

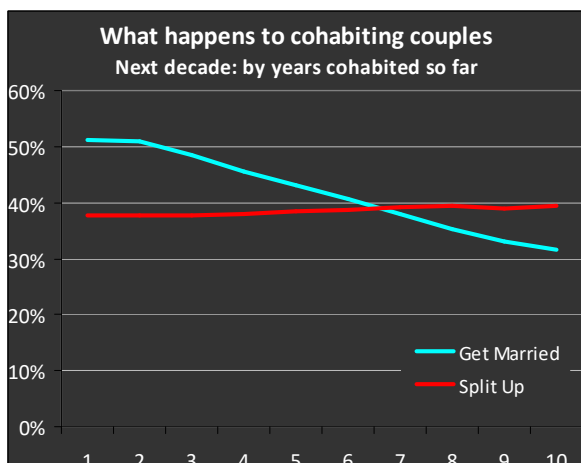


This research note is released as part of Marriage Week UK 11-17 May 2020 and Harry's new book 'Commit or Quit: The Two Year Rule and other Rules for Romance'

Commit or Quit: Living Together Longer?

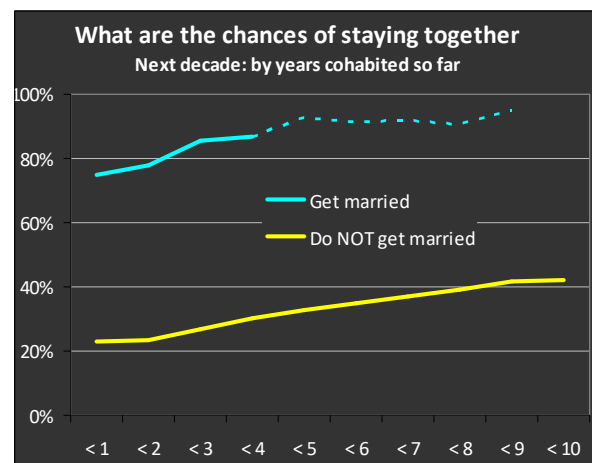
Harry Benson @ Marriage Foundation - Professor Steve McKay @ University of Lincoln
May 2020

- Is there an optimum time to marry? And is there any point to marriage once couples have lived together a long time?
- We analysed British Household Panel Survey data on 25,000 adults who began cohabiting between 1980 and 1990. We followed their outcomes until the year 2000.
- No matter how long couples had already lived together, we found that a consistent 4 out of ten cohabiting couples split up during their subsequent ten year period.
- However the longer couples lived together, the lower their chances of getting married during the subsequent ten year period, reducing from 5 out of ten couples who had lived together for up to one year to 3 out of ten couples who had lived together ten years.
- Whereas the vast majority of couples who married were still together ten years on, regardless of when they married, only a minority of couples who never married stayed together.
- In other words, living together for a longer time makes almost no difference whatsoever to the chances of staying together but substantially reduces the chances of getting married.
- Although our analysis did not establish how long couples had known one another before living together, we did establish that there is no advantage whatsoever in living together for longer before getting married and significant disadvantage in not getting married at all.



Among couples who have lived together for less than a year, 51% will get married over the next ten years and 38% will split up if they don't marry.

Among those who have already lived together ten years, 32% subsequently marry while 39% split up.



Among couples who have lived together for less than a year, 77% of those who do marry will stay together over the next ten years compared to 25% of those who don't marry. Among couples who have already lived together for ten years, more than 90% will stay together if they marry but only 42% if they don't.

Introduction

In the ongoing debate about whether getting married conveys any particular advantage in subsequent stability or whether that advantage is an artefact of other factors, union duration – how long couples have already lived together – often comes up as an important factor.

Much research, including our own, shows that divorce among married couples follows a predictable pattern, rising to a peak in the first five or so years of marriage and then declining steadily and consistently thereafter (Benson 2018).

For cohabiting couples, stability tends to improve with union duration, although there is less clarity about whether there is a similar early peak in instability (Manning 2004).

Other researchers have shown a strong link between stability and age at coresidence (Kuperberg 2014), a close ally of union duration.

However union duration only ever helps to explain part of the difference between marriage and cohabiting outcomes (Aaskaug Wiik et al, 2012).

What remains unresolved is whether couples who have already stayed together for several years are better off marrying or not. And is there an optimum time to marry, if at all.

One of the strongest explanations for the relative instability of cohabiting, rather than marrying, is the sheer inertia of living together than makes it harder to break free from a fragile relationship in the formative years, should one wish to do so (Stanley et al 2006).

The result is that many relationships drift on, trapping couples in relationships that are defined by ambiguity rather than clarity and asymmetry of commitment where one partner is more committed than the other.

This drift tends to disadvantage women more than men because of the more limited length of the potential childbearing window.

It is also the case, in the few studies that have investigated this, that the less committed partner is more likely to be the man (Stanley et al 2018)..

There is therefore a case for encouraging couples to make their intentions crystal clear to one another, and to ‘Commit or Quit’ within a sensible time horizon (Benson 2020).

This analysis is therefore intended to establish whether there is empirical support for an optimum time to marry after a period of cohabiting, or whether the advantage of marriage disappears as couples live together longer.

Methodology

We looked at British Household Panel Survey data on individuals who had reported that they had begun cohabiting as a couple some time between 1980 and 1990.

By following the data trail on these individuals, we could see who married and who didn’t, who stayed together and who didn’t, over the succeeding years up to the year 2000.

The table below shows the full dataset

BHPS data on those who first cohabited 1980-1990

Years cohabited	n=			
	Start	Split	Marry	Lost
< 1	24951	1873	2514	724
< 2	19840	1847	2714	658
< 3	14621	1330	1963	513
< 4	10815	848	1166	468
< 5	8333	641	821	419
< 6	6452	454	569	298
< 7	5131	317	405	266
< 8	4143	296	293	205
< 9	3349	188	191	175
< 10	2795	145	133	160
< 11	2357	138	127	190
< 12	1902	79	56	127
< 13	1640	85	68	116
< 14	1371	63	38	102
< 15	1168	62	36	88
< 16	982	41	25	84
< 17	832	25	31	59
< 18	717	27	22	57
< 19	611	23	18	65

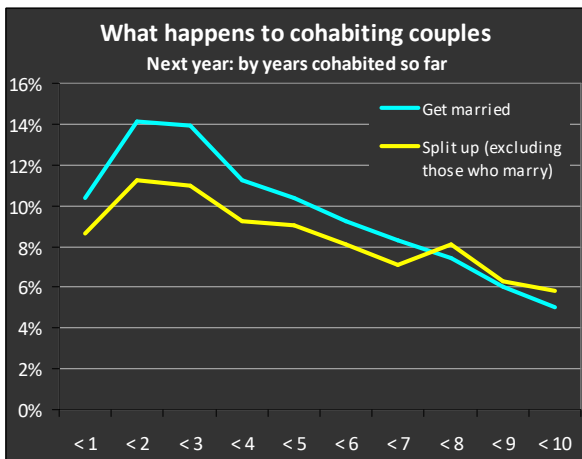
We started from a baseline of 24,951 individuals who had cohabited for less than 12 months.

Within the following 12 months, 1,873 had split up, 2,514 had married, and 724 did not have follow up data and were lost.

From this we can calculate the proportion of couples who marry or split up in the following year.

The chart below shows the broad trend. The likelihood of either getting married within the next year or splitting up within the next year are highest when couples are in their second or third year of living together.

Thereafter, the chances of either marriage or splitting up diminish at similar rates.



By summing the data, we can make a new table for what happens to couples over the subsequent ten years, comparing couples who had lived for up to one, two, or three years etc. together.

What happens to couples over the next ten years

Years cohabited	n=	Split	Marry	Lost
< 1		7939	10769	3886
< 2		6204	8382	3352
< 3		4436	5724	2821
< 4		3191	3829	2424
< 5		2406	2701	2058
< 6		1827	1916	1727
< 7		1414	1372	1513
< 8		1122	998	1306
< 9		853	727	1158
< 10		688	554	1048

Thus, among those who had lived together for less than a year, we found that 7,939 had split up, 10,769 got married, and 3,886 dropped out of the survey and therefore lost data.

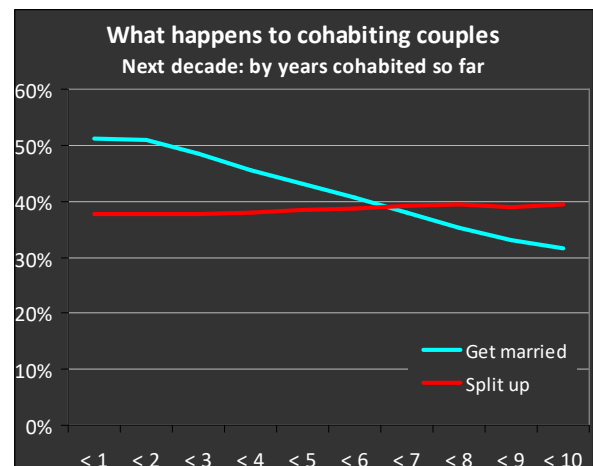
Presented as a percentage, this means that among the group of couples who had lived together for less than one year, 38% went on to split up within the next ten years without getting married, 51% got married, and the remaining 11% stayed together as an unmarried couple.

Reading down to the bottom of the table, among those who had lived together for between 9 and 10 years, 39% split up within the next ten years without getting married, 32% married, and 29% stayed together as an unmarried couple.

What happens to couples over the next ten years

Years cohabited	As % of all couples		
	Split	Marry	Stay intact
< 1	38%	51%	11%
< 2	38%	51%	12%
< 3	38%	49%	14%
< 4	38%	46%	16%
< 5	38%	43%	19%
< 6	39%	41%	21%
< 7	39%	38%	23%
< 8	40%	35%	25%
< 9	39%	33%	28%
< 10	39%	32%	29%

The next chart shows this visually.



The red line in the chart shows that, no matter how long couples have lived together, the chances of splitting up without ever

marrying during the following decade remain highly consistent at between 38% and 40%.

In contrast the chances of getting married during the following decade – the blue line – drop from 51% among couples who have lived together for less than a year down to 32% for couples who have lived together for between nine and ten years.

Finally, what are the overall chances of couples staying together for the next decade depending on whether they marry or don't, and on how long they wait to get married?

In this last table, data for those who do not marry came from the analysis above. However in order to look at outcomes for those who did get married, we needed a separate analysis (not shown).

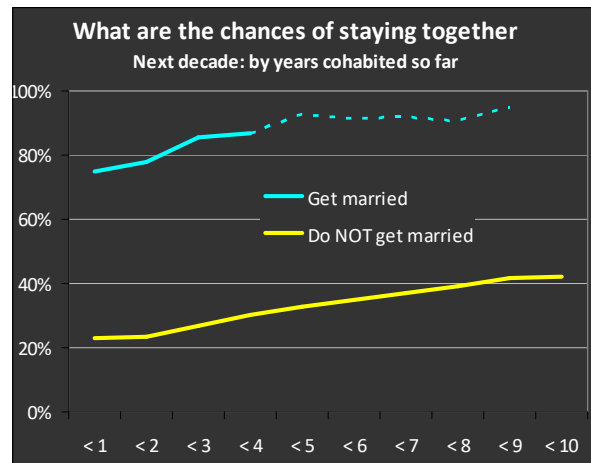
(Because there were so few couples in the sample who lived together between nine and ten years and then got married, we have left out the <10 data point.)

Survival rate over the next ten years for couples who ...

Years cohabited	Do NOT Marry	Do Marry	Factor x
< 1	23%	75%	3.3
< 2	23%	78%	3.3
< 3	27%	86%	3.2
< 4	30%	87%	2.9
< 5	33%	93%	2.8
< 6	35%	92%	2.6
< 7	37%	92%	2.5
< 8	39%	91%	2.3
< 9	42%	95%	2.3
< 10	42%		

The chart shows that, among couples who had lived together for less than a year, the chances of staying together for the following decade were just 23% if they didn't get married (yellow line) and 75% if they did get married (blue line), a factor of 3.3 times.

Among couples who had lived together for eight to nine years, the chances of staying together for the following decade improved to 42% if they didn't get married, and to 95% if they did get married, a factor of 2.3 times.



Discussion

In this paper, we aimed to investigate whether there is empirical evidence in support of an optimum time to marry and whether the advantage of marriage dissipates as couples live together for longer beforehand.

In particular we were looking for any evidence to support or refute a proposed Two Year Rule, at which point couples might be well-advised to 'Commit or Quit' (Benson 2020).

We did find clear evidence that couples are most likely to make a major relationship transition – in the form of getting married or splitting up – within their second or third year of living together.

However, more importantly, we showed that living together for a longer period of time makes no difference whatsoever to the overall chance of staying together during the next decade but does diminish the chances of getting married.

This new finding supports the case for getting married sooner rather than later, especially given that the stability advantage of getting married remains robust, no matter how long couples have already lived together beforehand.

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Acknowledgments

We are grateful to the Data Archive at the University of Essex for supplying the British Household Panel Survey waves 1–18. These data are Crown Copyright. We would like to thank the respondents, data collectors and funders of these datasets. None of these have any responsibility for the interpretations here.