can change either the overall fit of the model
and/or the contribution of the other predictor variables in the model, so I will pay
attention to the model fit and to the effects different combinations of controls have on the
outcome of interest, and in particular note whether relationship status is significant in
some models and not others depending on the particular controls included.

For the kin relations outcome pertaining to which partner each feels is responsible
for remembering each partner’s family members’ birthdays, anniversaries, and special
occasions, data were obtained from both partners such that I have both partners’
perceptions of the same behavior. For this outcome, I will cross-tabulate each partner’s
response in order to identify trends in responses and the extent to which partners’
responses match (i.e., the extent to which partners have the same perception of this
behavior).

For a number of topic areas, the quantitative findings will be supplemented by
relevant themes that emerged from the interview responses. Once the interviews were
transcribed, I created two Excel databases, one for cohabiting participants and one for
married participants. Participants were assigned an identification number and a pseudonym, so that identifying information was kept separate from interview responses. Within these two databases, two worksheets were created: one for the responses to the questions pertaining to financial arrangements, and one for the responses to the questions pertaining to family relationships. The data were arranged much like a quantitative data matrix; each interview question constituted a column in the database and each participant constituted a row in the database (with one’s partner in the adjacent row). Organizing the data this way allows easy viewing of all the responses for a particular participant, as well as all responses to a particular question. The ability to easily view all responses for a particular question facilitates the identification of themes in responses.
CHAPTER 4

RESULTS

Chapter Overview

This section first provides descriptive information for select sample demographics as well as the control variables in the sample. I next present the results of the analysis for seven financial arrangement issues: whether or not a couple has any joint bank accounts; whether a couple has only joint bank accounts; whether or not a couple has made any joint financial investments; perceptions of fairness regarding payment of bills, groceries, and entertainment; withholding money-related information; unwillingness to disclose financial matters; and money-related conflict. Lastly, I present the results for the analysis of five kin relations outcomes: relationship quality with partner’s parents, frequency of interaction with partner’s parents, card/gift exchange, responsibility for remembering family members’ special occasions, and exchange of support. When appropriate, I supplement the survey findings with response themes and participant quotations from the interviews.

Sample Demographics

Tables 4.1-4.8 present descriptive information for selected demographic characteristics of the sample. Descriptive information for the control variables used in the
analyses is also provided. For each variable, results are presented for both the overall sample as well as disaggregated by relationship status in order to provide a picture of what the cohabiting and married couples “look like.” Additionally, significant differences between cohabiting and married couples were determined by conducting the appropriate difference test (i.e., chi-square test or t-test) for each variable; p = 0.10.

Eligibility for the study was restricted to those 18-59 years of age. The ages of the participants nearly span that entire range, from 18 to 58, with an average age of 32.4 and a median age of 29.0 years (Table 4.1). There is no statistically significant difference in mean age between cohabiting and married participants as indicated by a difference of means t-test.

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean age</td>
<td>32.4</td>
<td>32.3</td>
<td>32.5</td>
</tr>
<tr>
<td>Median age</td>
<td>29.0</td>
<td>29.0</td>
<td>30.0</td>
</tr>
<tr>
<td>Min-Max age</td>
<td>19-58</td>
<td>19-55</td>
<td>20-58</td>
</tr>
</tbody>
</table>

Table 4.1. Descriptive Information for Participant Age, Overall and by Relationship Status

Eligibility for participants was also restricted by relationship duration such that cohabiting couples had to have been living together for at least three months but less than 10 years, and married couples had to be married for at least three months but less than 10 years. On average, cohabiting couples have been living together for 2.8 years, with a median duration of 2.2 years. The mean duration of marriage is 3.4 years, and the median duration is 2.2 years.
The duration measure used in the analyses is the length of time couples have been sharing a residence. Among all couples in the sample, the average duration of coresidence is 3.7 years, and the median duration is 2.7 years (Table 4.2). A difference of means t-test finds a significant difference in duration of coresidence by relationship status; on average, cohabiting couples in the sample have been sharing a residence for 2.8 years whereas the average duration of coresidence for married couples in the sample is 4.6 years.

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>3.7</td>
<td>2.8</td>
<td>4.6</td>
</tr>
<tr>
<td>Median</td>
<td>2.7</td>
<td>2.2</td>
<td>4.4</td>
</tr>
<tr>
<td>Min-Max</td>
<td>0.3-14.0</td>
<td>0.3-8.5</td>
<td>0.67-14.0</td>
</tr>
<tr>
<td>Total N</td>
<td>60</td>
<td>30</td>
<td>30</td>
</tr>
</tbody>
</table>

Table 4.2. Mean Duration of Coresidence, Overall and by Relationship Status

Married couples were selected such that the percentage of married couples with at least one child (18 years of age or younger) present year round in the household matched the percentage of cohabiting couples with at least one child present year round in the household. As can be seen in Table 4.3, five cohabiting and five married couples (16.7 percent) have children in household year round. It is important to clarify here that other couples may have children present in the household, but not year round; this is the situation for two cohabiting couples and two married couples. Three of the couples have at least one child present in the household for two to six months a year, and one couple has one child present 7-11 months a year. Other participants have children that do not live
with them for any part of the year. Additionally, some cohabiting and married partners are parents of adult children.

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>16.7%</td>
<td>16.7%</td>
<td>16.7%</td>
</tr>
<tr>
<td></td>
<td>(10)</td>
<td>(5)</td>
<td>(5)</td>
</tr>
<tr>
<td>No</td>
<td>83.3%</td>
<td>83.3%</td>
<td>83.3%</td>
</tr>
<tr>
<td></td>
<td>(50)</td>
<td>(25)</td>
<td>(25)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
<tr>
<td></td>
<td>(60)</td>
<td>(30)</td>
<td>(30)</td>
</tr>
</tbody>
</table>

Table 4.3. Year-round Presence of Children in the Household, Overall and by Relationship Status

Table 4.4 provides the percentage of couples in the study in which one or both partners have ever divorced one or more times (28.3 percent). The difference between cohabiting and married couples is not statistically significant with regard to previous divorce experience.

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neither ever divorced</td>
<td>71.7%</td>
<td>73.3%</td>
<td>70.0%</td>
</tr>
<tr>
<td></td>
<td>(43)</td>
<td>(22)</td>
<td>(21)</td>
</tr>
<tr>
<td>One or both ever divorced</td>
<td>28.3%</td>
<td>26.7%</td>
<td>30.0%</td>
</tr>
<tr>
<td></td>
<td>(17)</td>
<td>(8)</td>
<td>(9)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
<tr>
<td></td>
<td>(60)</td>
<td>(30)</td>
<td>(30)</td>
</tr>
</tbody>
</table>

Table 4.4. One or Both Partners Ever Divorced, Overall and by Relationship Status

Of the 59 couples in the sample in which both partners responded to the question regarding which partner they feel is more committed to the relationship, one or both
partners in 42.4 percent of the couples perceive commitment disparity between partners (Table 4.5). Although a higher percentage of cohabiting couples perceive commitment disparity than married couples (46.7 percent compared with 37.9 percent), the difference is not statistically significant.

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both feel each is equally committed</td>
<td>57.6%</td>
<td>53.3%</td>
<td>62.1%</td>
</tr>
<tr>
<td></td>
<td>(34)</td>
<td>(16)</td>
<td>(18)</td>
</tr>
<tr>
<td>One or both perceive commitment disparity</td>
<td>42.4%</td>
<td>46.7%</td>
<td>37.9%</td>
</tr>
<tr>
<td></td>
<td>(25)</td>
<td>(14)</td>
<td>(11)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
<tr>
<td></td>
<td>(59)</td>
<td>(30)</td>
<td>(29)</td>
</tr>
</tbody>
</table>

Table 4.5. Perceptions of Commitment Disparity, Overall and by Relationship Status

Relative employment status is provided in Table 4.6. The most common situation is one in which both partners are employed full time (46.7 percent), whereas the woman only employed full time is the least common situation among couples. As was mentioned previously, given the relatively small numbers of couples in which only the woman works full time and those in which neither partner works full time, for some outcomes this four-category scheme will have to be collapsed into a two- or three-category variable, depending on the distribution of relative employment status with a particular outcome.
<table>
<thead>
<tr>
<th>Relationship Status</th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neither partner employed full time</td>
<td>13.3% (8)</td>
<td>20.0% (6)</td>
<td>6.7% (2)</td>
</tr>
<tr>
<td>Woman only employed full time</td>
<td>10.0% (6)</td>
<td>13.3% (4)</td>
<td>6.7% (2)</td>
</tr>
<tr>
<td>Man only employed full time</td>
<td>30.0% (18)</td>
<td>23.3% (7)</td>
<td>36.7% (11)</td>
</tr>
<tr>
<td>Both partners employed full time</td>
<td>46.7% (28)</td>
<td>43.3% (13)</td>
<td>50.0% (15)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (60)</td>
<td>100.0% (30)</td>
<td>100.0% (30)</td>
</tr>
</tbody>
</table>

Table 4.6. Relative Employment Status Overall and by Relationship Status

For just over half of couples, partners earn the same or about the same as each other (Table 4.7). Although there appears to be a difference in relative earnings by relationship status, the difference is not statistically significant.

As was mentioned previously, because there are only five couples in the sample in which the woman earns more, for the analysis this category will be collapsed with “man earns more” to create a “one partner earns more” category. Just as with the three-category measure, the two-category measure does not differ significantly by relationship status.
Table 4.7. Relative Earnings, Overall and by Relationship Status

One of the few demographic differences between cohabiting and married couples in the sample is household income (Table 4.8). Although very similar percentages of cohabiting and married couples have a moderate household income, differences are found in the low and high household categories, such that cohabiting couples are more likely to have a low household income (33.3 percent compared with 10.0 percent) and married couples are more likely to have a high household income (50.0 percent compared with 23.3 percent). The difference between household income by relationship status is statistically significant, as indicated by a chi-square test, $\chi^2 (1, N = 60) = 6.72$, $p = 0.035$. 

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Woman earns more</td>
<td>8.3% (5)</td>
<td>6.7% (2)</td>
<td>10.0% (3)</td>
</tr>
<tr>
<td>Man earns more</td>
<td>38.3% (23)</td>
<td>30.0% (9)</td>
<td>46.7% (14)</td>
</tr>
<tr>
<td>Partners earn about the same</td>
<td>53.3% (32)</td>
<td>63.3% (19)</td>
<td>43.3% (13)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (60)</td>
<td>100.0% (30)</td>
<td>100.0% (30)</td>
</tr>
</tbody>
</table>
Table 4.8. Household Income, Overall and by Relationship Status

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low ($35,000 and below)</td>
<td>21.7% (13)</td>
<td>33.3% (10)</td>
<td>10.0% (3)</td>
</tr>
<tr>
<td>Moderate ($36,000-$70,000)</td>
<td>41.7% (25)</td>
<td>43.3% (13)</td>
<td>40.0% (12)</td>
</tr>
<tr>
<td>High ($71,000 and above)</td>
<td>36.7% (22)</td>
<td>23.3% (7)</td>
<td>50.0% (15)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (60)</td>
<td>100.0% (30)</td>
<td>100.0% (30)</td>
</tr>
</tbody>
</table>

Table 4.9. Whether or Not a Couple Has at Least One Joint Bank Account by Relationship Status

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>39.3% (11)</td>
<td>86.7% (26)</td>
</tr>
<tr>
<td>No</td>
<td>60.7% (17)</td>
<td>13.3% (4)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (28)</td>
<td>100.0% (30)</td>
</tr>
</tbody>
</table>

Financial Arrangements

Bank Accounts: Whether or Not a Couple Has at Least One Joint Bank Account

Of the 58 couples in the sample that have any bank accounts (whether personal or joint), 37 (63.8 percent) have at least one joint account. As Table 4.9 shows, whether or not a couple has at least one joint account varies by relationship status: 39.3 percent of cohabiting couples have at least one joint account compared to 86.7 percent of married couples. This difference is statistically significant, as indicated by a chi-square test, $\chi^2$ (1, N = 58) = 14.08, p < 0.001.
In preparation for the logistic regression analysis, I examined the cross-tabulations of the four-category relative employment status variable with the dependent variable, to assess which relative employment status measure is most appropriate for analysis. The cross-tab indicated that the preferred four-category relative employment variable is appropriate to use in the analysis.

The next step was to determine whether relationship status has an effect on the likelihood of having at least one joint bank account, controlling for various factors including: one or both partners ever divorced, duration of coresidence, perceived commitment disparity, relative employment status, relative earnings, and household income. Because the number of control variables exceeds the number appropriate given the small sample size, I began this analysis by performing a series of logistic regression models with different combinations of the control variables (not shown here). The results revealed that four of the control variables—one or both partners ever divorced, duration of coresidence, perceived commitment disparity, and household income—are not significant in any model, nor does their inclusion or exclusion in any model change the behavior of the other variables in the model. Therefore, these variables have been excluded from the final model in order to present the most parsimonious model that is the “best-fit” to the data. The variables in the final model, then, are relationship status, relative earnings, and relative employment status.

It is important to note that, regardless of the specific combination of control variables included, in every model relationship status has a significant effect on whether
or not a couple has at least one joint bank account, such that cohabiting couples are less likely than married couples to have at least one joint account.

Results for the final regression model are presented in Table 4.10. Controlling for relative earnings and relative employment status, cohabiting couples are less likely than married couples to have at least one joint bank account. Looking at the control variables, couples in which one partner earns more are more likely than couples in which the partners earn the same to have at least one joint account. Couples in which only one partner is employed full time (regardless of whether it is the man or woman) are more likely to have at least one joint account than couples in which both partners work full time. Additional analyses (not shown here) to test comparisons between all categories of relative employment status finds that couples in which only one partner is employed full time (again, regardless of whether it is the man or woman) are more likely to have at least one joint account than couples in which neither partner works full time. The difference between woman only employed full time and man only employed full time, however, is not significant.
<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status&lt;sup&gt;a&lt;/sup&gt;</td>
<td>-2.761**</td>
<td>0.797</td>
</tr>
<tr>
<td>Relative Earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One partner earns more&lt;sup&gt;b&lt;/sup&gt;</td>
<td>2.075*</td>
<td>0.996</td>
</tr>
<tr>
<td>Relative Employment Status&lt;sup&gt;c&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither employed full time</td>
<td>-0.771</td>
<td>1.028</td>
</tr>
<tr>
<td>Woman only employed full time</td>
<td>2.466†</td>
<td>1.357</td>
</tr>
<tr>
<td>Man only employed full time</td>
<td>2.402*</td>
<td>1.107</td>
</tr>
<tr>
<td>Constant</td>
<td>0.226</td>
<td>0.781</td>
</tr>
<tr>
<td>Likelihood ratio chi-square</td>
<td>25.107***</td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R&lt;sup&gt;2&lt;/sup&gt;</td>
<td>0.481</td>
<td></td>
</tr>
<tr>
<td>Number of couples</td>
<td>58</td>
<td></td>
</tr>
</tbody>
</table>

*** p < .001 ** p < .01 * p < .05 † p < .10 (two-tailed test)
<sup>a</sup> Reference category is married couple (versus cohabiting couple).
<sup>b</sup> Reference category is partners earn the same.
<sup>c</sup> Reference category is both partners employed full time.

Table 4.10. Coefficients from Logistic Regression Analysis of Whether or Not Couples Have at Least One Joint Bank Account

**Bank Accounts: Whether or Not a Couple Has Only Joint Accounts**

Next, I examined whether or not couples have only joint bank accounts. Of the 58 couples (22.4 percent) have only joint accounts. As Table 4.11 shows, having only joint accounts is not a common arrangement for either cohabiting or married couples: 14.3 percent of cohabiting couples have only joint accounts compared with 30.0 percent of married couples. A chi-square test finds no statistically significant difference in the likelihood of having only joint accounts by relationship status.

---

<sup>4</sup> For simplicity, when discussing whether or not couples have only joint bank accounts, I will use the plural “accounts,” even though couples may have only one joint bank account.
Table 4.11. Whether or Not a Couple Has Only Joint Bank Accounts by Relationship Status

<table>
<thead>
<tr>
<th></th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>14.3% (4)</td>
<td>30.0% (9)</td>
</tr>
<tr>
<td>No</td>
<td>85.7% (26)</td>
<td>70.0% (21)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (28)</td>
<td>100.0% (30)</td>
</tr>
</tbody>
</table>

In preparation for the logistic regression analysis, I examined the cross-tabulations of the four-category relative employment status variable with the dependent variable, to assess which relative employment status variable would be most appropriate for analysis. The cross-tab indicated that only one couple in which neither partner works full time and only one couple in which the only the woman works full time have only joint accounts. Therefore, the variable that must be used in the regression analysis is one of the two dichotomous measures (either one partner is employed full time versus neither or both partners are employed full time, or one partner is employed versus neither or both partners are employed).

Next, I examined whether relationship status has an effect on the likelihood of having only joint accounts, taking into account the various control variables. Just as I did in the analysis for whether or not couples have any joint accounts, I ran a series of models with different combinations of the control variables (not shown here). Regardless of the particular control variables included, ever having been divorced, duration of coresidence, perceived commitment disparity, and household income are not significant in any model, and, thus, for reasons of parsimony, are not included in the final model. With regard to
the two employment status variables, one partner employed is never significant in any model; however, one partner employed full time is a significant predictor. Just as with having any joint accounts, it is important to note that relationship status is significant, regardless of the control variables included in any given model, such that cohabiting couples are less likely than married couples to have only joint bank accounts.

Results for the final regression model are presented in Table 4.12. Controlling for relative earnings and relative employment status, cohabiting couples are less likely than married couples to have only joint bank accounts. With regard to the control variables, couples in which one partner earns more are less likely than couples in which partners earn the same to have only joint accounts. Couples in which only one partner is employed full time are more likely than couples in which neither partner or both partners are employed full time to have only joint accounts.
Table 4.12. Coefficients from Logistic Regression Analysis of Whether or Not Couples Have Only Joint Bank Accounts

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status</td>
<td>-1.975*</td>
<td>0.895</td>
</tr>
<tr>
<td>Relative Earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One partner earns more</td>
<td>-3.445**</td>
<td>1.325</td>
</tr>
<tr>
<td>Relative Employment Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One partner employed full time</td>
<td>2.119†</td>
<td>1.158</td>
</tr>
<tr>
<td>Constant</td>
<td>-0.095</td>
<td>0.543</td>
</tr>
<tr>
<td>Likelihood ratio chi-square</td>
<td>11.655**</td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R²</td>
<td>0.278</td>
<td></td>
</tr>
<tr>
<td>Number of couples</td>
<td>58</td>
<td></td>
</tr>
</tbody>
</table>

*** p < .001 ** p < .01 * p < .05 † p < .10 (two-tailed test)

a Reference category is married couple (versus cohabiting couple). b Reference category is partners earn the same. c Reference category is neither partner or both partners employed full time.

**Supplemental Analysis on Bank Accounts**

In the follow-up telephone interviews, participants were asked additional questions about their bank accounts and arrangements they have with their partner. Specifically, participants who have at least one joint account with their partner were asked when they got their joint account(s), and why they got their joint account(s). Participants who do not have any joint accounts with their partner were asked why they do not have any joint accounts, and if they think they will get a joint account with their partner at some point.
At least one spouse from 24 of the 26 married couples with at least one joint account was asked when they and their spouse got their first joint account. Interestingly, although the majority of couples waited until they were married to get a joint bank account (58.3 percent), over two-fifths (41.7 percent) of couples got a joint account before they married. Seven of the 10 couples who got a joint account before marrying were living together at the time. The other three couples did not live together before marrying.

At least one partner from all of the 11 cohabiting couples with at least one joint account was asked when they and their partner got their first joint account. Three of the couples got a joint account shortly before moving in together and eight couples waited until after they were living together, with three of these couples getting a joint account very soon after moving in together and the other five waiting at least one year.

Nearly all of the cohabiting and married participants who have a joint account (or multiple joint accounts) say they got the account(s) for practical reasons, namely that paying joint bills was much easier using a joint account. Marcie, a 24 year old who has been living with her fiancé for just over two years, says:

“It was just easier. Because we live together and because we both pay bills, instead of having one person write a check to the other person for half the rent and half the electricity, and when we’d go grocery shopping, dividing it up, it was just easier to put all of our money into the same pot and pay everything out of it.”

Along similar lines, Beth, a 25 year old who has been married for nearly three years, says she and her husband got their joint accounts when they were living together before they married:
“It just seemed easier. We would just have to keep track of one bank book and we pay for everything basically together, we have the same credit card accounts and things like that, so it all just comes out of one pot, I guess you could say.”

One or both spouses of the four married couples who do not have a joint account were asked in the interview why they and their spouse do not have a joint account, and if they think they will get a joint account at some point in the future. Two of these couples are very happy with their bank account situation. It seems likely that the third couple will get an account at some point. In this case, the wife said that they have been planning to, but have not been able to take the time to go to a bank together. She said, however, that they had definite plans to get a joint account after the holidays (her interview was conducted in December). Her husband, on the other hand, although not opposed to getting a joint account, was more tentative than his wife regarding the timing, saying that getting a joint account is something they will likely do “at some point.” The wife of the fourth married couple without a joint account said that she would like a joint account, but her husband is resistant.

Among the 19 cohabiting couples who do not have a joint account, the majority of partners explained in the interview that, although now is not the time to get a joint account, most feel that they and their partner will likely get one in the future. Some participants said that they and their partner will likely get one before they marry, to save for things like wedding expenses or a down payment for a house. Others, however, said that, although they foresee getting a joint account, it is not something they plan to do until they are married. Paul is a 25 year old who has been living with his partner for almost a year and a half and, while he has no immediate plans to marry his partner, he does see
marrying her at some point in the future. Here he explains why he feels getting a joint account is something best done once married:

“I guess for the fact that if we did break up, then splitting all that apart, splitting the money, figuring out whose is whose… Right now we split a lot of the expenses, but [joint accounts are] just something I feel you do after you get married, when you know you are together. It’s a bonding thing.”

Scott, a 30 year old who has been living with his partner for just over two years, also says that he does not want to get a joint account until after he is married:

“I think at that time you put your money together. Financially, you're coming together now as a true whole.”

Paul’s response highlights the potential difficulty that cohabiting partners who have merged finances face if the relationship does not work out. It is also notable that both Paul’s and Scott’s comments reflect the perception that marriage is a stronger bond than cohabitation.

Although the majority of cohabiting participants who do not currently have a joint account think they will get one in the future, it is important to note that many of these same participants also said that they would like to keep their personal account(s) open. In general it appears that, for both cohabiting and married couples, the preferred arrangement with regard to bank accounts is a mixed approach. Although nearly all of the married couples in the sample currently have at least one joint account, for approximately half of these couples, one or both partners also has/have at least one personal checking and/or savings account. Along similar lines, the majority of cohabiting couples who do not already have a joint account intend to get one at some point in the future, yet most also say they would also like to keep their personal account(s).
The general preference for joint accounts appears to stem from the desire to have some personal money for discretionary spending, even just for small purchases. Along similar lines, others said that maintaining a personal account, even when the bulk of their earnings go into the joint account, allows them to maintain some degree of independence. This sentiment is expressed by Gwen, a 30 year old who has been living with her fiancé, Gavin, for over three and a half years. She says:

“I think we will eventually merge things, but we've talked about keeping separate checking accounts--have an overall checking account together, but then each keep our own accounts and have sort of "allowances." I don't necessarily want to know how he spends his daily cash, and I don't care if he knows how I spend mine, but I don't want to have to justify every purchase to someone else.”

Maye, 40, and Robert, 46, married nearly seven and a half years, both feel very strongly about maintaining some financial autonomy. They got joint checking and savings accounts shortly after getting married, but they also kept their personal accounts open. They deposit an agreed-upon amount of money each pay period into their personal accounts that is considered theirs to spend as they wish. They each say that the advice to have both personal and joint accounts came from their parents. Robert explains:

“My parents have been married for 54 years and [Maye’s] 45, and they told us that every grown person needs their own money. No one should have to ask permission or feel guilty for spending on themselves.”

Finally, because having only joint accounts is so rare for cohabiting couples, I looked more closely at these couples to see if they shared any similarities. Interestingly, two of the four couples are engaged to be married. This is notable because only five cohabiting couples in the sample are engaged. The male partner of another couple reports that he and his partner are engaged, but the female partner does not consider it “official”
(and will not, she says, until she “sees a ring”). The fourth couple anticipates marriage in the future, but not before the male partner finishes his Bachelor’s degree. In pooling their money together and having only joint accounts, these couples have made a fairly intensive investment. Further, three of the couples merged their finances relatively soon after moving in together—two couples did so within months of moving in together.

**Joint Financial Investments**

Of the 60 couples in the sample, one or both partners in 15 (25.0 percent) of the couples have made investments such as stocks, bonds, or real estate that are held jointly (i.e., registered in both partner’s names). As Table 4.13 shows, whether or not couples have made formal financial investments varies by relationship status; 13.3 percent of cohabiting couples have made joint investments compared with 36.7 percent of married couples. This difference is statistically significant, as indicated by a chi-square test, $\chi^2 (1, N = 60) = 4.356, p < 0.05$.

<table>
<thead>
<tr>
<th></th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>13.3%</td>
<td>36.7%</td>
</tr>
<tr>
<td></td>
<td>(4)</td>
<td>(11)</td>
</tr>
<tr>
<td>No</td>
<td>86.7%</td>
<td>63.3%</td>
</tr>
<tr>
<td></td>
<td>(26)</td>
<td>(19)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
<tr>
<td></td>
<td>(30)</td>
<td>(30)</td>
</tr>
</tbody>
</table>

Table 4.13. Whether or Not a Couple Has Made Any Joint Investments by Relationship Status
In preparation for the logistic regression analysis, I examined the cross-tabulation of the four-category relative employment status variable with the dependent variable, to assess which relative employment status variable would be most appropriate for analysis. The cross-tabs indicated that no couple in which neither partner works full time and only one couple in which the only the woman works full time have made joint investments. Therefore, the variable that must be used in the regression analysis is one of the two dichotomous measures (either one partner is employed full time versus neither or both partners are employed full time, or one partner is employed versus neither or both partners are employed). Additionally, a cross-tabulation of household income with the dependent variable revealed that no couples with a low household income have made joint investments; thus, in the regression analysis, the low and moderate household income categories will be combined and compared together with couples with high household income.

Next, I examined whether relationship status has an effect on the likelihood of having made joint investments, taking into account the various control variables. Just as before, I ran a series of models with different combinations of the control variables (not shown here). Regardless of the particular control variables included, ever having been divorced, perceived commitment disparity, relative employment status (either dichotomous measure), and relative earnings are not significant in any model regardless of which particular combination of control variables is included. Conversely, duration of coresidence and household income are significant in every model. Relationship status is only significant in models that do not include either duration of coresidence or household income.
Results for the final regression model, which includes relationship status, duration of coresidence, and household income, are presented in Table 4.14. As was just mentioned, the difference between cohabiting and married couples is not significant once the model controls for duration of coresidence and household income. Couples who have lived together longer are more likely to have made joint investments, and couples with a high household income are more likely than couples with a low or moderate household income to have made joint investments.

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status(^a)</td>
<td>-0.212</td>
<td>0.850</td>
</tr>
<tr>
<td>Duration of Coresidence</td>
<td>0.397**</td>
<td>0.145</td>
</tr>
<tr>
<td>Household Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High household income(^b)</td>
<td>2.951**</td>
<td>0.940</td>
</tr>
<tr>
<td>Constant</td>
<td>-4.314**</td>
<td>1.282</td>
</tr>
<tr>
<td>Likelihood ratio chi-square</td>
<td>27.382***</td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R(^2)</td>
<td>0.543</td>
<td></td>
</tr>
<tr>
<td>Number of couples</td>
<td>60</td>
<td></td>
</tr>
</tbody>
</table>

\(^a\) Reference category is married couple (versus cohabiting couple. \(^b\) Reference category is low and moderate household income.

Table 4.14. Coefficients from Logistic Regression Analysis of Whether or Not Couples Have Made Joint Financial Investments
Supplemental Analysis on Joint Financial Investments

In addition to the questions about formal financial investments, 28 of the 30 cohabiting couples were also asked whether they have made any large or relatively large purchases together since they began cohabiting. Given that there are legal guidelines in place for the separation of property and assets in the event of a divorce, I did not ask married couples about joint purchases.

I did not provide a definition for “large or relatively large,” instead, participants were instructed to use their own definition. One or both partners in 75.0 percent of the 28 couples say they have made large or relatively joint purchases, whereas 25.0 percent of couples have not. The most common types of purchases cited were furniture (e.g., living room set, bed), large appliances (e.g., washer and dryer), electronics (e.g., television, computer), cars, and vacations.

Cohabiting participants who reported that they had made large or relatively large purchases with their partner since they have been living together were asked whether they have discussed with their partner what would happen with these purchases should they happen to end their relationship. I found that few have discussed with their partner how ownership of these purchases would be decided if the couple were to break up. I asked participants who said they have not discussed the issue with their partner whether they have thought about what would happen. In general, partners feel that the splitting of any joint purchases would be amicable. There is, however, one notable exception. For five couples, one or both partners said the possession that would potentially cause conflict would be deciding which partner got ownership of their pet(s). As one participant put it,
if she and her partner were to break up, it would be like a divorce—they’d be in court fighting about which of them should get custody of the pets.

I also asked a number of partners who have made large joint purchases if they have considered drawing up a cohabitation agreement, which would specify issues such as division of property in the event of a break-up. Most of the participants were not familiar with cohabitation agreements. Of those that are, only one couple has considered having one drawn up. This couple feels their relationship is permanent, but they are ambivalent about marriage, and so they have taken some initial steps toward getting a cohabitation agreement. It is important to note these partners are a bit older than many of the cohabiting partners in the sample. Other participants I asked do not feel a cohabitation agreement is necessary, particularly since many of them think they will marry their partner at some point or have set a date to marry.

For the seven couples who have not made any large or relatively large purchases, most participants cited a lack of need and/or money. Only one participant specifically stated that he has thus far avoided making large purchases with his partner, because he is unsure about the stability of the relationship.

**Perceptions of Unfairness Regarding Expenses**

Table 4.15 provides the overall number and percentage of couples who perceive unfairness concerning payment of bills, groceries, and entertainment, as well as for any of the three expenses. The results are also disaggregated by relationship status. Chi-square tests found that there are no differences in perceptions of fairness by relationship status for bills or entertainment, but cohabiting couples are more likely to perceive unfairness
with regard to payment of groceries, \( \chi^2 (1, N = 58) = 3.28, p = 0.070 \). Taking all three expenses together, there is no difference by relationship status.

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bills</td>
<td>25.9%</td>
<td>27.6%</td>
<td>24.1%</td>
</tr>
<tr>
<td></td>
<td>(15)</td>
<td>(8)</td>
<td>(7)</td>
</tr>
<tr>
<td>Groceries</td>
<td>20.7%</td>
<td>30.0%</td>
<td>10.7%</td>
</tr>
<tr>
<td></td>
<td>(12)</td>
<td>(9)</td>
<td>(3)</td>
</tr>
<tr>
<td>Entertainment</td>
<td>27.6%</td>
<td>33.3%</td>
<td>21.4%</td>
</tr>
<tr>
<td></td>
<td>(16)</td>
<td>(10)</td>
<td>(6)</td>
</tr>
<tr>
<td>Any of the three expenses</td>
<td>39.0%</td>
<td>46.7%</td>
<td>31.0%</td>
</tr>
<tr>
<td></td>
<td>(23)</td>
<td>(14)</td>
<td>(9)</td>
</tr>
</tbody>
</table>

Note: For Bills: N = 29 for cohabiting and married couples; for Groceries and Entertainment: N = 30 for cohabiting couples and 28 for married couples; For any of the three: N = 30 for cohabiting couples and 29 for married couples.

Table 4.15. Percentage and Number of Couples in Which One or Both Partners Perceive Unfairness Regarding an Expense, Overall and by Relationship Status

Cross-tabs indicated that the preferred four-category relative employment variable is appropriate to use in the regression analysis, and there are no issues with any of the other control variables. I next tested a series of regression models to identify the best model predicting perceptions of unfairness for any of the three expenses. One or both partners ever divorced, relative earnings, and household income are not significant in any model. Relationship status is not significant in any model run, either, regardless of the control variables included.

The preferred model appears to be one that includes relationship status, duration of coresidence, perceptions of commitment disparity, and relative employment status, as shown in Table 4.16. Couples that have been sharing a residence longer are more likely
to perceive unfairness regarding payment of bills, groceries, and/or entertainment, as are couples in which one or both partners perceive commitment disparity. Couples in which neither partner is employed full time, and those in which only the man is employed full time, are more likely than couples in which both partners are employed full time to perceive unfairness.

### Table 4.16

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status&lt;sup&gt;a&lt;/sup&gt;</td>
<td>0.800</td>
<td>0.711</td>
</tr>
<tr>
<td>Duration of Coresidence</td>
<td>0.221†</td>
<td>0.129</td>
</tr>
<tr>
<td>Perceptions of Commitment Disparity&lt;sup&gt;b&lt;/sup&gt;</td>
<td>2.164*</td>
<td>0.871</td>
</tr>
<tr>
<td>Relative Employment Status&lt;sup&gt;c&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither employed full time</td>
<td>3.822**</td>
<td>1.274</td>
</tr>
<tr>
<td>Woman only employed full time</td>
<td>0.696</td>
<td>1.183</td>
</tr>
<tr>
<td>Man only employed full time</td>
<td>1.898*</td>
<td>0.903</td>
</tr>
<tr>
<td>Constant</td>
<td>-3.864**</td>
<td>1.163</td>
</tr>
</tbody>
</table>

Likelihood ratio chi-square: 20.080**
Nagelkerke R<sup>2</sup>: 0.396
Number of couples: 58

*** p < .001 ** p < .01 * p < .05 † p < .10 (two-tailed test)
<sup>a</sup> Reference category is married couple (versus cohabiting couple). <sup>b</sup> Reference category is both partners feel each is equally committed. <sup>c</sup> Reference category is both partners employed full time.

Table 4.16. Coefficients from Logistic Regression Analysis of Whether or Not Either Partner Perceives Unfairness Regarding Payment of Bills, Groceries, and/or Entertainment
Supplementary Analysis Regarding Perceptions of Fairness

In the interviews, participants were asked to explain what the notion of “fairness” means to them with regard to finances in their relationship. Notable differences emerged between cohabiting and married partners’ responses. Among cohabiting participants, the most commonly cited response was that splitting expenses fifty-fifty or approximately fifty-fifty is considered fair to them. Becky, 30, who has been living with her partner Jake for just over eight years, says:

“I think for the most part, we both equally contribute. And I think that’s the matter of fairness—our finances are separate. We don’t get real specific, but we try to remember if someone’s a little further ahead or has paid a little more, and we try to correct that the next time we have to pay something. So, you know, if he’s paid for something a bunch more times than I have, then I will be sure to pay it the next time, or vice versa.”

Kelly, a 26 year old who has been living with her partner Scott for just over two years, feels similar to Becky:

“I'd say it's fair probably because we split everything. So, it doesn't feel one-sided. For example, he pays for our YMCA membership, but I pay for all our movies. Or we'll take turns paying when we go out for dinner. While it's probably not an equal amount of money, it's fair because we trade off.”

Both Becky and Kelly stress the importance of contributing fairly equally to expenses, yet they and their partners do not formally monitor their contributions. Instead, they loosely keep a mental record of what each partner has contributed and have a sense of whether the situation “feels” fair.

A few married participants also defined fairness as splitting expenses fifty-fifty or at least proportionate to one’s income; however, it was not a common response within this group.
The second most commonly given response by cohabiting participants was that fairness means that neither partner is spending frivolously or being selfish with money. Participants consider these behaviors unfair because it causes disproportionate strain on one partner or results in one partner benefitting at the expense of the other. Lorelai, a 23 year old who has been living with her partner, Max, for nearly four a half years, explains:

“For me fairness isn’t so much like, ‘if I pay ten dollars, you pay ten dollars,’ it’s more like, if he’s going out and spending a lot of money and I’m not getting to, that’s unfair to me. But it’s not necessarily the dollar amount.”

Among married partners, two responses were equally cited most often; first, that they pool their money with their spouse and so fairness is essentially a non-issue—it is not something they think about. Beth (25, married) explains how she defines ‘fair’:

“Um…” (Long pause) “I guess I just think it’s fair because I view our relationship as being this one entity and whatever each of us is making and contributing to that is going to the good of the marriage and the good of our everyday life and so whatever goes into that is free for us to use or for us to use together.”

Nathan, 51 and married almost seven years, had a similar response:

“Uh…well…” (Long pause) “I’ve never really thought about what was fair, because, you know, we put everything in the account and pay what we can.”

It is notable that even among the small number of cohabiting partners who appear to pool all their money, none said that pooling makes fairness a non-issue.

The other common response from married participants is that fairness is gauged not necessarily by the dollar amount each contributes toward joint expenses, but rather the overall contributions each spouse is making, such as by working similar hours at a job, contributing more to household tasks, or child-rearing. Richard, a 29 year old who has been married to Emily for six years, currently works full time while Emily stays
home and takes care of their two-year-old son. Early in their marriage, though, Emily was the primary breadwinner while Richard worked to start a business. Here Richard explains his definition of ‘fair’:

“I don’t think the contribution in dollar amounts is the measure of fairness. It’s what we each contribute to our family. I mean, I certainly couldn’t imagine anyone paying my wife what I get paid for taking care of our son, but the perceived value to me is exactly the same. And so, to me, there’s no reason why we wouldn’t have absolutely equal share in whatever income either one of us earns.”

Although more married than cohabiting partners cited overall contributions as an indicator of fairness, it should be noted that a couple of cohabiting partners do define fairness this way. Gavin, 39, engaged to Gwen, 31, says:

“I definitely draw a strong distinction between 'equal' and 'fair.' I think right now we both perceive it as sense of effort and dedication and right now hers is school and it's going to pay off—it doesn't generate income right now, but she's putting in a huge amount of effort. That balances out to be fair—we're both contributing as much as we can manage to the joint effort. It doesn't measure out the same because it's apples and oranges.”

**Withholding Money-Related Information**

As Table 4.17 shows, of the 59 couples in which the couple-level variable could be created, one or both partners withholds money-related information in 45.8 percent of these couples. Whether or not one or both partners withholds information varies by relationship status: in 56.7 percent of cohabiting couples, one or both partners withholds information compared to 34.5 percent of married couples. This difference is statistically significant, as indicated by a chi-square test, \( \chi^2 (1, N = 59) = 2.924, p = 0.087 \).
Table 4.17. Whether or Not Partners Withhold Money-Related Issues from Each Other, Overall and by Relationship Status

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neither keeps issues</td>
<td>54.2%</td>
<td>43.3%</td>
<td>65.5%</td>
</tr>
<tr>
<td></td>
<td>(32)</td>
<td>(13)</td>
<td>(19)</td>
</tr>
<tr>
<td>One or both keeps issues</td>
<td>45.8%</td>
<td>56.7%</td>
<td>34.5%</td>
</tr>
<tr>
<td></td>
<td>(27)</td>
<td>(17)</td>
<td>(10)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
<tr>
<td></td>
<td>(59)</td>
<td>(30)</td>
<td>(29)</td>
</tr>
</tbody>
</table>

In preparation for the logistic regression analysis, I examined the cross-tabulation of the four-category relative employment status variable with the dependent variable, to assess which variable would be most appropriate for analysis. The cross-tab indicated that the preferred four-category relative employment variable is appropriate to use in the analysis.

I next performed a series of logistic regression analyses with different combinations of the control variables. Regardless of the particular control variables included, duration of coresidence and ever having been divorced are not significant in any model regardless of which particular combination of control variables is included. Relationship status is not significant in any model, either. Perceived commitment disparity is consistently significant. Household income is significant in a model that includes relationship status and perceived commitment disparity, as is relative employment status. Because the small sample size precludes presenting a full model with relationship status, perceived commitment disparity, household income, and relative employment status, I have presented both models (Tables 4.18 and 4.19), and, in each case, couples in which one or both partners have perceptions of commitment disparity are
more likely to withhold money-related information. Couples in which only the man is employed full time and couples in which both partners are employed full time are less likely than couples in which neither partner is employed full time to withhold money-related information (Table 4.18). Couples that have a high household income are less likely than couples that have a low household income to withhold money-related information (Table 4.19).

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status(^a)</td>
<td>0.574</td>
<td>0.603</td>
</tr>
<tr>
<td>Perceptions of Commitment Disparity(^b)</td>
<td>1.679(^*)</td>
<td>0.659</td>
</tr>
<tr>
<td>Relative Employment(^c)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman only employed full time</td>
<td>-1.125</td>
<td>1.316</td>
</tr>
<tr>
<td>Man only employed full time</td>
<td>-1.776(^\dagger)</td>
<td>1.021</td>
</tr>
<tr>
<td>Both partners employed full time</td>
<td>-1.991(^\dagger)</td>
<td>1.019</td>
</tr>
<tr>
<td>Constant</td>
<td>0.422</td>
<td>0.938</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>13.600*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Likelihood ratio chi-square</td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R(^2)</td>
<td>0.209</td>
</tr>
<tr>
<td>Number of couples</td>
<td>58</td>
</tr>
</tbody>
</table>

\(^*\) p < .05 \(^\dagger\) p < .10 (two-tailed test)
\(^a\) Reference category is married couple (versus cohabiting couple).
\(^b\) Reference category is both partners feel each is equally committed.
\(^c\) Reference category is neither partner employed full time.

Table 4.18. Coefficients from Logistic Regression Analysis of Whether Couples Withhold Money-Related Information from One Another (Model 1)
Table 4.19. Coefficients from Logistic Regression Analysis of Whether Couples Withhold Money-Related Information from One Another (Model 2)

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status(^a)</td>
<td>0.462</td>
<td>0.611</td>
</tr>
<tr>
<td>Perceptions of Commitment Disparity(^b)</td>
<td>1.456*</td>
<td>0.615</td>
</tr>
<tr>
<td>Household Income(^c)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate household income</td>
<td>-1.052</td>
<td>0.801</td>
</tr>
<tr>
<td>High household income</td>
<td>-1.594†</td>
<td>0.848</td>
</tr>
<tr>
<td>Constant</td>
<td>0.008</td>
<td>0.788</td>
</tr>
<tr>
<td>Likelihood ratio chi-square</td>
<td>12.518*</td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R(^2)</td>
<td>0.259</td>
<td></td>
</tr>
<tr>
<td>Number of couples</td>
<td>58</td>
<td></td>
</tr>
</tbody>
</table>

*** p < .001 ** p < .01 * p < .05 † p < .10 (two-tailed test)
\(^a\) Reference category is married couple (versus cohabiting couple). \(^b\) Reference category is both partners feel each is equally committed. \(^c\) Reference category is low household income.

Unwillingness to Disclose Financial Matters

The previous section examined whether partners withhold money-related information from each other, allowing for a subjective definition of “money-related information.” In this section, I examine partners’ willingness to disclose information about five specific money-related issues: the amount of money in one’s checking account, the PIN number for the debit card to one’s checking account, the amount of money in one’s savings account, the amount of credit card debt one has, and the amount of student loan debt one has. If one or both partners indicated that they would prefer not to share any of these things with their partner, they would refuse to share, or they would
give an incorrect amount, the couple is considered “unwilling to disclose all.” It should be noted here that, of the response choices that were combined into one category to indicate unwillingness to disclose all, the “Yes (I would disclose the amount), but I prefer not to,” response was given more often than the responses, “No, I would refuse to tell him/her,” and “No, I would answer, but I would purposely give an incorrect amount.”

It is also important to note that it is possible that, for some couples, neither partner has any bank accounts, debit card, credit card debt, or student loan debt. For other couples, all assets and debts are held jointly. As such, the analysis is based on the 55 couples in which at least one partner reported having any personal bank accounts, a debit card, personal credit card debt, or personal student loan debt.

Overall, 27.3 percent of couples are unwilling to disclose all (Table 4.20). Although not shown here, it is important to note that, for the majority of the 15 couples in which one or both partners are unwilling to disclose all, it is the man who is unwilling to disclose all (73.3 percent). For two couples, the woman who is unwilling to disclose all, and for two couples both partners are unwilling to disclose all (each 13.3 percent).

Looking at willingness to disclose by relationship status, 34.5 percent of cohabiting couples are unwilling to disclose all, compared with 19.2 percent of married couples. The difference between the two couple types is not statistically significant.
<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Willing to disclose all</td>
<td>72.7% (40)</td>
<td>65.5% (19)</td>
<td>80.8% (21)</td>
</tr>
<tr>
<td>Unwilling to disclose all</td>
<td>27.3% (15)</td>
<td>34.5% (10)</td>
<td>19.2% (5)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (55)</td>
<td>100.0% (29)</td>
<td>100.0% (26)</td>
</tr>
</tbody>
</table>

Table 4.20. Whether or Not Partners Are Unwilling to Disclose Various Financial Matters

In preparation for the logistic regression analysis, I examined the cross-tabulation of the four-category relative employment status variable with the dependent variable, to assess which variable would be most appropriate for analysis. Because none of the couples in which only the woman is employed full time are unwilling to disclose all, the three-category relative employment variable will be used (i.e., neither partner employed full time, one partner employed full time, both partners employed full time).

I next performed a series of logistic regression analyses with different combinations of the control variables. Regardless of the particular control variables included, duration of coresidence, ever having been divorced, perceived commitment disparity, and relative earnings are not significant in any model regardless of which particular combination of control variables is included. Relationship status is not significant in any model, either. Household income is significant in a model with only relationship status (with low income couples more likely to be willing to disclose all than moderate income couples), but is not significant in a model that includes relative employment status, whereas relative employment status is significant in a model that
does and does not include household income. Thus, the final model presented includes only relationship status and relative employment status (Table 4.21). Couples in which neither partner is employed full time and couples in which both partners are employed full time are more likely to be unwilling to disclose all than couples in which only one partner is employed full time.

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status(^a)</td>
<td>0.549</td>
<td>0.687</td>
</tr>
<tr>
<td>Relative Employment(^b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither partner employed full time</td>
<td>2.688(^*)</td>
<td>1.052</td>
</tr>
<tr>
<td>Both partners employed full time</td>
<td>1.530(^†)</td>
<td>0.860</td>
</tr>
<tr>
<td>Constant</td>
<td>-2.583(^**)</td>
<td>0.839</td>
</tr>
<tr>
<td>Likelihood ratio chi-square</td>
<td>9.768(^*)</td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R(^2)</td>
<td>0.236</td>
<td></td>
</tr>
<tr>
<td>Number of couples</td>
<td>55</td>
<td></td>
</tr>
</tbody>
</table>

*** p < .001 ** p < .01 * p < .05 † p < .10 (two-tailed test)
\(^a\) Reference category is married couple (versus cohabiting couple). \(^b\) Reference category is one partner employed full time.

Table 4.21. Coefficients from Logistic Regression Analysis of Whether Couples are Unwilling to Disclose Various Financial Matters

Supplemental Analysis Regarding Withholding Money-Related Information and Unwillingness to Disclose Financial Information

In the interviews participants who indicated that they were not willing to disclose financial information (amount in bank accounts, amount of debt, etc.) and those who
indicated that they withhold money-related information from their partner were asked to elaborate.

One theme that emerged from the responses, and consistent with the responses from the survey, is that most participants who are withholding money-related information from their partner say they would be willing to disclose this information if their partner were to ask; they may prefer not to do so, but most would tell their partner rather than refuse or lie. When asked what money-related information she’s withholding from her partner, Jane, a 22 year old who has been living with her partner Trent for just three months, first clarifies that she would tell Trent if he were to ask:

“There’s nothing I wouldn’t be willing to talk with him about if he asked, but like, how much is in my bank account and, like, how much I’m making.”

Jane thinks that Trent may be withholding some information from her as well, such as the amount of his student loan and the amount of assistance he receives from his parents, but feels that he, too, would provide this information if she were to ask. Along similar lines, Donna, a 26 year old who has been married to Noah, 25, for just over a year, has a personal credit card and she keeps the credit card statements from Noah so he cannot see how much she has charged. However,

“I would show [the statements] to him if it was necessary because I can’t lie, I can’t have that guilt. So I would share it with him, but he doesn’t ask.”

In Donna’s case, she admits that withholding money-related information from Noah is done for “spiteful reasons,” namely because of Noah’s own secrecy with money, such as the time he bought $600 rims for his car and she only found out when one of his friends accidentally let it slip.
Money-Related Conflict

Table 4.22 presents the mean level of conflict for couples overall and for cohabiting and married couples (possible range: 0-4), as well as the minimum and maximum values. An overall mean conflict level of 0.96 indicates that the average level of conflict among the couples in the sample is rather low. A t-test found no statistically significant difference in conflict level by relationship status.

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>0.96</td>
<td>0.89</td>
<td>1.04</td>
</tr>
<tr>
<td>Min-Max</td>
<td>0.00-2.63</td>
<td>0.00-2.50</td>
<td>0.00-2.63</td>
</tr>
<tr>
<td>N</td>
<td>60</td>
<td>30</td>
<td>30</td>
</tr>
</tbody>
</table>

Table 4.22. Descriptives for Level of Money-Related Conflict

Given the potential for partners in a couple to perceive different levels of conflict, I also examined whether there were gender differences overall, as well as between cohabiting women and men and married women and men (not shown here). The analysis revealed no significant differences by gender.

Next, because averaging across items can mask variation in individual items, I calculated cohabiting and married couples’ mean conflict values for each of the eight individual items (Table 4.23). There are no significant differences between cohabiting and married couples for any of the eight items as indicated by t-tests.
Table 4.23. Mean Conflict Level by Item for Cohabiting and Married Couples

<table>
<thead>
<tr>
<th>Item</th>
<th>Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who controls the money in your household</td>
<td>0.53</td>
<td>0.78</td>
</tr>
<tr>
<td>How much money you spend</td>
<td>0.93</td>
<td>1.23</td>
</tr>
<tr>
<td>What you spend money on</td>
<td>1.05</td>
<td>1.38</td>
</tr>
<tr>
<td>How much money your partner/spouse spends</td>
<td>0.88</td>
<td>1.08</td>
</tr>
<tr>
<td>What your partner/spouse spends money on</td>
<td>1.00</td>
<td>1.03</td>
</tr>
<tr>
<td>How bills are paid</td>
<td>0.80</td>
<td>0.68</td>
</tr>
<tr>
<td>How money-related decisions are made</td>
<td>0.85</td>
<td>1.07</td>
</tr>
<tr>
<td>Future financial goals</td>
<td>1.02</td>
<td>1.12</td>
</tr>
</tbody>
</table>

The next step was to conduct a regression analysis in order to determine whether relationship status predicts conflict level, controlling for potentially relevant characteristics. A series of Ordinary Least Squares regression analyses (not shown here) identified perceived commitment disparity and relative employment status as the only control variables significantly related to conflict level. Because duration of coresidence, relative earnings, and household income also might be expected to impact conflict level, but cannot all be included in one model with relationship status, perceived commitment disparity, and relative employment status due to the small number of cases, I examined the contribution of each of these three control variables to a base model with relationship status, perceived commitment disparity, and relative employment status. Introducing each of the three variables to the base model did not improve the overall fit of the model, as indicated by the non-significant change in $R^2$. Thus, the most parsimonious model is one with relationship status, perceived commitment disparity, and relative employment status.
Table 4.24 presents the results from the OLS regression analysis predicting conflict level. Relationship status is not statistically significant. Couples in which one or both partners perceive commitment disparity have a higher level of money-related conflict. With regard to relative employment status, couples in which neither partner works full time, and those in which only one partner works full time (regardless of which partner) have, on average, lower levels of conflict than couples in which both partners work full time. Additional analysis (not shown here) finds no other differences among the relative employment status groups.

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status(^a)</td>
<td>-0.135</td>
<td>0.165</td>
</tr>
<tr>
<td>Perceptions of Commitment Disparity(^b)</td>
<td>0.173</td>
<td>1.380</td>
</tr>
<tr>
<td>Relative Employment(^c)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither employed full time</td>
<td>-0.616*</td>
<td>0.256</td>
</tr>
<tr>
<td>Woman only employed full time</td>
<td>-0.577*</td>
<td>0.278</td>
</tr>
<tr>
<td>Man only employed full time</td>
<td>-0.379†</td>
<td>0.195</td>
</tr>
<tr>
<td>Constant</td>
<td>1.022***</td>
<td>0.168</td>
</tr>
</tbody>
</table>

Adjusted \(R^2\) 0.304

Number of couples 59

** *** p < .001 ** p < .01 * p < .05 † p < .10 (two-tailed test)
\(^a\) Reference category is married couple (versus cohabiting couple). \(^b\) Reference category is both partners feel each is equally committed. \(^c\) Reference category is both partners employed full time.

Table 4.24. Coefficients from OLS Regression Analysis of Couple Conflict Level
Supplemental Analysis on Money-Related Conflict

In the follow-up telephone interviews, participants were asked to elaborate their responses to the eight items about money-related conflict, particularly the item(s) which they reported they and their partner most frequently argue, fight, or have disagreements over. There are no thematic differences between cohabiting and married partners’ responses. Overall, the most commonly mentioned source of conflict with regard to money matters is differences in spending and saving priorities between partners and how these differences have implications for long-term financial goals. Here Layne talks about how frequently she and her fiancé Jim argue over spending issues:

“It’s like, almost every day. Honestly, that’s the only thing that’s wrong with our relationship is that we fight about money constantly. I want a house and we’re $5,000 away from paying off that much debt and being able to afford one, but at the same time I want all three of my wiener dogs to have matching rhinestone collars. And we get into this a lot. Usually it’s just little things like I want to go out to dinner and he says we can’t. Money is really the only stress we have. I always want to make purchases for the dogs, he always wants to make purchases for his fish tanks. Weiner

Conversely, for cohabiting and married couples with relatively low levels of conflict (or no conflict), partners cited having similar philosophies and goals regarding money. Maddie, who has been married to Dave for seven months, says,

“I think that it's just that we both want the same things out of life. And I think we know what our priorities are and how money plays into those priorities. Like, we both really want to have children, and I just turned 40 and he's 39, and so it's got to be front burner, it can't really wait. And so the financial decisions that we make, they all have to be in line with that. And we can't do things that are going to complicate the whole having a family thing, like in terms of how we spend our money. We've got to be prepared for that financially and work toward that.”

Not surprisingly, several cohabiting and married participants with low levels of conflict attributed it to having a sufficient amount of money to live comfortably and not
having to worry about money issues. Among the couples with low levels of conflict, however, one thematic difference emerged between cohabiting and married partners’ responses, in that a few cohabiting partners attributed the low level of conflict to keeping most or all of their money separate and/or contributing equally to joint expenses. Allison, a 29 year old who has been living with Billy for just over two years, feels it helps that they are not struggling financially. But she also attributes keeping money separate for their low level of money-related conflict:

“I think having separate accounts really helps too, because we can’t fight over whether or not I bought a new pair of jeans, because it’s not his business, really. It's my money." 

**Kin Relations**

In this section I present the findings pertaining to the relationships partners have with each other’s family, particularly parents. It is important to note here that throughout this section, when referring to one’s own parents or the parents of one’s partner (as opposed to mothers and fathers specifically) I use the plural term “parents” even though not all participants have two living parents.

**Relationship Quality with Partner’s Parents**

Table 4.25 provides the mean rating for relationship quality disaggregated by gender, then by relationship status. Ratings range from 1-7, with higher values indicating higher quality relationships. The difference between means for cohabiting and married women is not significant. There is a difference, however, between cohabiting and married
men, with cohabiting men having, on average, lower relationship quality with their partner’s parents.

<table>
<thead>
<tr>
<th></th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cohabiting</td>
<td>Married</td>
</tr>
<tr>
<td>Mean</td>
<td>5.58</td>
<td>5.07</td>
</tr>
<tr>
<td>N</td>
<td>26</td>
<td>30</td>
</tr>
</tbody>
</table>

Table 4.25. Mean Quality of Relationship with Partner’s Parents by Gender and Relationship Status

Next, using OLS regression, I examined whether relationship status has an effect on relationship quality with one’s partner’s parents, taking into account duration of coresidence and perceived commitment disparity. I also controlled for the quality of relationship one’s partner has with his/her own parents (taking the partner’s highest rating in instances where both parents are living). Because there are four predictor variables, all can be included in one model (Table 4.26). For both men and women, the only significant variable is the quality of relationship one’s partner has with his/her own parents, such that when one has a high quality relationship with his or her own parents, the partner tends to as well.
<table>
<thead>
<tr>
<th>Predictor</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status(^a)</td>
<td>0.314 (0.359)</td>
<td>-0.370 (0.333)</td>
</tr>
<tr>
<td>Perceptions of Commitment Disparity(^b)</td>
<td>-0.435 (0.336)</td>
<td>0.132 (0.319)</td>
</tr>
<tr>
<td>Duration of Coresidence</td>
<td>0.000 (0.049)</td>
<td>0.012 (0.045)</td>
</tr>
<tr>
<td>Partner’s Relationship Quality with Own Parents</td>
<td>0.537(***) (0.143)</td>
<td>0.600(***) (0.117)</td>
</tr>
<tr>
<td>Constant</td>
<td>2.156(**) (0.900)</td>
<td>1.940(**) (0.760)</td>
</tr>
<tr>
<td>Adjusted (R^2)</td>
<td>0.208</td>
<td>0.328</td>
</tr>
<tr>
<td>Number of couples</td>
<td>55</td>
<td>53</td>
</tr>
</tbody>
</table>

\(*** p < .001 \) ** \(p < .01 \) * \(p < .05 \) † \(p < .10\) (two-tailed test)

Note: Numbers in parentheses are standard errors.
\(^a\) Reference category is married (versus cohabiting). \(^b\) Reference category is both partners feel each is equally committed.

Table 4.26. Coefficients from OLS Regression Analysis of Quality of Relationship with Partner’s Parents

**Supplemental Analysis Regarding Relationships with Partner’s Parents**

In the interviews, I asked participants to elaborate why they rated their relationship with their partner’s mother and father the way they did. Also, participants who indicated on the survey that their relationship with their partner’s mother and/or father had improved over the time they had been living with their partner/married were asked to explain why they felt the relationship had improved.
No clear thematic patterns in responses between cohabiting and married participants emerged. Among participants in general, four key themes emerged. First, and not surprising, some participants cited personality issues as the driving factor behind the quality of relationships. Some talked about how their partner’s parents are warm and welcoming, whereas others feel their partner’s parents are distant.

Some participants said the quality of relationships with their partner’s parents have “naturally” improved over time, generally as they got to know them better. It should be noted, however, that despite this trend in responses, it is not surprising that duration of coresidence is not a significant predictor of relationship quality, as some participants had good relationships with their partner’s parents right off the bat, whereas others had poor relationships that have remained poor.

A third trend in responses is feeling that one’s partner’s mother and/or father is wary of them or the relationship they have with their partner because of a previous relationship, whether dating, cohabiting, or married. In other words, some participants feel their partner’s mother and/or father do not think the relationship is serious, or their partner’s parents are having some difficulty adjusting to a new person in their lives. For Gwen (31, cohabiting), her fiancé Gavin’s parents had reservations stemming from Gavin’s divorce a few years back. Gwen explains,

“I think they were a bit skeptical, I think, about [Gavin] getting into a new relationship. It had been a while since he had been with this other woman, but I think they were a little skeptical about the next person who comes into his life and I think I’ve hopefully assured them that I am here for the long term and I love him. And now, with some time, they’ve become more trusting of me.”

For Kimberly, a 32 year old who has been married to Michael for about three and a half years, describes a similar situation with Michael’s mother:
“She was wary of me because I had been married before. And my husband had never dated anyone with kids before, so to bring these kids in, it was just kind of…different.”

Along similar lines, some participants said that a transition in their relationship with their partner triggered an improvement in the quality of relationship with their partner’s mother and/or father, specifically transitioning to living together or marriage. Paul, a 25 year old who has been living with his partner, Sera, for about a year and a half, describes how his relationship with Sera’s parents improved after he and Sera moved in together:

“[Sera’s mother] is a little more interested in what I’m doing since we’ve moved in together, because some of my decisions obviously are going to be reflected upon Sera, too. And her father, too, he’s more interested in what I’m doing, and seeing what I’m doing around the house or in my life to support Sera.”

Supplemental Analysis: Perceptions of Family Belonging

In the interviews I asked cohabiting participants whether they feel like their partner’s parents treat them like a member of the family. Along similar lines, married participants were asked if they felt their spouse’s parents treated them like a member of the family before they married their spouse. Obviously, asking married participants to recall how they felt in the past is not ideal. However, it does provide a comparison to cohabiting participants, and recall did not appear to be a problem, possibly aided by these couples’ relatively short duration of marriage—the median length of marriage in this sample is 2.2 years.

With regard to cohabiting couples, the majority do feel that their partner’s parents treat them like a member of their family. The most commonly cited reasons for why they
feel their partner’s parents treat them like a family member are that they are invited to family functions and given cards and gifts on occasions like birthdays and Christmas. Additionally, a couple participants said they are referred to as “son” or “daughter” by their partner’s parents.

Only a few cohabiting participants said there have been instances where they did not feel as though they were treated as a family member by their partner’s parents. One participant said that, even though her partner’s mother treats her well, she does not think his mother will see her as “100 percent a family member” until they are married. Another woman explained she does not feel her partner’s parents do not treat her as family, per se, but she feels she can never assume she is invited to family functions unless it is explicitly stated. She feels that, if she and her partner were married, there would be no question as to whether she is invited. A third woman, who spoke about her partner Corbin’s family in general, because both of his parents are deceased, said that one of Corbin’s very religious sisters would not allow her children to refer to her as “Aunt Patricia” because Patricia and Corbin are not married. She did say over time this let up as the sister accepted that the relationship was permanent.

When cohabiting participants were asked if they thought their relationships with their partner’s parents would change if they were to marry their partner, the responses were mixed. A number of cohabiting participants do not feel like their relationships with their partner’s parents would change, whereas several participants said they do think their relationships would improve. Among those who feel their relationships would improve, the most commonly cited reason is that marriage would make them “officially” a part of their partner’s family. Shonda, who is 25 and has been living with her fiancé, Tony, for
just over three years, feels that marrying Tony will possibly increase the openness
between her and Tony’s mother:

“I think it will get better because now I’ll be a part of the family ‘officially.’
[Tony’s mother] does treat me like part of the family now, but there might be a
couple things that she’s hesitant about…she might not tell me everything now,
you know, because I’m still not officially her daughter-in-law, but maybe when
we get married she’ll open up a lot more and tell me more things that goes on in
the family that I don’t know about.”

As another example, Lucy, 38, and Tom, 52, have been living together for just over two
years. Lucy feels that, if she and Tom were to marry, Tom’s parents would not
necessarily treat her any differently, but she does feel his parents would “have a clearer
sense of permanence” about her and Tom’s relationship.

Along similar lines, the majority of married participants also said they felt their
in-laws treated them like a member of the family before they were married. However,
several married participants also said they felt their relationships with their in-laws
improved once they married their spouse. These participants feel that, once married, their
in-laws viewed the relationship as permanent, legal, and official. A couple of participants
said that marriage made it clear to their in-laws that they were around for good and so
their in-laws made more of an attempt to get to know them better or make them feel like a
member of their family. Natalie, a 28 year old who has been married to her husband,
Chris, for just over a year, feels she had a good relationship with her in-laws before she
and Chris married, but her in-laws still treated her more like a “girlfriend” than a family
member. Once she and Chris married, however, Natalie noticed changes:

“They started referring to themselves as ‘mom’ and ‘dad’ around me, and I think
they were making an effort to make me feel more like a daughter in their family.
Whereas before I called them by their first names when we were dating, now I’m
trying to call them ‘mom’ and ‘dad.’”
Wes, 29, married to Kora, 20, for six months, noticed changes in his relationship with his in-laws at the first holiday gathering they attended shortly after getting married:

“The last time we went home for Christmas was our first time being around [her parents] when we were married and it was different. They had gotten to know me a little better and knew I was around to stay. The first time I met them we weren’t even engaged, and they were nice, but no one’s going to get really involved with someone they think might be gone next month. So they were nice and polite, but last time it was more of a family thing because now they actually consider me part of the family.”

**Frequency of Interaction with Partner’s Parents**

Table 4.27 displays the frequency with which participants interact with their partner’s parents (taking the highest frequency of interaction when both partner’s parents are alive). Responses are disaggregated by gender and relationship status.
Table 4.27. Frequency of Interacting with Partner’s Parents by Gender and Relationship Status

Next, I examined whether relationship status has an effect on frequency of interaction with one’s partner’s parents, taking into account duration of coresidence, perceived commitment disparity, and the quality of relationship the partner has with his/her own parents. I also included a dummy variable indicating whether one is employed full time. For men, none of the variables are significant, and, thus, Table 4.28 below only includes the results for women.

For women, relationship status is significant such that cohabiting women have less interaction with their partner’s parents than married women. Duration of coresidence
is inversely related to frequency of interaction. Additionally, the higher quality of relationship that men have with their parents, the more interaction women have with those parents.

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status(^a)</td>
<td>-0.764*</td>
<td>0.412</td>
</tr>
<tr>
<td>Duration of Coresidence</td>
<td>-0.120*</td>
<td>0.071</td>
</tr>
<tr>
<td>Perceived Commitment Disparity(^b)</td>
<td>0.365</td>
<td>0.412</td>
</tr>
<tr>
<td>Employed Full Time(^c)</td>
<td>-0.636</td>
<td>0.406</td>
</tr>
<tr>
<td>Partner’s Relationship Quality with Own Parents</td>
<td>0.605**</td>
<td>0.163</td>
</tr>
<tr>
<td>Constant</td>
<td>2.868*</td>
<td>1.041</td>
</tr>
<tr>
<td>Adjusted R(^2)</td>
<td>0.205</td>
<td></td>
</tr>
<tr>
<td>Number of couples</td>
<td>56</td>
<td></td>
</tr>
</tbody>
</table>

\[^a\] Reference category is married (versus cohabiting). \[^b\] Reference category is both partners feel each is equally committed.

Table 4.28. Coefficients from OLS Regression Analysis of the Frequency of Interaction Women Have with Their Partner’s Parents

**Card/Gift Exchange**

On the survey, participants were asked if they give and/or receive cards/gifts from their partner’s mother and/or father on their birthday and/or holidays when gifts are typically exchanged. Participants who indicated that they receive cards/gifts from at least one of their partner’s parents were coded as yes. As Table 4.29 shows, the majority of
participants do typically receive cards/gifts from their partner’s parents. There is not a statistically significant difference in receiving cards/gifts between cohabiting and married women, nor is there a difference between cohabiting and married men.

<table>
<thead>
<tr>
<th></th>
<th>Women</th>
<th></th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cohabitating</td>
<td>Married</td>
<td>Cohabitating</td>
</tr>
<tr>
<td>No</td>
<td>8.0% (2)</td>
<td>3.4% (1)</td>
<td>20.0% (5)</td>
</tr>
<tr>
<td>Yes</td>
<td>92.0% (23)</td>
<td>96.6% (28)</td>
<td>80.0% (20)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (25)</td>
<td>100.0% (29)</td>
<td>100.0% (25)</td>
</tr>
</tbody>
</table>

Table 4.29. Whether or Not Participants Receive Cards and/or Gifts from Their Partner’s Parents by Gender and Relationship Status

Participants were also asked if they give their partner’s mother and/or father a gift on their birthday and/or holidays when gifts are typically exchanged, or a card/gift meant to be from both the participant and his/her partner. Participants who indicated that they give cards/gifts to at least one of their partner’s parents were coded as yes. Similar to the results in Table 4.29, in Table 4.30 we see that the majority of women and men give cards/gifts to their partner’s parents. There is no significant difference by relationship status for women or men.
Table 4.30. Whether or Not Participants Give Cards and/or Gifts to Their Partner’s Parents by Gender and Relationship Status

<table>
<thead>
<tr>
<th></th>
<th>Women</th>
<th></th>
<th></th>
<th>Men</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cohabiting</td>
<td>Married</td>
<td>Cohabiting</td>
<td>Married</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>12.0% (3)</td>
<td>6.7% (2)</td>
<td>24.0% (6)</td>
<td>10.3% (3)</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>88.0% (22)</td>
<td>93.3% (28)</td>
<td>76.0% (19)</td>
<td>89.7% (26)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (25)</td>
<td>100.0% (30)</td>
<td>100.0% (25)</td>
<td>100.0% (29)</td>
<td></td>
</tr>
</tbody>
</table>

Given that only three women (5.6 percent) do not receive cards/gifts from their partner’s parents and five women (9.1 percent) do not give cards/gifts to their partner’s parents, a regression analysis is not the appropriate strategy for examining what factors may be related to card/gift exchange for female participants. However, I did examine whether relationship status has an effect on card/gift giving and receiving for men, taking into account duration of co-residence, perceived commitment disparity, and the quality of relationship one’s partner has with her own parents. For card/gift giving, I also included household income in the model. For card/gift receiving, only the quality of relationship women have with their parents is a significant predictor for men (not shown here). It is important to note that, with regard to receiving cards/gifts, without additional information, it is difficult to adequately model this outcome. For example, the household income of the partner’s parents, or the parents’ perception of the quality of relationship they have with their daughter’s partner may contribute to whether or not these men receive cards/gifts.
With regard to card/gift giving, duration of coresidence and perceived commitment disparity are not significant; however, household income is. Because including all the control variables risks overfitting the model (six variables and 52 cases) the final model presented in Table 4.31 does not include duration of coresidence and perceived commitment disparity. Men with moderate and high household incomes are more likely than men with low household incomes to give cards/gifts to their partner’s parents. Additional analysis (now shown here) finds no significant difference between men with moderate and high household incomes. Men whose partner’s have a higher quality relationship with their parents are more likely to give cards/gifts to these parents. There is no significant difference in the likelihood of giving cards/gifts between cohabiting and married men.
<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coefficient</th>
<th>S.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Status&lt;sup&gt;a&lt;/sup&gt;</td>
<td>0.222</td>
<td>0.992</td>
</tr>
<tr>
<td>Household Income&lt;sup&gt;b&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate household income</td>
<td>2.521*</td>
<td>1.244</td>
</tr>
<tr>
<td>High household income</td>
<td>3.054*</td>
<td>1.483</td>
</tr>
<tr>
<td>Partner’s Relationship Quality with Own Parents</td>
<td>1.038*</td>
<td>0.408</td>
</tr>
<tr>
<td>Constant</td>
<td>-5.390</td>
<td>2.640</td>
</tr>
<tr>
<td>Likelihood ratio chi-square</td>
<td>13.678**</td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R&lt;sup&gt;2&lt;/sup&gt;</td>
<td>0.398</td>
<td></td>
</tr>
<tr>
<td>Number of couples</td>
<td>52</td>
<td></td>
</tr>
</tbody>
</table>

*** p < .001  ** p < .01  * p < .05  † p < .10 (two-tailed test)

<sup>a</sup> Reference category is married (versus cohabiting).  
<sup>b</sup> Reference category is low household income.

Table 4.31. Coefficients from Logistic Regression Analysis of Whether or Not Men Give Cards and/or Gifts to Their Partner’s Parents

Although it was not possible to conduct a regression analysis in order to examine what factors are related to card/gift exchange for women, because card/gift exchange is so common, it is still important to explore the question, who are the women who are not exchanging cards or gifts with their partner’s parents? Among the three women who do not receive cards or gifts, one does not have a high quality relationship with her partner’s parents. This woman does not give cards or gifts to her partner’s parents, either. The other two women, however, do have relatively high quality relationships with their partner’s parents, and the reason they do not receive cards/gifts is unclear. There is a significant difference in duration of coresidence, as indicated by a difference of means t-
test, such that the three women who do not receive gifts have been with their partner for a shorter duration than women who do receive cards or gifts (3.8 years compared with 5.2 years). Given that all three of the women who do not receive cards/gifts from their partner’s parents have been in a relationship with their partner for at least three and a half years, however, it is unclear as to why duration is linked to card/gift receipt. As mentioned previously, without additional information, particularly information about women’s partner’s parents, it is difficult to discern the reasons these women do not receive cards or gifts.

Relationship quality with one’s partner’s parents and duration of coresidence are not related to card/gift giving for women in the sample as indicated by a difference of means t-test. One factor that does appear to be linked with card/gift giving is household income: none of the five women who do not give cards and/or gifts to their partner’s parents have a high household income; four women have a low household income, and the fifth has a moderate household income.

**Responsibility for Remembering Family Members’ Special Occasions and Choosing/Making Cards/Gifts**

Tables 4.32 and 4.33 display the intersection of each partner’s responses to the survey questions asking, first, who is typically responsible for remembering the female partner’s own family member’s birthdays, anniversaries, and special occasions (hereafter all referred to as “special occasions”), and second, who is typically responsible for remembering these special occasions for the male partner’s family members. For the majority of couples, there is fairly high consistency with regard to how each partner
responded to the question of which partner is responsible for remembering special occasions for the female partner’s family: overall, for 73.3 percent of couples, partners’ responses matched. There was quite a bit of disagreement between partners regarding which partner is typically responsible for remembering special occasions for the male partner’s family, however: partners’ responses matched for only 51.7 percent of couples.

Response consistency varies by relationships status, with a higher percentage of married partners’ responses matching than cohabiting partners’ responses. For the question about which partner remembers the female partner’s family members’ special occasions, 83.3 percent of married couples agreed compared with 63.3 percent of cohabiting couples. The discrepancy is even greater with regard to which partner remembers the male partner’s family members’ special occasions: 70.0 percent of married couples agree whereas only 33.3 percent of cohabiting couples agree.

Tables 4.32 and 4.33 reveal that among both cohabiting and married couples, responsibility for remembering family members’ special occasions is a gendered activity, especially when it comes to the woman’s side of the family. No couples agree that the man has the responsibility for remembering his partner’s family members’ special occasions. Looking across all couples (those who do and do not agree), only one cohabiting partner (a woman) feels her partner is responsible for remembering her family members’ special occasions, and only one married partner (a man) feels he is responsible for remembering his wife’s family members’ special occasions. Additionally, few partners agree that the male partner is responsible for remembering his own family members’ special occasions; instead, more couples agree (especially married couples)
that the woman is responsible for remembering her partner’s family members’ special occasions.

<table>
<thead>
<tr>
<th></th>
<th>She says she does</th>
<th>She says they do equally</th>
<th>She says he does</th>
</tr>
</thead>
<tbody>
<tr>
<td>He says she does</td>
<td>cohabiting = 18</td>
<td>cohabiting = 5</td>
<td>cohabiting = 0</td>
</tr>
<tr>
<td></td>
<td>married = 21</td>
<td>married = 1</td>
<td>married = 0</td>
</tr>
<tr>
<td>He says they do equally</td>
<td>cohabiting = 4</td>
<td>cohabiting = 1</td>
<td>cohabiting = 1</td>
</tr>
<tr>
<td></td>
<td>married = 2</td>
<td>married = 4</td>
<td>married = 0</td>
</tr>
<tr>
<td>He says he does</td>
<td>cohabiting = 0</td>
<td>cohabiting = 0</td>
<td>cohabiting = 0</td>
</tr>
<tr>
<td></td>
<td>married = 0</td>
<td>married = 1</td>
<td>married = 0</td>
</tr>
</tbody>
</table>

Note: One cohabiting man and one married man responded “Not applicable” to the question. The partner of the cohabiting man says they do it equally, and the wife of the married man says she does it.

Table 4.32. Cross-tabulation of Partners’ Responses to Which Partner is Responsible for Remembering the Female Partner’s Family Members’ Special Occasions

<table>
<thead>
<tr>
<th></th>
<th>She says she does</th>
<th>She says they do equally</th>
<th>She says he does</th>
</tr>
</thead>
<tbody>
<tr>
<td>He says she does</td>
<td>cohabiting = 6</td>
<td>cohabiting = 2</td>
<td>cohabiting = 1</td>
</tr>
<tr>
<td></td>
<td>married = 13</td>
<td>married = 1</td>
<td>married = 1</td>
</tr>
<tr>
<td>He says they do equally</td>
<td>cohabiting = 4</td>
<td>cohabiting = 0</td>
<td>cohabiting = 7</td>
</tr>
<tr>
<td></td>
<td>married = 2</td>
<td>married = 5</td>
<td>married = 2</td>
</tr>
<tr>
<td>He says he does</td>
<td>cohabiting = 0</td>
<td>cohabiting = 5</td>
<td>cohabiting = 4</td>
</tr>
<tr>
<td></td>
<td>married = 0</td>
<td>married = 2</td>
<td>married = 3</td>
</tr>
</tbody>
</table>

Note: One cohabiting male and one married male responded “Not applicable” to the question. The partner of the cohabiting man says they do it equally, and the wife of the married man says she does it.

Table 4.33. Cross-tabulation of Partners’ Responses to Which Partner is Responsible for Remembering the Male Partner’s Family Members’ Special Occasions

I next examined who is responsible for making or choosing cards/gifts for one’s partner’s mother and father. It is important to keep in mind here that participants are
reporting on their partner’s mother and father, not their own mother and father, so we cannot assess whether there is any disagreement between partners. In other words, a woman may say that she is the one who typically makes or chooses the cards/gifts for her partner’s mother; however, we do not know whether her partner shares the same perception on which of them chooses cards/gifts for his mother.

Table 4.34 presents women’s responses as to which partner is responsible for choosing or making gifts/cards for her partner’s mother and father. A chi-square test finds no statistically significant difference between cohabiting and married women’s responses, for either their partner’s mother or father. Regardless, the table reveals interesting patterns in women’s responses. Most notably, more women feel they usually choose or make the cards and/or gifts for both their partner’s mother and father than do their partners. This is particularly the case for their partner’s mother; nearly half of married women (48.0 percent) say they are responsible for this task, whereas only 16.0 percent say their partner is responsible. Among cohabiting women, 35.0 percent say they typically choose or make the cards/gifts given to their partner’s mother, and only 10.2 percent say their partner is responsible for this task.
Table 4.34. Women’s Responses as to Who Chooses to Cards and/or Gifts for their Partner’s Mother and Father by Relationship Status

Table 4.35 presents men’s responses as to which partner they feel is responsible for choosing or making gifts/cards for their partner’s mother and father. A chi-square test finds no statistically significant difference between cohabiting and married men’s responses, for either their partner’s mother or father. Just as with women’s responses, however, the pattern of responses is quite interesting. In particular, unlike the tendency for women to be responsible for making or choosing cards/gifts for their partner’s mother and father, only one male participant (a married man) feels he is the one who chooses or makes cards/gifts for his mother-in-law.
Looking at both women’s and men’s responses, it is interesting to note that women are most likely to say they and their partner choose or make cards/gifts for their partner’s mother and father together, with one exception—married women are more likely to say they choose or make gifts/cards for their mother-in-law. The pattern is different for men’s responses: across the board they are more likely to say that their partner chooses or makes cards/gifts for their own mother and father.

Just as with the responsibility for remembering family members’ special occasions, it is clear that choosing and making gifts is also a gendered activity, with women tending to take on this responsibility.

**Supplemental Analysis Regarding Remembering Family Member’s Special Occasions and Choosing/Making Cards and/or Gifts**

In the interviews, participants were asked to elaborate their answers to the survey questions asking which partner’s responsibility it is to remember family members’
birthdays, anniversaries, and special occasions, as well as which partner makes or chooses cards and gifts for their mothers and fathers. In general, there do not appear to be any clear differences in responses between cohabiting and married participants. Instead, consistent with the survey results, the responses from the interviews support the notion that the task of remembering family members’ special occasions and choosing or making cards/gifts is gender-specific. The interviews revealed that women tend to feel a greater sense of responsibility for these tasks. A few participants (both male and female) mentioned that it is a “natural” thing for women to do because they are more nurturing than men, and that men just are not as good as it. Layne, 23, describes how she came to be responsible for remembering her fiancé Jim’s family members’ special occasions and card/gift giving:

“After we had been together three or four months Jim mentioned that his sister’s birthday was coming up and I asked what we were doing for her and Jim said, ‘uh, nothing,’ and so I found that out he never did anything for his family’s birthdays or Christmas and I said, ‘No, no no. If we’re going to be in a relationship together, what you do reflects on me.’ So I just took over writing down everybody’s dates, and I buy cards and have him sign. And I buy and wrap presents and have him send them. His family probably couldn’t care less, but I feel it’s a reflection on me.”

Alicia, 31, has been married to Shawn, 32, for one year. She says Shawn might remind her about a birthday, but she’s the one who has to take it “to the next step” and buy a card and gets it in the mail. She says she does feel more responsible than Shawn for card/gift giving and thinks it is considered women’s work in general:

“I think in a way it is one of those things that females are more encouraged to do, just from society and even the way the card industry works, the way it appeals to people, sort of like appealing to your emotions. I think that maybe some guys just don’t see it [as] necessary to express a certain sentiment with a card.”
Similar to Alicia, other participants also mentioned that they feel that women care more about making sure family members’ special occasions are remembered and acknowledged. Additionally, a couple of women mentioned that they had “inherited” the task from their mothers, further supporting the notion that this is a gendered activity.

**Perceived Obligations to Creating and Maintaining Family Ties**

In the interviews, participants were asked whether they feel a sense of obligation to create and maintain relationships with their partner or spouse’s family members. Married participants were also asked if they felt the same sense of obligation before they married their spouse.

Overall, the majority of both cohabiting and married participants said that creating and maintaining relationships with their partner/spouse’s family is important to them. A number of participants clarified that they do not feel a “sense of obligation,” per se; rather than it being a chore or something they feel they have to do, they feel that creating and maintaining relationships with their partner/spouse’s family is something they want to do.

Cohabiting and married participants provided numerous examples of ways they try to create and maintain relationships with their partner/spouse’s family. Some of the many cited examples were: giving gifts, sending cards, attending family functions such as holidays, making an effort to keep in regular contact whether through in-person visits, telephone calls, or email, helping with home repairs, running errands for family members, planning and hosting family gatherings, sending pictures, asking for recipes, and doing yard work. Overall, there do not appear to be any differences in the types of activities
cohabiting and married participants do to create and maintain relationships with their partner/spouse’s family.

It is notable, however, that a few cohabiting participants do feel that, if they were to marry their partner, they would feel a stronger sense of obligation to create and maintain ties with their partner’s family. For example, two participants mentioned that, if they were married, they would be obligated to spend holidays with their partner’s family. Another participant with a son from a previous relationship said that if she and her partner were married, she would make more of an effort to take her son to visit her partner’s parents and check up on her partner’s family more. She said that marriage “officially entails” doing more of these types of activities.

When married participants were asked if they felt the same sense of obligation before they married their spouse, although a few participants said yes, the most common response was that the sense of obligation (or importance they placed on it) grew stronger after they married.

**Exchange of Support with Partner’s Parents**

Finally, I examined exchanges of support, both material and nonmaterial with one’s partner’s parents. It is important to keep in mind that the questions regarding both giving and receiving support asked participants to indicate whether “they alone, or they together with their partner/spouse” have given or received each of the types of support within the past three months. This means that the participant has either given support to, and/or received support from, his or her partner’s parents. What we do not know, however, is whether the partner was involved. For example, if a participant reported that
she received money in the form of a gift from her partner’s parents, that money may have been given solely to the participant, or to both the participant and her partner. As another example, if a participant indicated that he gave advice to his partner’s parents, he alone could have given the advice, or he and his partner together could have given the advice. What is of key interest here is whether the participants gave support to and/or received support from their partner’s parents.

Table 4.36 provides the number and percentage of participants who have received any of four types of support to one’s partner’s parents. Table 4.37 provides the number and percentage of participants who have given any of the four types of support from their partner’s parents. Results have been disaggregated first by gender and then by relationship status.5 There are no significant differences in either giving or receiving support between cohabiting and married women. There are some differences, however, between cohabiting and married men. With regard to receiving support, cohabiting men are less likely than married men to have received help with errands, housework, or yardwork from their partner’s parents, and cohabiting men are also less likely than married men to have received advice. With regard to giving support, cohabiting men are less likely than married men to have given money to their partner’s parents, both in the form of a loan or a gift.

5 Prior to conducting any analysis regarding exchanges of support, I first examined whether exchanges of support vary by timing of questionnaire return. Specifically, I examined whether there is an association between having given or received each of the four types of support and whether participants returned their questionnaire before or after Christmas. No differences were found, however, as indicated by chi-square tests.
Giving and receiving certain kinds of support will be constrained or facilitated by various circumstances. For example, participants with a low household income may be less likely to give money, and giving or receiving help with errands, housework, or yardwork may be related to how near or far couples live from parents. Thus, I next
examined whether participants have given or received *any* of the four types of support to their partner’s parents (Table 4.38 and 4.39). There is not a statistically significant difference between cohabiting and married women with regard to giving or receiving support. For men, there is no difference in relationship status with regard to giving support; however, cohabiting men are less likely than married men to have given support to their partner’s parents, as indicated by a chi square test, $\chi^2 (1, N = 51) = 4.104, p = 0.043$.

<table>
<thead>
<tr>
<th></th>
<th>Women</th>
<th></th>
<th>Men</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cohabiting</td>
<td>Married</td>
<td>Cohabiting</td>
<td>Married</td>
</tr>
<tr>
<td>Did not receive support</td>
<td>25.0% (7)</td>
<td>17.2% (5)</td>
<td>21.7% (5)</td>
<td>10.7% (3)</td>
</tr>
<tr>
<td>Received support</td>
<td>75.0% (21)</td>
<td>82.8% (24)</td>
<td>78.3% (9)</td>
<td>89.3% (25)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (28)</td>
<td>100.0% (29)</td>
<td>100.0% (23)</td>
<td>100.0% (28)</td>
</tr>
</tbody>
</table>

Table 4.38. Whether or Not Participants Received Support from Their Partner’s Parents in the Past Three Months by Gender and Relationship Status

<table>
<thead>
<tr>
<th></th>
<th>Women</th>
<th></th>
<th>Men</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cohabiting</td>
<td>Married</td>
<td>Cohabiting</td>
<td>Married</td>
</tr>
<tr>
<td>Did not give support</td>
<td>39.3% (11)</td>
<td>34.5% (10)</td>
<td>39.1% (9)</td>
<td>14.3% (4)</td>
</tr>
<tr>
<td>Gave support</td>
<td>60.7% (17)</td>
<td>65.5% (19)</td>
<td>60.9% (14)</td>
<td>85.7% (24)</td>
</tr>
<tr>
<td>Total</td>
<td>100.0% (28)</td>
<td>100.0% (29)</td>
<td>100.0% (23)</td>
<td>100.0% (28)</td>
</tr>
</tbody>
</table>

Table 4.39. Whether or Not Participants Gave Support to Their Partner’s Parents in the Past Three Months by Gender and Relationship Status
Next, I examined whether relationship status has an effect on giving and receiving support, taking into account duration of coresidence, perceived commitment disparity, and the quality of relationship one’s partner has with her own parents. Given that exchange of support may be associated with how often one has contact with one’s partner’s parents, I included frequency of interaction as a control. And, for the model predicting giving support, I also included household income in the model. For women, the only variable that is significant in either model is frequency of interaction with one’s partner’s parents, such that women who interact more frequently with their partner’s parents are more likely to have given and received support. For men, none of the controls are significant for either model; relationship status is also not significant.

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6 It is important to note here that frequency of interaction with partner’s parents is significantly, positively correlated with the quality of relationship one’s partner has with his or her parents, which presents the potential for multicollinearity in the regression model. However, for women, partner’s relationship quality is not significant in a model with or without frequency of interaction, whereas frequency of interaction is significant in models both with and without partner’s relationship quality, and this finding holds for both receiving and giving support. This indicates that although the two variables are correlated, the results are not jeopardized by multicollinearity and that frequency of interaction is a predictor of giving support whereas their partner’s relationship quality with parents is not. Additionally, a check of the Variance Inflation Factor (VIF) finds that multicollinearity is not present for either women or men.

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CHAPTER 5

DISCUSSION AND CONCLUSION

Chapter Overview

In this chapter, I first summarize the major findings from the analyses presented in Chapter 4. Because, overall, the findings revealed more similarities than differences between cohabiting and married couples, I next reexamine the institutional and cultural contexts of cohabiting and married relationships, in an attempt to understand why such similarities between couples were found. I conclude the chapter by discussing study limitations and suggestions for future research.

Summary of Findings

I examined several outcomes pertaining to financial arrangements and kin relations. Results found few significant differences between cohabiting and married couples. Cohabitng couples are less likely than married couples to have any joint bank accounts as well as having only joint back accounts. Regarding kin relations, cohabiting women were found to have less interaction than married women with their partner’s parents, and cohabiting men were found to be less likely than married men to have given support (e.g., money, advice, help) to their partner’s parents. No other significant differences in relationship status were found.
Accounting for Similarities Between Cohabiting and Married Couples:

Reexamining Institutional and Cultural Contexts

In Chapter 2, I argued that the differing institutional and cultural contexts in which particular types of relationships operate may lead to differential willingness among couples to make investments and exchanges. Specifically, there are legal and normative differences between cohabitation and marriage, variations in relationship permanence and stability, and ideological differences between married and cohabiting partners. These various differences suggest unequal levels of risk and chances for reciprocity for cohabiting and married couples. As a result, I expected to find differences between cohabiting and married couples with regard to how they arrange their finances and the relationships they have with each other’s family. Taken together, however, the findings of this dissertation revealed more similarities than differences between cohabiting and married couples with regard to financial arrangements and kin relations, suggesting that, in a number of ways, the day-to-day lives of cohabiting and married couples are fairly similar. Therefore, a reexamination of the institutional and cultural contexts of cohabiting and married relationships is needed in order to understand why such similarities between couples were found.

With regard to normative differences, although cohabitation can still be considered an “incomplete institution,” it is important to recognize that, as Kollock, Blumstein, and Schwartz (1994) point out, each type of relationship has its own structure. It may be the case that cohabitation lacks the “rules” that are thought to be associated with marriage, but, in order to persist, all couples must have some operating principle
(Brines and Joyner 1999). Cohabitation may not have been a common phenomenon until fairly recently, but that does not mean that couples enter into these relationships with no expectations for how to handle day-to-day issues such as financial arrangements and family relationships. As I mentioned in Chapter 1, financial arrangements and family relationships are relevant to all coresidential unions; even if some couples do slide into cohabitation, they still need to negotiate these issues. And, because marriage has traditionally been the form of relationship most people aspire to have, it makes sense that, to some extent, cohabiting couples arrange their lives and their relationships using a blueprint—or some adaptation of a blueprint—based on predominant social and cultural norms of marriage. These blueprints may also be based on the personal experiences individuals have had, and from observing couples around them, but the point here is that all couples have some set of norms to guide their relationships.

Perceptions cohabiting individuals have about the purpose of cohabitation also helps explain the similarities found between cohabiting and married couples. In Reed’s study of cohabiting parents, she found that one-third of them believe cohabitation is a good test of a relationship before marriage. Along similar lines, most unmarried parents in Gibson-Davis, Edin, and MacLanahan’s (2005) study believe that couples should live together for a few years before marrying. Given this notion that cohabitation prepares a couple for marriage, it is quite logical that these couples arrange their finances and have relationships with each other’s family in ways that are similar to married couples.

Where legal differences between cohabitation and marriage are concerned, as Cherlin (2004) points out, more states and municipalities in the United States are moving toward granting cohabiting couples some of the same rights afforded to married couples.
This is particularly relevant for financial arrangements, as increased legal protections for cohabiting couples should reduce the uncertainty and risk involved when couples make investments and engage in exchanges related to financial matters. Of course, cohabitation still does not offer legal protections that are equivalent to those in marriage. In light of this, then, why do some cohabiting couples make investments in a relationship that are potentially risky and may result in some sort of loss? First, it is possible that cohabiting couples are simply not aware of some of the legal risk involved. For example, there is evidence from British studies that cohabiting couples do not fully realize the extent to which they lack the legal rights of married couples (Barlow et al. 2001; Dnes 2002, as cited in Seltzer 2004). Second, my own interviews with cohabiting participants suggest that most cohabiting couples are not thinking about the legal implications or potential loss on the investments they are making with their partner should the relationship dissolve. Furthermore, most cohabiting participants were either unaware of the legal protections they could take (i.e., a cohabitation agreement), or did not find such precautions necessary.

With regard to relationship stability, Brines and Joyner (1999) argue that cohabitation indicates a low expectation for permanence; that choosing to cohabit rather than marry signals uncertainty and a short-term time horizon. They say this outlook results in a cautious approach to the relationship (for example, partners are hesitant to make joint investments). Although this is no doubt true for some, it cannot be assumed that people enter into cohabitation with the expectation that it is temporary. It appears, instead, that the majority of couples today see cohabitation as a natural progression in a relationship, and often as a precursor to marriage. Some partners may not be ready to
think seriously about getting married in the short term, but many feel that they will eventually marry their partner—either way, most of these partners do not have a “short-term time horizon.” In fact, the majority of partners do think they will marry their partner at some point (Brown 2000; Lichter, Batson, and Brown 2004). In this study’s sample, five of the 30 cohabiting couples are engaged (and have set a wedding date), and there are 18 other couples in which both partners reported on the questionnaire that they think their relationship is permanent. This results in 23 couples (76.6 percent) in which both partners have expectations for permanence. In this way, the bonds cohabiting couples have with each other and with each other’s family may be fairly similar to those shared by the married couples, and, thus, they tend to be more similar than different with regard to the outcomes analyzed in this dissertation.

Of course, it is the case that cohabitation tends to be a less stable union than marriage. As mentioned previously, nearly half of cohabiting relationships dissolve within five years (Lichter, Qian, and Mellott 2006). Thus, many of these relationships are not permanent. A distinction must be made, however, between the likelihood of certain relationship outcomes (i.e., what will eventually happen—getting married, continuing to cohabit, or breaking up) and expectations for permanence (i.e., what partners think will happen). In other words, the reality may be that these couples’ risk of dissolution is fairly high; however, much like being married, many of the partners feel they will be together indefinitely, and, as a result, they act in ways consistent with their expectations. They will make investments in their relationship, forge bonds with each other’s family, and engage

\footnote{Based on 29 couples rather than 30, because there is one couple in which one partner did not indicate whether he feels the relationship is permanent.}
in various exchanges because they perceive that the risks are low and protecting against loss is not necessary.

It was expected ideological differences between cohabiting and married partners identified in other research, such as a lower level of support for traditional behavior for women and men, a higher value on individual freedom, and a more egalitarian approach to household labor, would contribute to differences between these couples with regard to how they arrange their finances and the relationships they have with each other’s family. Because these characteristics were not asked of participants in this study, it cannot be determined whether cohabiting and married couples in this study differed in these regards. However, it is worth speculating whether, given the similarities found between cohabiting and married couples with regard to financial arrangements and kin relations in this dissertation, there has been some convergence between cohabiting and married individuals with regard to ideology.

**Implications of Findings**

Given that the results of this dissertation suggest that cohabiting and married couples are more similar than different with regard to outcomes pertaining to financial arrangements and kin relations, it is important to address the question of what implications this apparent willingness among cohabiting participants to make investments and engage in exchange with their partner’s family may have for these couples. That is, what are the potential advantages and disadvantages associated with investments and exchange for cohabiting couples? Additionally, I will address how, despite the similarities found in the results between cohabiting and married couples, the findings also
indicate that there remains a fundamental difference between these two types of relationship.

In Chapter 2, I discussed how the making of investments indicates there is the hope or expectation that they will yield some sort of benefit or advantage for the investor at some point in the future. In addition to direct benefits or advantages that one may receive as the result of an investment, however, engaging in an exchange relationship with one’s partner and partner’s parents and investing in relationships engenders positive outcomes, such as interpersonal trust, commitment, and feelings of attachment and obligation (Emerson 1981). As a result, joint investments bind couples together (Brines and Joyner 1999). Investments and exchanges may promote marriage and reduce the likelihood of relationship dissolution, especially with regard to investments and exchanges with each other’s family.

There are potential downsides to investments and exchange for cohabiting couples as well, however. In particular, the lack of legal protections for cohabiting couples poses perhaps the biggest risk for these couples with regard to financial investments and thus stands out as an instance where acting in a manner similar to married couples may have negative implications. Although relatively few cohabiting couples have made formal joint financial investments, the majority have made informal joint investments in the form of large or relatively large purchases, including household appliances, electronics, furniture, and cars. None of these cohabiting couples, however, have made any formal provisions in the event the relationship should dissolve (i.e., a cohabitation agreement), and most of these couples say they have not discussed with their partner how they would divide the purchases should they break up. Those who have at least thought about the issue seem
confident that things would be settled amicably. Whether this is a realistic outlook, however, is certainly questionable.

As a related issue, it is also important here to mention the living arrangements of many of these cohabiting couples. Among the eight couples in which one or both partners own the home in which they reside, only one couple has joint ownership. In cases of sole ownership, even if the non-owning partner was contributing to the mortgage, any legal claim to the property would have to be established through legal proceedings. Along similar lines, there are seven cohabiting couples in which only one partner’s name is on the rental agreement. Additionally, one couple lives with the man’s parents, and one lives in a home owned by the man’s family. Thus, for 16 of the 30 couples, one partner does not have any legal claim to the residence unless he or she attempted to seek claim through legal proceedings. With regard to acquiring joint assets and property, then, many cohabiting couples are acting much as married couples do—but without the safety net in place should the relationship dissolve.

Finally, it is important to acknowledge that, despite all the similarities found between cohabiting and married couples in the quantitative analyses with regard to financial arrangements and kin relations, it is clear from the interviews that relationship status does have important implications for these issues. For example, some partners talked about how they feel pooling resources is something best done after marriage, citing the stronger bond of marriage than cohabitation. Other partners are concerned about what would happen with joint bank accounts in the event of a break up. Cohabiting partners spoke of the awkwardness that comes with not being able to assume they are invited to their partners’ family functions. Married partners explained how making their
relationship “official” by getting married led to improvements in their relationships with their in-laws.

Clearly, then, there are important differences that persist between cohabitation and marriage, a notion that is supported by Reed’s (2006) study of cohabiting parents. She posits that the participants in her study have what she terms a “small” and “big” view of marriage and how it would change their lives. As she explains, the “small” view has to do with the daily routines of life and the perception that the day-to-day lives would not change if the couple were to marry. The “big” view of marriage is that marriage would change the way the partners thought about their relationship. For the participants in Reed’s (2006) study, although marriage carries little instrumental value, the symbolic aspects—that it is an enduring, fulfilling, expression of commitment—are highly valued. These same sentiments were echoed by numerous cohabiting and married participants in this study. These participants feel that cohabitation does not have the same meaning as marriage. Marriage symbolizes the ultimate commitment partners can make. It formalizes a relationship in the couples’ eyes, as well as in the eyes of friends, family, and, for a number of participants, God. Participants expressed the sentiment that cohabiting relationships are taken more seriously and marriage lends legitimacy to the relationship. Thus, although it appears that, in some respects, the instrumental, day-to-day lives of cohabiting and married couples are fairly similar, what cohabitation and marriage mean to people is quite different.
Study Limitations and Suggestions for Future Research

Although this dissertation has a number of important strengths, there are some limitations that should be acknowledged. First, given the small sample size and non-probability methods used to select the sample, the study findings are not generalizable to the larger population. Additionally, because married couples were selected so as to match cohabiting couples with regard to female employment status and year round presence of children in the household, and because restrictions were placed on age and duration of coresidence, married couples in this sample more closely resemble cohabiting couples in a number of ways than the population of married couples.

Further, because the majority of couples were recruited through an ad on the website, Craig’s List, we must consider what implications that has for the couples who participated in the study. First, all participants recruited through Craig’s List have access to a computer and are knowledgeable about using the internet. Thus, this may bias the sample in favor of more highly educated participants with moderate or high incomes. This may particularly be the case for education level—although a number of couples in the sample have low household incomes, in a number of cases it is because one or both partners are pursuing a degree. Soliciting couples via an online ad may also have biased participation in favor of couples who are relatively satisfied with financial arrangements and family relationships. Requiring that both partners participate may have biased the sample in a similar manner.

Despite these potential limitations, the methodological design of this dissertation had distinct strengths. First, and probably foremost, the results of this study underscore the importance of collecting information from both partners. Discrepancies in responses
between partners are expected with regard to some issues—after all, not all partners know everything about each other. However, this dissertation revealed that there is a fair amount of discrepancy in partners’ responses even for seemingly objective issues. Future research should further examine sources of response discrepancies between partners and the greater likelihood of response discrepancies among cohabiting couples.

Another key strength of the study design is having collected both quantitative and qualitative information from participants. The interviews proved very useful in providing in-depth information that is difficult (in not impossible) to capture with a questionnaire. Interviews allowed clarification of questionnaire responses and permitted participants to explain and elaborate in their own words their experiences and attitudes about issues important in their lives. Future research in the area of financial arrangements and kin relationship would benefit from the approach taken in this dissertation.

Although several aspects of financial arrangements and kin relations were examined in this dissertation, there are still many areas that need further study and there remain many more questions that can be asked than were explored in this study. With regard to financial arrangements, for example, future surveys should include questions about the purpose of any personal accounts. Some partners are keeping personal accounts open, but the accounts are not being used. In other cases, a personal account is being used for a joint purpose, such as saving for a major future expense. Such information would shed light on whether individuals are keeping open a personal account because having only joint accounts constitutes a greater investment than having mixed accounts. When examining financial investments, more specific questions should be asked about the types of investments couples have made and at what point in their relationship they made the
investments. Having information about specific types of investments would be useful because some carry more or less risk than others, and indicate a shorter or longer-term outlook for couples.

With regard to kin relations, although this study asked participants to rate the relationships they have with their partner’s parents, it was a global measure; it would be useful to have assessments of specific aspects of the relationship. Having information about how well individuals feel they know their partner’s parents would also helpful. Additional information is also needed with regard to giving and receiving support, such as the particular circumstances in which giving or receiving support occurred. Furthermore, it would be extremely useful to have data from each partner’s parents. Having information such as partners’ attitudes about their son or daughter’s relationship—such as whether they approve of the relationship and the person—as well as their assessment of the quality of the relationship they have with their offspring’s partner, would provide valuable insight into these relationships. And, just as we know partners’ responses do not always match, we would expect to see the same for partners and parents. Given the scarcity of research that has examined the relationships between parents, their adult children and their children’s partners, this would be a fruitful avenue for future research.

Finally, for both financial arrangements and kin relations, a very important consideration for future research is the impact they have on relationship outcomes. For example, are cohabiting partners who make investments and engage in exchange with one another and each other’s family more likely to marry? Are those who do not more
likely to see the relationship end? Along similar lines, more information is needed about whether changes in the willingness to invest and exchange with one’s partner and partner’s family occur for those cohabiting couples that transition to marriage.
REFERENCES


