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Is Marriage More Than Cohabitation? Well-Being

Differences in 30 European Countries

The study aims to assess, first, whether there is a gap in well-being between unmarried cohabitants and the married, second, if selection factors can explain this so-called cohabitation gap, and third, if the size of the cohabitation gap differs across countries and how this can be explained. We use pooled data from young adults (18–44) in 3 rounds of the European Social Survey (N ≈ 31,500). Multilevel regression analyses show that there is a moderate cohabitation gap that can be partly explained with the selection factors material resources and religiosity. Country differences were clear and could partly be explained with the level of institutionalization: In countries where cohabitation is more accepted and more prevalent, the cohabitation gap is smaller.

That marriage enhances well-being has consistently been found in research (Coombs, 1991; Waite, 2000; Wilson & Oswald, 2005). In this research, the married are typically compared to the unmarried. Nowadays, however, the unmarried group includes many cohabitants with a

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marriage-like living arrangement, and the married group includes many ex-cohabitants.

Previous studies do not clearly show whether being in unmarried cohabitation (shortened to cohabitation) has the same well-being benefits as being married: Some studies found a large difference between the union types, with spouses being happier than cohabitants (Brown, 2000; Horwitz & White, 1998), but in other studies no difference was found (Musick & Bumpass, 2006; Ross, 1995). We call the difference in well-being between cohabiting and married groups the *cohabitation gap.* Our first aim was to examine whether there is a cohabitation gap in Europe. Please note that we refer to a subjective general evaluation of well-being.

Our second aim was to examine which and to what extent selection factors explain the cohabitation gap. Little is known about the factors that explain differences between cohabitation and marriage, if they exist. One possibility is that marriage has certain characteristics that living together unmarried does not have and that enhance well-being. The explanatory factors would then stem from the union type itself. Another possibility is that people who choose cohabitation differ from those who choose marriage. If a certain individual characteristic is negatively related to well-being and among cohabitants there is a larger proportion with this characteristic than among the married, the average well-being level of cohabitants will be

lower. This is our *selection hypothesis*. If selection factors explain the cohabitation gap, the gap would be spurious.

Third, it is likely that marriage and cohabitation have different consequences for well-being in different countries because cohabitation is not institutionalized to the same degree in all countries (Liefbroer & Dourleijn, 2006; Wagner & Weiss, 2006). Research on cross-national differences is scarce, however. Our third aim was therefore to examine and explain country differences in the size of the cohabitation gap. We expected that the gap is smaller, or even nonexistent, in countries where cohabitation is more common and more accepted. This is our *institutionalization hypothesis*.

To test the hypotheses, data were used from young adults in three rounds of the European Social Survey. As is discussed later, this is a recent large-scale survey in 30 European countries where cohabitation is prevalent and accepted in varying degrees.

THEORETICAL BACKGROUND

On the one hand it can be expected that the well-being benefits of marriage and cohabitation are similar because popular explanations for the higher well-being of the married may be true for cohabitants as well. These explanations are that married people have more material resources and an improved health and that they receive more social provisions than the unmarried (Stack & Eshleman, 1998; Waite & Gallagher, 2000; Wilson & Oswald, 2005). Because cohabitants have a living situation that is very much like that of the married—they also share a household and have a committed relationship—these arguments may apply to cohabitants as well.

On the other hand, several differences are found between the union types. For example, cohabitants are less likely to own a house, prefer an equal division of tasks, and have different expectations concerning fertility (Rindfuss & VandenHeuvel, 1990). Perhaps more important is that cohabitants are less committed to their relationship and have more conflicts (Marcussen, 2005; Nock, 1995). Consequently, cohabitants report a lower relationship quality than spouses, which may result in a lower level of well-being (Brown & Booth, 1996). A cohabitation gap is thus likely.

Selection Factors

If there is a cohabitation gap indeed, it is important to examine why married people are happier than cohabitants. There are two possible explanations for this. The first possibility is that endogenous factors related to the relationship type itself, such as the amount of conflict, explain the different consequences for well-being. In that case there would be a "true" cohabitation gap. Secondly, selection can be at play: Cohabitants might differ from those who are married before they enter a certain union type. If selection factors explain the well-being difference between marriage and cohabitation, the gap in well-being would be spurious. Selection into a certain union type means that there is a factor that enhances the level of well-being as well as the odds to choose one union type over the other.

It is important to know to what extent selection factors explain the cohabitation gap because, if the gap appears to be spurious, there would be no fundamental difference between marriage and cohabitation. We expected that selection factors explain part of the cohabitation gap; this is our *selection hypothesis*. We examined three possible selection factors: material resources, sociocultural factors, and life course transitions.

The availability of material resources is the first potential selection factor. Having material resources enhances well-being (Kahneman, 1999) because it enables need fulfillment. Cohabitants and the married may be expected to have similar amounts of material resources because both groups have the economies-of-scale advantage. Differences in economic status, however, are found to explain why cohabitants are more depressed than the married (Marcussen, 2005). This seems, foremost, a selection process: The likelihood to marry rather than to cohabit increases if people have higher earnings (Oppenheimer, 2003; Smock, Manning, & Porter, 2005). For the causally reversed effect—the effect of union type on income—no evidence has been found yet (Verbakel & de Graaf, 2008).

Another factor that is strongly related to the availability of material resources and to both union type and well-being is the level of education. Higher educated people are generally richer and happier than lower educated people (Ross & Willigen, 1997). If higher educated people are more likely to marry, the

level of education would explain part of the cohabitation gap. Nevertheless, there seem to be two contradictory processes going on. On the one hand, lower educated people are more likely to start cohabiting and delay marriage because they lack financial resources to get married (Bumpass & Lu, 2000; Smock et al., 2005). Moreover, countries with many people in tertiary education have a higher marriage rate (Kalmijn, 2007). Consequently, cohabitants should be lower educated than the married. On the other hand, students in higher education are more likely to enter cohabitation (Manting, 1996; Thornton, Axinn, & Teachman, 1995). Because of these contradictory effects, it is unclear a priori in what direction the selection effect due to the level of education will operate.

Second, the decision to cohabit is embedded in a sociocultural context. For a long time, there have existed strong norms against unmarried cohabitation that are related to religious convictions. Church members and those who attend church frequently are more likely to marry than to cohabit (Kiernan, 2000; Manting, 1996). In addition, religiosity is positively related to well-being (Ellison, 1991; Hackney & Sanders, 2003). Thus, a selection effect of religiosity is likely; the married are more religious and therefore happier. There may also be an effect of being in cohabitation on religiosity, but this is probably smaller (Thornton, Axinn, & Hill, 1992).

Third, life course transitions that are related to both union type and well-being may lead to differences between married and cohabiting people. Examples are divorce and parenthood. Experiencing a divorce has a large long-lasting negative effect on well-being (Lucas, 2005; Williams & Dunne-Bryant, 2006). If people start a new union, their well-being rises, but perhaps not to the level of people who never experienced a union dissolution (Williams & Umberson, 2004). After divorce, a new union is more likely to be cohabitation (De Jong-Gierveld, 2004; De Graaf & Kalmijn, 2003). Hence, there are more divorcees among cohabitants, and this might explain why cohabitants have a lower average level of well-being than the married. Furthermore, cohabiting couples are less likely to have children than married couples, even in countries where cohabitation is common (Kiernan, 2004). Unfortunately, inconsistent evidence exists about the consequences of having children for well-being, so that this is not a likely selection factor (Evenson & Simon,

2005; Woo & Raley, 2005). To be on the safe side, we included the presence of children in our models.

Institutionalization

The starting point of our approach is that behavior in the life course is embedded in a societal context (Mayer, 2004). Partner relationships are an important example in this respect. One important aspect of the context is the value climate in a society. This climate differs from country to country; societies can be placed on a continuum from traditional to (post)modern (Arts, Hagenaars, & Halman, 2003; Inglehart, 1997). This value climate may have consequences for individuals because it affects the perception and experience of decisions made during the life course, in our case the choice between marriage and cohabitation.

In the case of personal relationships, the value climate is related to the degree of institutionalization of a union type. We refer to institutionalization as the development and strengthening of social norms that define people's behavior in a social institution (Cherlin, 2004). Cherlin used this concept with regard to (re)marriage, but it can be applied to cohabitation as well. In most countries marriage is more institutionalized than cohabitation (Nock, 1995), which means that norms about marriage are clearer than for cohabitation and that the institution is more accepted. Because the value climate is more open to alternative living arrangements in modern countries, cohabitation is more institutionalized in modern countries and less in traditional countries.

Diener, Gohm, Suh, and Oishi (2000) and Stack and Eshleman (1998) found that the beneficial effects of marriage were similar worldwide, but that the well-being gap between cohabitants and the married differed from country to country. It is thus worthwhile to pay attention to cross-national differences. That the well-being gap differed across countries is not surprising, considering that there are substantial differences between countries with respect to the degree of institutionalization of cohabitation that are likely to affect well-being of cohabiting and married people. In this paper, we use two indicators of institutionalization: the prevalence of the behavior and to what extent it is accepted.

First, countries differ in the proportion of cohabitants, even though in most European

countries a substantial part cohabits. France and the Nordic countries have relatively small proportions of married people and high proportions of cohabitants. There, a relatively large proportion of cohabitants do not convert their relationship into marriage. By contrast, in the eastern and southern European countries, relatively many marry directly without cohabitation. Cohabitation is widespread, although less so in southern Europe, but most cohabitants have the intention to marry afterward (Hoem, Kostova, Jasilioniene, & Muresan, 2008). Western European countries have intermediate levels of cohabitation and marriage (Kalmijn, 2007; Kiernan, 2000, 2004).

There are also cross-national differences with regard to the acceptance of cohabitation. In 35 European countries respondents were asked whether they agreed with living together without intending to get married. In all countries, the majority agreed with this statement (Liefbroer & Fokkema, 2008). Nevertheless, in Sweden, Denmark, The Netherlands, Flanders, Switzerland, Spain, and the former East Germany only 10% or less disagreed, but in Italy, Cyprus, and most East European countries this was about 30%. When asked whether they think premarital cohabitation would be a good idea, roughly the same pattern was found.

Institutionalization can have direct and indirect effects on well-being. One possible mechanism is that a low degree of institutionalization leads to disapproval of cohabitants. Approval is a fundamental source of well-being (Lindenberg, 2001). Therefore, disapproval may lead to lower well-being for cohabitants because it reduces the social support that the couple receives, and it can increase feelings of shame and guilt (Berkman, Glass, Brisette, & Seeman, 2000; Jones & Kugler, 1993; Orth, Berking, & Burkhardt, 2009). This results in feelings of depression.

In the process of institutionalization, the attitudes about cohabitation are likely to become more positive because, in the interaction with others, the meaning of behavior is likely to be reinterpreted (Blumer, 1986). As a result, cohabitants will receive less disapproval from their social environment.

Second, a lack of institutionalization creates uncertainty among cohabitants about how to behave and about the future of the relationship (Cherlin, 2004). This may result in a lower relationship quality (Nock, 1995) and, accordingly, in a lower level of well-being (Kamp

Dush & Amato, 2005). Third, if cohabitation is less institutionalized, there is likely to be stronger selection into cohabitation. Under such conditions, only a selective group—for example, people with more liberal attitudes and who care less for social approval—is willing to behave in a disapproved manner (Brines & Joyner, 1999; Clarkberg, Stolzenberg, & Waite, 1995; Liefbroer & Dourleijn, 2006). Finally, if cohabitation becomes more institutionalized, cohabitants will tend to get the same rights as married people, such as tax benefits (Waaldijk, 2005). Consequently, the union types become more similar in terms of legal and material resources.

As a consequence of these direct and indirect effects, the differences in well-being between cohabiting and married individuals are likely to be larger in countries where cohabitation is less institutionalized than in countries where cohabitation is firmly embedded in society. This is the *institutionalization hypothesis*.

METHOD

Sample

The data in this study come from the European Social Survey (ESS), a repeated cross-sectional survey conducted in 30 European countries that was set up to measure social attitudes and values using face-to-face interviews. We use the first three rounds: 2002, 2003/2004, and 2005/2006. We excluded Turkey and Israel because they are not fully part of Europe, and because of substantial differences between these countries and the others, for example, in terms of religion. Some countries only participated in one or two rounds. The ESS aimed to be representative of the residential population aged 15 years and above, regardless of their nationality, legal status, or citizenship. Strict guidelines are used to obtain a data set of high methodological and theoretical quality. Response rates vary between 34% and 80%; the average is 62%. More information about the ESS is available at www.europeansocialsurvey.org.

For the current analyses, we selected respondents aged 18 to 44 who were either married or cohabiting and who had a heterosexual relationship. Older respondents are excluded because cohabitation is very rare among them. Homosexual respondents ($n = 401$) were excluded because it is unclear whether the same factors explain well-being in heterosexual and homosexual couples. We also have excluded 922

respondents with a missing value on the dependent or one of the independent variables. On the most important variables, union type and well-being, only 1.4% and 0.06%, respectively, of the scores were missing. A final sample of 31,465 remained. The sample size per country varied between 168 (Iceland) and 1,914 (Germany), with an average of 1,049 (see Table 1). The number of cohabitants varied between 19 in Cyprus and 833 in Sweden. The average number per country was 248.

Dependent Variable: Well-being

Our outcome variable is the mean of the answers on two questions about well-being: (a) ''All things considered, how satisfied are you with your life as a whole nowadays?'' (b) ''Taking all things together, how happy would you say you are?'' Answers to both questions could range from 0 (*extremely dissatisfied/unhappy*) to 10 (*extremely satisfied/happy*). The correlation between the questions was 0.66–0.67 in the three ESS rounds.

Individual Level Predictors

Union type. The dummy variable *cohabitation* indicates the union type. It is coded 0 for married people and 1 for unmarried cohabitants. A question about marital status measures marriage. Only respondents who were married and living with their spouse, 99% of the married, were coded as married. Cohabitants are defined with two questions: (a) ''Are you currently living with a partner?'' (b) ''What relationship is the person in your household to you?'' Never-married, separated, widowed, or divorced respondents living with a partner were coded as cohabitant. In ESS Round 3 and in some countries in Rounds 1 and 2, civil partnership was added as a marital status category. It was also coded as cohabitation because legally it differs from marriage. Finally, note that it was not known whether cohabitants had a formal contract.

Material resources. To measure the availability of material resources, we used three variables: employment status, income, and level of education. The variable *employment status* consisted of three dummy variables: neither the respondent nor the partner is employed (dummy variable *no job*; 1 = *yes*), one partner is

employed (reference), and both partners have a job (*both job*; 1 = *yes*). To measure *income*, it was asked ''If you add up the income from all sources, which letter describes your household's total net monthly income?'' These letters referred to 12 income categories. We constructed a continuous variable by taking the means of the categories. The income variable was standardized for each country and year because of differences between countries in the used categories and in purchasing power. Unfortunately, there were many missings on this variable. All missing values were coded to the mean income in each country. To control for selectivity among respondents with a missing value, we added a dummy variable for *missing income*. The third material resource is the *level of education:* a continuous variable indicating the number of years of completed full-time education.

Religiosity. Religiosity was measured with a scale of three questions. The first question was: ''Regardless of whether you belong to a particular religion, how religious would you say you are?'' The answers ranged from 0 (*not at all religious*) to 10 (*very religious*). The second question was: ''Apart from special occasions such as weddings and funerals, about how often do you attend religious services nowadays?'' The third question was: ''Apart from when you are at religious services, how often, if at all, do you pray?'' On these latter questions, answers ranged from 1 (*every day*) to 7 (*never*). All three items were coded in a similar direction and standardized. They formed a reliable scale: $\alpha = .81$ in all ESS rounds.

Life course variables. The dummy variable *previous marital dissolution* measures whether the respondent has ever experienced a legal divorce or the death of a spouse (1 = *yes*). Note that our young adult sample contains very few widows (1%), so that this variable mostly pertains to divorcees. The second life course variable, *parenthood*, is coded 1 if the respondent was living with children at home and 0 if otherwise.

Control variables. Age was included as a control variable because – due to cohort and life course effects – cohabitants are much younger than married respondents. We centered age around 18 because there are no respondents included

Table 1. *Descriptives of Individual Unstandardized Variables by Country and Type of Union*

ISO Code	Country	Union Type	n	Cohabiting (%)	Well-Being (0–10)	Job (%)	Income (€ pm)[a]	Education (years)	Church Visit (1–7)	Pray (1–7)	Religiosity (0–10)	Marital Dissolution (% yes)	Parenthood (% yes)
AT	Austria	Cohabitation	1,609	25.6	7.72	71.8	2,688	13.6	2.18	2.91	4.38	10.9	40.0
		Marriage			7.83	75.0	2,558	12.8	3.07	4.01	5.56	6.0	88.4
BE	Belgium	Cohabitation	1,360	28.7	7.58	80.0	2,813	13.4	1.49	1.87	3.62	21.8	48.5
		Marriage			7.86	82.3	3,081	13.6	2.06	2.54	4.84	6.4	85.1
BG	Bulgaria	Cohabitation	270	16.3	4.61	43.2	242	11.0	2.30	3.32	4.09	15.9	63.6
		Marriage			5.22	65.0	293	11.8	2.53	2.71	4.43	2.7	92.5
CH	Switzerland	Cohabitation	1,418	18.7	8.15	82.6	5,834	12.7	2.02	2.74	4.07	19.2	25.3
		Marriage			8.27	67.1	5,071	11.7	2.71	4.17	5.57	5.5	79.4
CY	Cyprus	Cohabitation	246	7.7	8.00	68.4	2,500	13.9	3.21	4.26	6.68	5.3	10.5
		Marriage			7.87	77.5	2,550	13.0	3.43	5.15	6.87	4.0	83.3
CZ	Czech Republic	Cohabitation	843	15.4	6.88	70.0	1,227	12.9	1.49	1.38	1.54	25.4	46.2
		Marriage			7.17	73.4	1,092	12.8	1.79	1.71	2.45	8.3	85.3
DE	Germany	Cohabitation	1,914	24.1	7.02	69.5	2,587	14.2	1.76	2.03	2.57	20.6	42.2
		Marriage			7.24	66.9	2,861	13.9	2.40	3.03	4.19	7.6	84.5
DK	Denmark	Cohabitation	1,171	35.6	8.38	73.4	3,748	14.6	1.86	1.79	3.63	8.2	44.1
		Marriage			8.60	84.6	4,444	14.9	2.20	2.28	4.30	5.6	89.7
EE	Estonia	Cohabitation	755	35.6	6.96	74.3	752	13.1	2.13	1.79	3.28	18.2	62.5
		Marriage			6.90	82.1	783	13.5	2.20	1.94	3.41	8.8	89.5
ES	Spain	Cohabitation	1,199	13.8	7.39	83.7	2,257	13.9	1.78	2.50	3.30	11.4	36.1
		Marriage			7.71	73.6	2,107	12.9	2.38	3.06	4.25	2.3	79.3
FI	Finland	Cohabitation	1,509	36.9	8.18	70.9	2,620	14.2	1.84	2.48	4.12	10.8	38.4
		Marriage			8.36	80.4	3,362	14.7	2.34	3.31	5.49	7.0	84.5
FR	France	Cohabitation	1,354	35.8	7.18	77.5	2,621	13.9	1.54	1.74	2.33	13.8	58.3
		Marriage			7.29	78.6	2,933	13.6	2.01	2.34	3.79	4.7	87.2
GB	United Kingdom	Cohabitation	1,418	29.2	7.15	72.2	3,704	13.6	1.61	2.01	2.88	16.4	49.8
		Marriage			7.58	76.7	4,469	13.9	2.33	2.96	4.17	10.2	80.7

Table 1. *Continued*

ISO Code	Country	Union Type	n	Cohabiting (%)	Well-Being (0–10)	Job (%)	Income (€ pm)[a]	Education (years)	Church Visit (1–7)	Pray (1–7)	Religiosity (0–10)	Marital Dissolution (% yes)	Parenthood (% yes)
GR	Greece	Cohabitation	1,101	3.5	6.97	55.3	1,452	13.6	3.24	5.14	6.74	5.3	21.1
		Marriage			6.97	61.5	1,522	11.7	3.40	5.20	7.20	2.6	81.9
HU	Hungary	Cohabitation	1,046	19.0	6.26	73.9	703	12.1	1.78	2.12	2.91	26.1	49.7
		Marriage			6.48	70.2	715	12.3	2.33	2.85	4.13	7.2	89.6
IE	Ireland	Cohabitation	1,282	17.2	7.44	72.3	5,116	13.7	2.77	3.94	4.31	8.6	48.2
		Marriage			7.94	65.6	6,055	13.8	3.76	5.03	5.48	2.4	85.0
IS	Iceland	Cohabitation	168	39.9	8.80	68.7	3,909	14.9	1.82	3.12	5.58	6.0	65.7
		Marriage			8.47	69.3	5,198	14.6	2.38	3.42	5.98	9.9	94.1
IT	Italy	Cohabitation	538	5.8	6.47	67.7	2,345	12.8	2.35	2.80	4.61	9.7	19.4
		Marriage			6.89	68.2	2,198	12.0	3.33	4.31	6.09	1.8	79.5
LU	Luxembourg	Cohabitation	732	17.9	7.53	81.7	4,228	14.3	1.96	2.13	3.36	14.5	42.7
		Marriage			7.73	70.7	4,092	12.3	2.47	3.06	4.40	7.2	87.0
LV	Latvia	Cohabitation	358	26.3	6.72	69.1	1,090	12.9	2.05	2.24	3.18	17.2	57.4
		Marriage			6.59	81.1	1,351	13.0	2.37	2.90	3.49	9.5	87.1
NL	Netherlands	Cohabitation	1,623	27.7	7.89	77.5	3,396	14.9	1.60	1.95	3.67	8.5	36.1
		Marriage			7.87	66.0	3,188	14.0	2.31	3.09	5.05	4.9	84.2
NO	Norway	Cohabitation	1,627	41.5	8.04	76.3	4,866	14.4	1.79	1.88	3.22	7.0	57.3
		Marriage			8.03	81.1	5,423	14.5	2.30	2.63	4.05	6.3	88.4
PL	Poland	Cohabitation	1,484	5.7	7.04	70.6	1,125	14.0	3.28	4.15	4.84	14.1	45.9
		Marriage			6.79	71.5	738	12.9	4.27	5.32	6.45	1.6	89.1
PT	Portugal	Cohabitation	1,327	10.9	6.44	72.2	1,764	10.5	2.23	3.49	4.43	20.1	53.5
		Marriage			6.55	81.6	1,567	9.3	2.84	4.19	5.16	3.9	79.4
RO	Romania	Cohabitation	454	9.9	5.66	66.7	309	12.3	3.16	4.58	6.23	31.1	35.6
		Marriage			6.44	62.6	318	11.8	3.44	5.34	6.65	6.6	81.2
RU	Russian Fed.	Cohabitation	513	13.5	5.92	71.0	495	12.9	1.88	2.34	3.70	33.3	47.8
		Marriage			6.03	78.6	421	13.2	1.94	2.32	3.98	7.9	83.8
SE	Sweden	Cohabitation	1,570	53.1	8.05	79.0	2,978	13.6	1.74	1.65	2.81	7.3	51.9
		Marriage			8.13	87.4	3,401	13.7	2.10	2.44	3.83	6.1	88.7

Table 1. *Continued*

ISO Code	Country	Union Type	n	Cohabiting (%)	Well-Being (0–10)	Job (%)	Income (€ pm)[a]	Education (years)	Church Visit (1–7)	Pray (1–7)	Religiosity (0–10)	Marital Dissolution (% yes)	Parenthood (% yes)
SI	Slovenia	Cohabitation	905	24.6	7.40	76.3	1,443	12.8	2.39	2.43	4.15	6.7	61.4
		Marriage			7.32	81.7	1,317	12.4	3.01	3.06	4.98	2.2	94.0
SK	Slovak Republic	Cohabitation	800	9.8	6.38	62.8	925	12.1	2.31	2.83	4.73	33.3	60.3
		Marriage			6.44	73.0	799	12.6	3.09	3.97	5.88	3.0	93.6
UA	Ukraine	Cohabitation	871	3.3	5.02	55.2	282	12.1	2.89	3.96	5.12	41.4	51.7
		Marriage			5.60	66.7	213	12.8	2.87	3.89	5.00	12.0	83.1
	Total	Cohabitation	31.465	23.6	7.54 (1.71)	74.6 (.44)	3,053 (2,503)	13.7 (3.4)	1.89 (1.07)	2.22 (1.87)	3.46 (2.72)	13.5 (3.4)	47.6 (49.9)
		Marriage			7.35 (1.82)	73.7 (.44)	2,754 (3,031)	13.0 (3.6)	2.70 (1.47)	3.47 (2.39)	4.93 (2.85)	5.5 (2.3)	85.4 (35.3)

Note: Numbers in parentheses are standard deviations.

[a]Presented is income standardized per country and year to enable comparisons between countries.

younger than 18 years and now the constant refers to the well-being level of someone aged 18. We also included *ESS Rounds* 1 and 2 to account for possible differences in well-being across the three surveys; ESS Round 3 is the reference category. We cannot infer trends from the effects of ESS round because the time period between the three waves is rather short (4 years at best). Finally, *gender* was included as a control variable (0 = *male*, 1 = *female*).

Country Level Predictors

Institutionalization of cohabitation. The degree of institutionalization of cohabitation is indicated with two measures. The first measure is the proportion of adults in a country who are currently cohabiting or who have ever cohabited. This proportion is calculated for each round in each country. We took the average score of the rounds. The second variable is the perceived attitude toward cohabitation. This was asked with the question "How much do you approve or disapprove if a man/woman lives with a partner without being married to her/him?" Answers ranged from 1 (*strongly disapprove*) to 5 (*strongly approve*). We recoded refusals and "don't know" answers to missing. This question was obtained from Round 3 (it was not asked in Rounds 1 and 2). Greece, Iceland, Italy, Luxembourg, and the Czech Republic did not participate in Round 3. Their attitude scores were predicted with a regression analysis with the proportion cohabitants as predictor. A preliminary analysis (not presented) with a dummy indicating whether the attitude score was imputed showed that this imputation did not change the effects. In the final step, both measures are standardized, and the average was calculated. This average score is used as the degree of institutionalization. Note that both measures are calculated for the full age range and all marital status categories in the ESS data.

Control variable. The wealth of a country is included as a country-level control variable because it is strongly related to well-being (Hagerty & Veenhoven, 2003). It is measured with the Gross Domestic Product (GDP) per capita in Purchasing Power Standards in the year of data collection (retrieved from the International Monetary Fund, 2008). We took the average GDP over the years in which the country participated and standardized it.

Analysis

We estimated several multilevel regression models with random intercepts and slopes. We use individuals and countries as levels, and we include cross-level interactions. One of the main advantages of multilevel analysis is that it allows taking into account the dependency of the observations between respondents from the same country. This means that the standard errors of macrolevel effects and cross-level interaction effects that would be underestimated in an ordinary least squares regression are now estimated correctly. Furthermore, the model can be used to assess to what extent the effect of cohabitation varies significantly across countries and to what extent the variance in this effect can be explained by individual and macrolevel variables.

Model 1 consists of the variable cohabitation and the control variables ESS round, age, and gender. This model addresses our first aim: examining whether there is a cohabitation gap. This model includes a random effect of cohabitation to assess if the cohabitation gap varies across countries. In preliminary models, we added a dummy indicating whether married people had cohabited before. Because there was no significant difference between the married who did and did not cohabit before marriage, we decided to leave this variable out. In Model 2 the individual selection factors income, level of education, employment, religiosity, previous marital dissolution, and parenthood and the control variable income missing were added. We also included a curvilinear effect of the level of education in the analysis because, according to the literature, lowest and highest educated are most likely to enter cohabitation. This model addresses two aims: (a) examining to what extent individual selection factors explain the cohabitation gap and (b) examining to what extent the variance in the cohabitation gap across countries can be explained by selection factors. In Model 3, main effects of country level variables are added, together with the interaction between cohabitation and institutionalization. This model examines if the cohabitation gap depends on the degree of institutionalization. In the final model, Model 4, we add the interaction between GDP and cohabitation to examine other cross-level effects. To estimate the models, the covariance structure has been defined as unstructured.

RESULTS

Descriptive Statistics

In Table 1, we present descriptives for each country of the individual variables for married and cohabiting respondents. We observe that in most countries, the married had higher levels of well-being than cohabitants. In line with our expectations, the magnitude of the gap varied across countries. The largest gap was found in Romania: 0.78 on a scale of 0 – 10. A reversed gap was found in Iceland and a few other countries. When all countries were pooled, cohabitants seemed happier than married people, but this is because cohabitants tend to live in countries with high levels of happiness.

From Table 1 it becomes clear that, first, there were indeed differences between cohabitants and the married with respect to some selection factors. In most countries, among married people a larger proportion was employed. Income differences were less clear: There were many countries where the cohabitants had a higher income than the married. There seemed to be no selection effect related to the level of education either; the number of years that the respondents were in education was similar for cohabiting and married young adults.

Married and cohabiting respondents did differ with respect to religiosity. Married people considered themselves as being more religious than cohabitants. They also attended church and prayed more often. The difference in religiosity of married and cohabiting respondents varied across countries. For instance, in Ireland the mean church attendance score was 2.77 for cohabitants and 3.76 for the married, which was the largest difference found. On the other extreme, in the Ukraine, the difference in church attendance scores was only 0.02 (2.89 − 2.87).

The percentage of respondents who had experienced marital dissolution previously was larger among cohabitants in all countries except Iceland. The percentage of married parents was about 85%, but among cohabitants it fluctuated between 11.1% and 65.7%, and thus was much lower. There were clearly composition differences with respect to these life course variables.

There were also notable differences between countries with respect to the degree of institutionalization (see Table 2). In the Ukraine only 3% of the young adults who were currently living together are cohabiting in contrast to

Table 2. *Descriptives of Unstandardized Country Variables (N = 30)*

Country	GDP ($)[a]	% Ever Cohabit	Attitude	Country	GDP ($)[a]	% Ever Cohabit	Attitude
Austria	33,207	26.1	3.47	Ireland	36,302	17.5	3.01
Belgium	30,799	29.3	3.88	Iceland	32,592	61.9	4.05
Bulgaria	10,294	18.1	2.96	Italy	26,748	10.7	2.97
Switzerland	35,322	43.4	3.38	Luxembourg	62,757	27.3	3.32
Cyprus	25,828	19.0	3.06	Latvia	15,298	39.2	3.12
Czech Rep.	18,019	25.2	3.28	Netherlands	33,481	38.0	3.94
Germany	29,780	36.3	3.22	Norway	45,475	49.2	4.21
Denmark	32,437	60.0	4.49	Poland	12,754	12.3	3.07
Estonia	16,638	37.2	2.83	Portugal	19,721	13.3	3.39
Spain	26,368	17.0	3.55	Romania	10,426	21.8	2.66
Finland	29,474	36.0	3.92	Russian Federation	13,173	23.3	2.74
France	29,740	42.7	3.55	Sweden	31,301	59.4	3.78
United Kingdom	30,439	38.3	3.12	Slovenia	21,990	26.0	3.45
Greece	22,389	11.4	2.99	Slovak Republic	16,343	13.1	2.85
Hungary	15,833	23.1	3.22	Ukraine	5,764	20.4	2.48
Total	27,582 (10528)	31.2 (14.2)	3.42 (.46)				

[a]GDP indicates mean of gross domestic product per capita in purchasing power standards in the ESS rounds in which country participated.

53% in Sweden. The mean proportion was 24%. Moreover, the attitude toward cohabitation was more positive in some countries than in others. The most negative attitudes were found in the Ukraine (2.48), the most positive in Denmark (4.49).

Multilevel Regression Models

In Model 1 (Table 3) the variable cohabitation is included together with the control variables ESS round, age, and gender. The model also includes a random intercept for country and a random slope for the cohabitation effect. The results show that married young adults were, on average, 0.28 (scale 0 – 10) happier than cohabitants, when taking into account that respondents are nested within countries. This is an effect size of 0.16 ($= 0.28/SD$(Y), with SD(Y) $= 1.80$), which is a small to moderate effect (Rosenthal, Rosnow, & Rubin, 2000). The parameter for the random slope for cohabitation shows that the cohabitation coefficient varied significantly across countries, between $-.14$ and $-.42$. This implies that there are country differences in the cohabitation gap. Hence, our first research question about the existence of a cohabitation gap can be answered positively, although the cohabitation gap was not that large, and there were clear differences between countries. This is a unique finding and suggests

that caution is called for when comparing studies on relationship effects conducted in different countries.

In Model 2, the individual selection variables are added. Adding these variables reduced the cohabitation effect with approximately 30% to $-.19$ (effect size .11). This finding implies that individual selection factors explain about one third of the cohabitation gap. Our *selection hypothesis* is thus partly confirmed. All material resource variables were associated with well-being: The well-being level of respondents in couples with a single earner was .21 higher than in couples with two unemployed partners, but .08 lower than respondents in dual earner couples. Level of education was related to an increase in well-being of .03 for each additional year of education. Moreover, an increase of one standard deviation in income was related to an increase in well-being of .20. People who answered the income question were slightly happier than those who did not, but, as appeared from an additional analysis (not presented), this did not interact with the cohabitation effect. Further, religiosity and parenthood were positively related to well-being (.14 and .08), but having experienced marital dissolution negatively ($-.18$). Adding the selection variables one by one (additional analyses not presented) showed that the reduction of the cohabitation effect was not because of one specific selection variable. Religiosity

Table 3. *Multilevel Regression Models With Individual and Country Variables Predicting Well-Being (0 – 10)*

Variable	Model 1 b	Model 1 SE	Model 2 b	Model 2 SE	Model 3 b	Model 3 SE	Model 4 b	Model 4 SE
Control variables								
Cohabitation	−.28***	.04	−.19***	.04	−.20***	.03	−.20***	.03
ESS Round 1 (2 = reference)	−.02	.02	−.01	.02	−.01	.02	−.01	.02
ESS Round 3	.08*	.02	.06*	.02	.06*	.02	.06*	.02
Age (years from 18)	−.02***	.00	−.03***	.00	−.03***	.00	−.03***	.00
Women	.08***	.02	.11***	.02	.11***	.02	.11***	.02
Individual variables								
Education (years)			.10***	.01	.10***	.01	.10***	.01
Education^2			−.00***	.00	−.00***	.00	−.00***	.00
No job (1 = *yes*)			−.21***	.04	−.21***	.04	−.21***	.04
Both job (1 = *yes*)			.08*	.04	.08*	.04	.08*	.04
Income (std)			.20***	.01	.20***	.01	.20***	.01
Income missing value (1 = *yes*)			.09***	.03	.09***	.03	.09***	.03
Religiosity (std)			.14***	.01	.14***	.01	.14***	.01
Previous marital dissolution (1 = *yes*)			−.18***	.04	−.18***	.04	−.18***	.04
Parenthood (1 = *yes*)			.08**	.02	.08**	.02	.07**	.02
Country variables								
Institutionalization					.42***	.10	.41***	.10
GDP					.38***	.09	.40***	.09
Institutionalization × Cohabitation					.07*	.03	.10**	.04
GDP × Cohabitation							−.06†	.03
Constant	7.63***	.17	6.75***	.19	6.81***	.10	6.81***	.13
Random effect parameters								
Var(cohabitation)	.019	.011	.015	.010	.009	.008	.007	.007
Var(constant)	.794	.210	.728	.193	.191	.054	.191	.054
Corr(cohabitation, constant)	.026	.039	.026	.035	−.007	.017	−.011	.016
Var(residual)	2.67	.021	2.59	.021	2.59	.021	2.59	.021

† $p \leq .10.$ * $p \leq .05.$ ** $p \leq .01.$ *** $p \leq .001.$

and employment had the largest impact on the reduction. Further, although cohabiting and married respondents differed with respect to the life course variables, this composition difference does not solely explain the well-being gap.

That there remains a small cohabitation gap even after controlling for selection factors suggests that the gap is not entirely spurious. This is an important finding because it implies that marriage adds something more to well-being than simply living together. The small decline in variation across countries in the cohabitation effect (11%) suggests that individual selection factors explain only a small part of the country differences in the cohabitation gap.

In Model 3 the country variables and the cross-level interaction between the degree of institutionalization and cohabitation are added

to the previous model. The cross-level interaction effect with institutionalization was .07 and statistically significant. This confirms our *institutionalization hypothesis*. In countries where cohabitation is more institutionalized, the well-being gap between these union types becomes smaller. The variance between countries with respect the cohabitation gap has now decreased to .09. This is a decrease of about 40% compared to the variance in Model 2. Hence, institutionalization and not composition differences explain a substantial part of the country differences in the cohabitation gap. This is clearly an interesting finding regarding future societal developments in the family domain. In the final model (Model 4), the interaction effect between GDP and cohabitation is added. This significant interaction shows that in richer countries, the cohabitation gap was somewhat larger (.06). It

also appeared that GDP suppresses the interaction effect of institutionalization, for this coefficient increased to .10.

Although the interaction effect with the degree of institutionalization was significant, the question remains what the impact of the effect is. To evaluate this, we must examine the variation in the institutionalization scores; they vary between −1.33 and 2.30. With this range we can predict the effect of institutionalization on the cohabitation gap in the two most extreme countries (−.20 + .10 × institutionalization score). Doing these calculations shows that the cohabitation gap ranged from .03 (effect size .02) in the most institutionalized country to −.33 (effect size .19) in the least institutionalized country. This is a considerable range. Hence, in the least institutionalized country, there was a moderate cohabitation gap, even after controlling for selection factors, whereas in the most institutionalized country, there was no gap at all.

The interaction effect is shown in Figure 1. In this figure the institutionalization score and the well-being difference between married and cohabiting people that was found in the data are plotted for each country. In line with our models, it can be seen that in Italy and some East European countries such as Romania, Ukraine, and Bulgaria, cohabitation is not institutionalized, and married people are indeed much happier. In the Nordic countries Sweden and Denmark cohabitation is more institutionalized, and the well-being gap is smaller.

DISCUSSION

It has often been observed that marriage enhances well-being. The evidence about the well-being-enhancing effects of unmarried cohabitation is inconsistent, however. In this paper, we examined whether there exists a well-being gap between cohabiting and married people in Europe, whether there are differences between countries in the size of this gap, and whether individual selection factors and the institutional context of cohabitation can explain this gap.

First, we considered the cohabitation gap itself. The multilevel regression models showed that married young adults have a higher level of well-being, even if individual selection factors, such as material resources and religiosity, are controlled for. This suggests that the gap is not spurious. The union type cohabitation is different

from marriage despite their similar living arrangements. Nevertheless, people benefit only somewhat more from marriage than from cohabitation in terms of well-being, even though there are clear differences between the two union types and the people that chose them.

Individual selection variables explain about one third of the gap. Our *selection hypothesis* is thus partly confirmed: Part of the well-being difference between cohabiting and married people can be explained with differences in the composition of cohabiting and married groups. These differences are largely based on employment and religiosity: Cohabiting people are less likely to be employed and they are less religious, which is why they are unhappier. The role of other material resources and life course factors for understanding the cohabitation gap is less clear.

The selection factors we measured do not explain the whole cohabitation gap. Several explanations are possible for the remaining gap. First, the selection factors may not have been measured adequately enough. Most selection factors were measured with more than one indicator, but it remains possible that additional measures would improve the explanation. Second, other selection factors than those measured here might play a role. A third possibility is that the cohabitation effect is causal. If this is true, endogenous aspects of living in a cohabitation union should be able to explain the remaining gap. One factor mentioned as an explanation for the well-being gap between cohabiting and married people is that the relationship quality of cohabiting unions is lower than that of married unions, to a large extent because cohabitants are less committed to their relationship and have more conflict (Marcussen, 2005). Moreover, married people invest more in their relationship and have a larger time horizon. Therefore, they are more satisfied with their relationship (Waite & Joyner, 2001). Measures of commitment of married and cohabiting people were not included in the ESS nor in any other large, multinational survey, but examining this could be worthwhile.

Besides the existence of the cohabitation gap and its explanation, we examined country differences, because it is yet unknown to what extent findings on cohabitation and marriage are comparable among countries. Moreover, there are large differences within Europe in the proportion and acceptance of cohabiting

FIGURE 1. INSTITUTIONALIZATION OF COHABITATION AND THE COHABITATION GAP IN 30 EUROPEAN COUNTRIES.
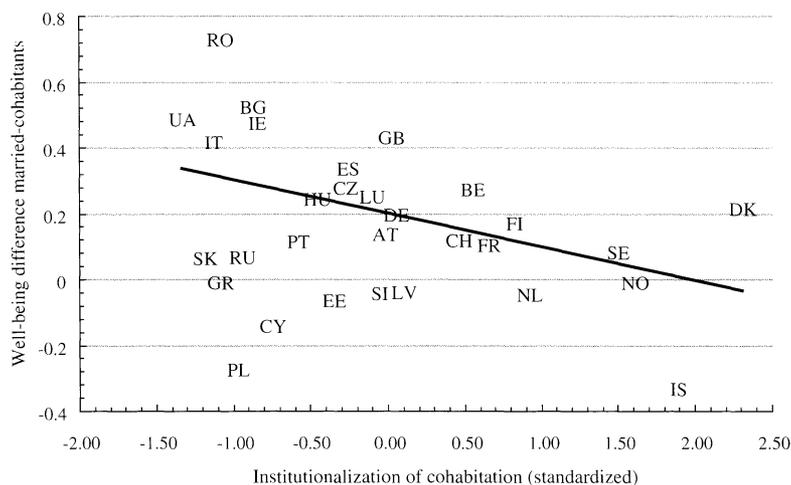
couples. We expected that such differences would have consequences for the cohabitation gap's size. Indeed, we have found that there is a considerable amount of variation in the cohabitation gap. In some countries the gap is even reversed, with cohabitants being happier than married persons. Relationship effects are thus not as universal as assumed.

To explain this variation across countries, we formulated the institutionalization hypothesis: The size of the cohabitation gap is negatively related to the level of institutionalization of cohabitation. Reasoning for this hypothesis was that if cohabitation is more institutionalized, there would be less selection into cohabitation – the married and cohabitants will be more alike – and cohabitants would receive less social disapproval from family, friends, and acquaintances. In line with this expectation, we found that in countries where cohabitation is firmly embedded in norms and behavior of the society, the cohabitation gap is almost inexistent. In countries where cohabitation is less institutionalized, such as Italy or the Ukraine, the cohabitation gap can be considerable (−.33). This shows that it is important to take country characteristics into account when comparing studies conducted in different countries or when generalizing findings of research on relationships and well-being to other countries. Note that in this paper, the level of institutionalization is indicated by the attitude toward cohabitation and the prevalence of cohabitation. These

are important and clear indicators, but other indicators could be used as well.

The findings suggest also two more general conclusions. We show that the consequences of a couple's choice to live together out of wedlock depend on the degree of institutionalization of cohabitation. One of the main underlying arguments for this is that normative disapproval of a certain behavior can lead to a decline in well-being for people who engage in that behavior. Disapproval can lead to feelings of guilt and shame, which may translate into feeling depressed. In addition, disapproval may reduce the amount of received social support (Berkman et al., 2000; Jones & Kugler, 1993; Orth et al., 2009). These theoretical mechanisms can be generalized to other choices that people make in their lives. For example, divorcing or remaining childless may lead to a greater decline in well-being in societies where such choices are not accepted. Our finding is just one example of such a general effect, and in that sense, it is a further illustration of the embeddedness of the life course in its national and historical setting (Mayer, 2004).

A second general point that our paper suggests is that the value climate in a society has direct implications for individual well-being. There has been much research on macrolevel changes and differences in value climates over the past decades. These studies generally suggest that there are large differences among societies in their value climate; societies can be placed on

a continuum from traditional to (post)modern (Arts et al., 2003; Inglehart, 1997). Although these differences are indeed striking, it has less often been examined whether such differences have consequences for individuals. Our paper shows that the difference between a traditional and a modern value climate, of which attitudes to cohabitation are one example, have implications for individual well-being.

An unexpected finding was that the interaction effect of institutionalization and cohabitation seems to be suppressed by an interaction of GDP and cohabitation. We did not expect this beforehand, but perhaps that the union type is of greater importance in richer countries. There could be some kind of threshold effect: Union type matters more if people have a certain standard of living. When people are doing well financially, material resources may be valued relatively less, whereas nonmaterial resources, such as status and commitment may become relatively more important (Inglehart, 1997). Further, richer countries usually have a higher level of social security; partners are therefore less financially dependent on each other. The symbolic and psychological meaning of marriage might be larger in these richer countries, and differences between marriage and cohabitation might become more pronounced.

Our institutionalization hypothesis is tested by comparing countries at one point in time, so that we cannot examine the impact of historical changes. Nevertheless, we expect that in countries inside and outside Europe where cohabitation is not yet institutionalized, the cohabitation gap may be reduced in the coming decades if the influence of religion decreases and cohabitation becomes more accepted and more prevalent. For example, also in the United States, the proportion of cohabitants has increased rapidly in the foregoing decades. Nowadays, the majority of married young adults in the United States started their union as a cohabitation (Bumpass & Lu, 2000; Smock & Manning, 2004). Moreover, the attitude toward cohabitation in the United Staes has become increasingly positive, although there still are strong voices against it (Thornton & Young-DeMarco, 2001). It would be interesting to see if the cohabitation gap in the United States indeed declines over time.

It should be noted that there may be a considerable amount of variation in the well-being levels of the cohabiting and the married

groups. Cohabitants with marriage plans are likely to anticipate marriage, and their well-being level may already increase before the actual wedding (Clark, Diener, Georgellis, & Lucas, 2008). Therefore, they are likely to be happier than cohabitants without marriage plans (Brown, 2004). In addition, people who are married for a long time are likely to be unhappier than newlyweds because of an adaptation process (Lucas, Clark, Georgellis, & Diener, 2003). The magnitude of the cohabitation gap might thus depend on the duration of the relationship of the respondents. If we would have included older adults, the cohabitation gap might have been smaller. Related to this is that the well-being benefits of cohabitation as a prelude to marriage may differ from the benefits from cohabitation as an alternative to marriage. This would be an interesting topic for future studies.

One limitation of the data is that in some countries, such as Cyprus, Greece, or the Ukraine, the small proportion of cohabitants in the population resulted in a small number of cohabiting respondents. We combined multiple surveys per country to tackle this problem, but some sample sizes remain small. With more cohabitants in each country, the analysis would have had more power, and significance of effects would have been easier to detect. Still, even with the current design, we found statistically significant cross-level interaction effects.

Another limitation of the ESS data set is that it is no longitudinal panel study, which impedes determining causal direction. We have assumed, on the basis to previous literature that, for instance, selection into marriage that is based on religiosity is more likely than becoming more religious once married. We could not test this assumption, however. Furthermore, selection that is based on well-being itself could not be ruled out. If people who are happy are more likely to marry than to cohabit or if happier cohabitants marry more often, this type of selection would explain part of the cohabitation gap. The literature shows some selection of this kind into marriage, but little is known about selection into cohabitation (Mastekaasa, 1992, 2006). To know more about causality, panel data are needed that oversampled cohabitants. No such panel data exist for a large number of countries.

Finally, it would be interesting to examine legal structures, because they are part of the institutionalization process. It could well

be that there are the least differences in cohabitation and marriage in countries that have the least functional, legal differences between cohabitation and marriage. Some comparative work on legal rights and duties of married and cohabiting people has already been done in Europe and the United States (Bowman, 2004; Waaldijk, 2005). It is a very complex task, however: The rights and duties of the married differ across countries, consequences for cohabitants depend on the contract that they might have, and to make a fair comparison, laws should be weighted according to their practical impact. We also expect that changes in societal attitudes and behavior result in legal changes: In countries with a positive attitude toward cohabitation and a high prevalence of cohabitation, ''marital'' rights are given to cohabitants, as happened in the Nordic countries and the Netherlands. A start has been made to examine country differences with respect to cohabitation, but more knowledge is needed to fully explain the consequences of this newly developed union type that already has acquired an important place in most societies.

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