

Cohabiting couples in Great Britain: accommodation sharing, tenure and property ownership

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This article first considers some information from a pilot survey to test questions on past cohabiting unions which did not lead to marriage: when they started and finished; the reason why the couple stopped living together (either because the relationship ended, or because they stopped sharing the same accommodation, or both), and the corresponding durations. The article also analyses the key characteristics and immediate past accommodation history of couples who are currently cohabiting. In particular, patterns of tenure, property ownership and length of time cohabiting are explored - from a family law perspective.

INTRODUCTION AND CONTEXT

Cohabitation is a subject of interest in many professional fields, most notably demography, sociology, social policy and family law. Because of the different emphases in these fields, information on a wide variety of aspects and the associated circumstances is required. However, data on cohabitation, in Great Britain at least, are not automatically available or routinely collected for the whole population, since the forming of an informal union requires no notification to any public authority in Great Britain, unlike a number of other European countries, most notably some Scandinavian countries, where a population register is maintained and such changes of status have to be registered. The only sources of information which allow specific aspects of cohabitation to be investigated are the voluntary sample surveys. These comprise either the regular cross-sectional surveys, such as the General Household Survey¹, GHS, or the occasional, ad-hoc, survey which permits specially designed questions to be asked - e.g. the Omnibus Survey² - or others, such as the British Household Panel Study^{3,4}, BHPS.

This article, extracted from a paper⁵ to be published in the *International Journal of Law, Policy and the Family*, adopts an essentially demographic and statistical approach to cohabitation, but considers those aspects which are of greatest potential interest for family law. One such aspect is housing and property. Housing is perhaps fundamental to cohabitation - it is appropriate to recall that cohabitation derives from the Latin *cohabitare* - to dwell - from which cohabitation originally meant the dwelling together of husband and wife, and then, more recently, the dwelling together *as if* husband and wife. So the fact of being together is inextricably linked to the place or dwelling where it occurs.

Furthermore, many cohabitants tend to consider all the practical actions, such as buying a house together, and sharing housing costs, and the joint efforts in transforming a new home according to their own

taste, as a more tangible and significant sign of their commitment to each other than marriage vows or a 'piece of paper'^{5,6,7}. This view elevates the practical, outward and visible signs of commitment and downplays or dismisses the value of symbolic or sacramental kinds, although, of course, marriage involves both.

Housing is undoubtedly a crucial factor in facilitating - or preventing - new partnerships being set up. It might just be argued that different kinds of housing - or how couples live in their accommodation - can even reflect the degree to which the couple's commitment is private or public. It is easier to live privately and anonymously in a flat in a high-rise block than in a terraced house. Housing costs have risen faster than inflation over the last three to four decades, and setting up home has generally become more expensive. Furthermore, during that period, costs have become more unpredictable with interest rate changes and housing 'booms' - and the occasional 'bust'. If such factors were the only ones to consider, a sensible coping strategy might be the avoidance of permanent commitments, financial or otherwise.

DISTINGUISHING DIFFERENT KINDS OF COHABITATION

Cohabitation can perhaps most usefully be considered in terms of four separate categories: youthful first-time cohabitation; pre-marital cohabitation; post-marital cohabitation and its equivalent after a previous cohabitation, which can most simply be called subsequent cohabitation. The first two categories can overlap; for many, their first cohabiting union does lead to marriage, and so is pre-marital. However, it is useful to distinguish the two categories wherever possible - i.e. where the outcome is known - because of their different characteristics.

Of these four kinds of cohabitation, three essentially look back at the previous relationship: no relationship; a marriage, or a cohabitation, whilst pre-marital cohabitation looks forward - not really to the next relationship, but to the translation of the existing cohabiting union into a marriage. For some analytical purposes, it is useful to consider the marriage as having started, not at the date of marriage, but when the couple originally started living together.

Each of these different kinds of cohabitation involves property, assets and financial commitments of the two partners who are sharing their lives; they may well have children, too, for whom they are responsible. Depending upon the kind of cohabitation, one or other partner may also have children from a previous relationship, either a marriage or a cohabitation, for whom financial support is required, as well as possible maintenance payments to an ex-spouse. Because of the variety of circumstances which the four different kinds of cohabitation represent, the range of possible issues to resolve in the event of cohabitation breakdown is therefore wide.

When informal unions break down, the partner not owning the property has no rights to a share of its equity - unless, of course, the property is in joint names. More generally, because cohabitants and married couples are treated very differently according to the situation needing legal resolution, there has been a growing call for a change in the law on cohabitation. One suggestion has been that, having lived together for a certain minimum period - 2 years and 5 years has each been proposed - might be taken to signify a commitment which warrants giving certain rights, for example, concerning property.

GOVERNMENT'S NEED FOR INFORMATION ON COHABITATION

Within Government, there are at least two main interests in the subject of cohabitation: demographic and housing aspects. Analyses on both these aspects are important for policy purposes of various kinds; for example, demographic aspects are required to understand trends in fertility, and in making population projections, whilst cohabitation has obvious implications for the demand for housing, its type, size,

location, etc. The current interest in cohabitation in family law has already been briefly mentioned; analyses are needed to estimate the numbers and characteristics of cohabiting couples in different situations so that the effect of any proposed change in legislation can be assessed.

Understandably, demographic interest in cohabitation centres primarily upon the start and duration of the *sexual* union, or relationship, since this is the time during which the couples may have children, whilst housing interests centre upon the start and duration of accommodation sharing. Currently, family law interest is primarily focussed upon the length of time the couple have been living together, whether they have children, and property ownership. All three areas - demography, housing and family law - are interested in recent trends in the prevalence of cohabitation and its likely future levels - the subject of another article⁸ in this issue.

DEMOGRAPHIC AND HOUSING INTERESTS

Dating past cohabitations in which the couple did not marry - and why the cohabiting couple stopped living together

A recent pilot study, run within the Omnibus Survey, included a set of questions on past spells of cohabitation, accommodation sharing and relationship. The module of questions was jointly funded by the Department of the Environment, Transport and the Regions, DETR, and the Office for National Statistics, ONS. The purpose of the study was to test questions which could usefully extend the cohabitation questions in the GHS to include those on past spells of cohabitation which had ended other than in marriage: to ask when they had started and finished; to see whether the respondents could recall the dates properly; and what exactly was being measured by those dates. (Previous work² had demonstrated the increasing relevance, and analytical importance, of collecting complete union histories, that is, on both marriages and cohabitations, in surveys such as the GHS). The pilot study questions were asked in July 1999, and addressed to a sample of 1,425 men and women aged from 16 to 59 living in private households in Great Britain. Some 186, about one in 12 of the sample, reported that they had had one or more previous relationships in which they had lived together as a couple, but had not married.

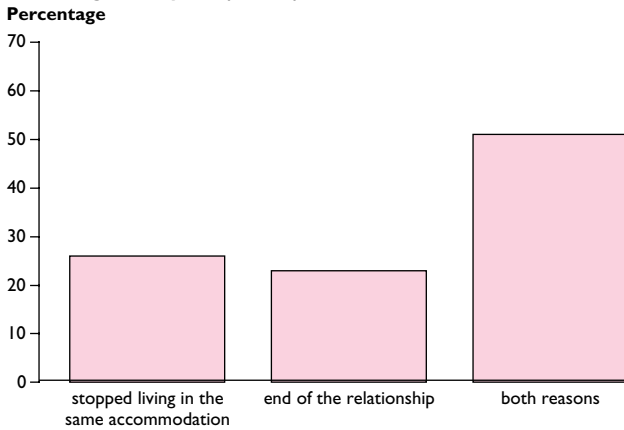
Almost three quarters, 72 per cent had had one such union, and about one in 5, 22 per cent, two such unions. Only 3 per cent reported having 3 unions, and 4 per cent 4 or more unions. Attention will therefore be focussed on respondents having had one or two previous cohabiting unions. Amongst these, it will be possible to compare the results for the *first* cohabiting union between those having had only one, and those having had two such past unions, as well as between the *first* and *second* union amongst those having had two. Because the sample numbers are not large the results are inevitably tentative, but do suggest some likely patterns. Quite apart from whether or not the results are definitive, the questions very usefully identify some very pertinent details which are difficult to collect for cohabitations. In fact, the questions had been developed within an earlier, cognitive, testing phase of this project⁹. (At that stage, the literature on measurement error and recall was taken into account; a particularly relevant paper is one with particular application to retrospective union histories¹⁰.)

Respondents were first asked how long they had lived together as a couple in each of these past relationships. Overall, the median durations of the *first* cohabiting union for those having had one or two, were 26 months and 24 months, respectively. The median duration of the second cohabitation amongst those who had had two was much shorter at 12 months. Approximately one half of first unions - whether for those who had had one or two - had therefore lasted longer than two years, but only about one third of second unions had lasted so long. Second cohabiting unions therefore appear to fail more quickly than first unions.

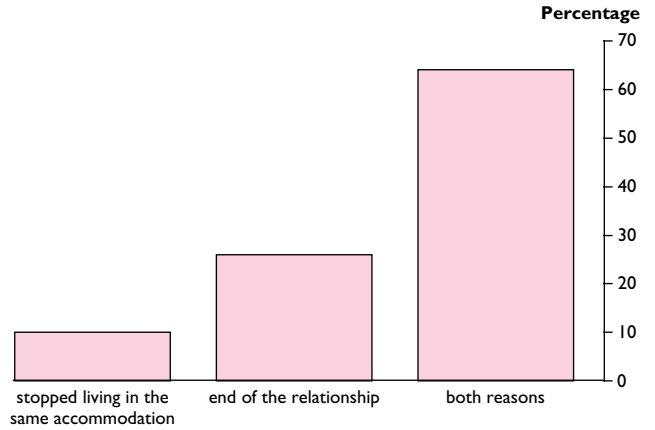
Figure 1

Reasons given by respondents for having stopped living with their partner in their first cohabiting union which had ended in the past and not led to marriage; 1999, Great Britain

(a) for the first cohabiting union amongst those having had only one (n = 133)



(b) for the first cohabiting union amongst those having had two (n = 39)



Source: Omnibus Survey

Respondents were asked whether they had stopped living with their partner, either because they had stopped living in the same accommodation, or because it was the end of the relationship - or because both reasons simultaneously caused the couple to stop living together. Besides wishing to gauge the circumstances under which the relationship had ended, this question, in conjunction with subsequent ones, was designed to discover exactly what the duration was measuring.

About one half of respondents who had had only one past cohabitation said that both reasons applied, with roughly equal proportions, about one quarter each, giving one or other of the two reasons (see Figure 1a). However, the corresponding proportions were different for the *first* cohabitation amongst those having had two; almost two thirds said that both reasons simultaneously applied, with one quarter giving the sole reason of the relationship ending, and only a very small proportion saying the sole reason was the ending of accommodation sharing (Figure 1b). Interestingly, this second set of proportions closely matches those for the *second* cohabitation amongst the same group of those having had two.

It is perhaps understandable that the ending of the relationship should be given more frequently overall by those who had had two past cohabiting unions which had ended, whether the fact that they had another relationship which had also ended influenced their perception of why the first had ended, or whether they were a group who were more likely to experience relationship breakdown, is impossible to conclude. However, amongst those having had two past cohabitations, a larger proportion had chosen to give the end date, rather than the start date, to fix the duration of the first relationship in time. This choice is perhaps consistent with a larger overall proportion mentioning the ending of the relationship. Also, possibly issues of accommodation may well play a larger part in the first cohabitation amongst respondents who have only had one past cohabitation, compared with those who have had two. However, what is probably of greatest significance is that, based on answers to the questions posed so far, in about two in 5 of all first and second cohabiting unions, the ending of the relationship did *not* coincide with that of sharing the accommodation.

After asking respondents the reason, or two reasons, for stopping living together, those who gave the sole reason of the end of accommodation sharing were then asked the date on which the relationship ended - and

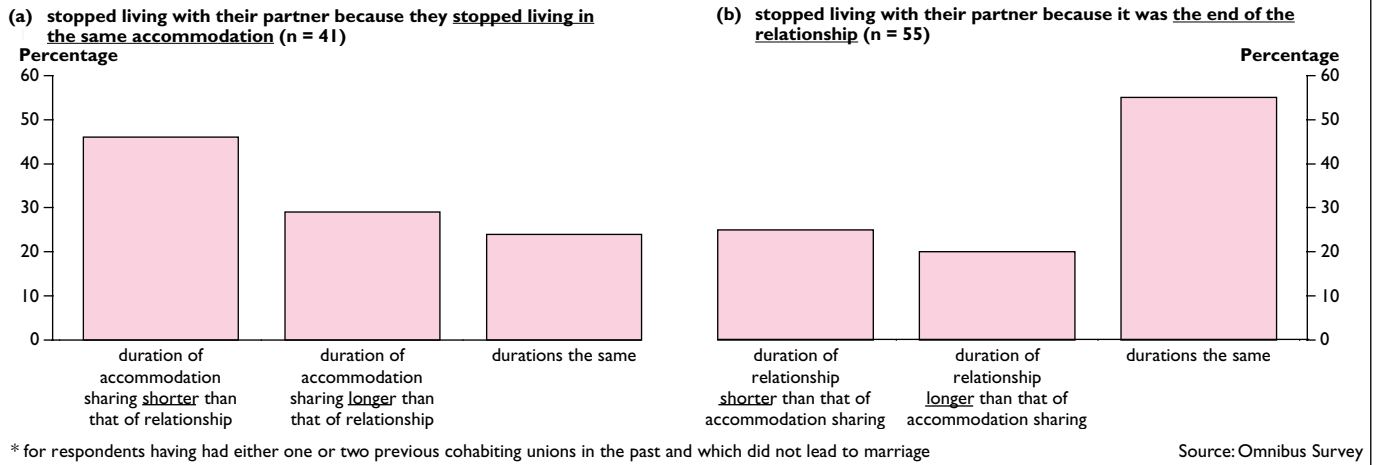
symmetrically, those who gave the sole answer of the ending of the relationship were asked the date when the accommodation sharing ended. (There was, of course, no point in asking any further dates of those who said they had stopped living together because the end of the relationship and of accommodation sharing coincided.) From the replies, it was therefore possible to compare the duration of the relationship with that of the accommodation sharing.

Overall, of all respondents who said that they had stopped living together because they ceased to share accommodation, just under one half gave dates which meant that the duration of accommodation sharing was shorter than that of the relationship, and three in 10 gave dates which meant that the duration of accommodation sharing was longer than that of the relationship. (The dates given by the remaining respondents, one quarter of the total, implied that the durations were the same - which was really inconsistent with earlier having given only one reason for having stopped living together, when implicitly it had been both reasons simultaneously.) (See Figure 2a). Similarly, of all the respondents who said that they had stopped living with their partner because of the ending of the relationship, one quarter gave dates which implied that the length of time the relationship lasted was shorter than the time spent sharing accommodation, and one in 5 gave dates which implied that the duration of the relationship was longer than of the sharing of accommodation. Over one half gave dates which implied that the two durations were identical (Figure 2b).

One pattern in these tentative results is that the duration associated with the reason for stopping living together - the end of the relationship, say - is more likely to be shorter than the other duration - of accommodation sharing, in this example. This is an eminently plausible finding - the reason for stopping to live together curtails the duration associated with that reason. Another feature worth noting is that the two possible reasons for respondents to have stopped living with their partners do *not both* have to be given for the two associated durations to coincide. Of course, when both reasons are given, the two durations do coincide. There is some tentative evidence too that where the ending of sharing accommodation results in the couple ceasing to live together, the relationship can often last longer. A possible example might be that one partner moves because of work and the relationship lasts a little longer before ending.

Figure 2

Durations of accommodation sharing and of the relationship given by respondents* giving one or other reason for having stopped living with their partner, 1999, Great Britain



Box One

The composition and characteristics of cohabiting men and women aged under 60

Cohabiting men and women are predominantly young, the peak ages being in the mid to late 20s, as Figure 3 shows. In contrast, married men and women are generally older, although their ages are spread over a much wider band - from the mid 30s to the mid 50s. For both the cohabiting and married, the women's age profile is slightly younger than the men's. The profiles by marital status of cohabiting men and women are very similar, with around two-thirds being single; that is never-married (Figure 4). This pattern is consistent with their young age distribution.

Cohabiting men and women are more likely to have had a previous cohabiting union that ended in the past than their married counterparts, despite their younger age profiles (Figure 5). Also, cohabiting men are slightly more likely than cohabiting women to

have had a previous cohabiting union. Amongst cohabiting men and women who reported that they had lived in at least one previous cohabiting union which had ended in the past, cohabiting men had lived, on average, in more such unions than cohabiting women (Figure 6). A similar picture applies to married men and women, although the average number of unions lived in by cohabiting men was larger than for married men, and similarly for cohabiting and married women.

Another contrast between those cohabiting and those married is the length of time they have been living together. Most cohabiting couples have been living together for only a few years, with fewer and fewer having lived together for successively longer periods (Figure 7). For married couples, however, there are roughly equal numbers at every duration of marriage. These different duration profiles reflect the average lifetimes of the two types of union - and also the ages of those cohabiting and married.

Some overall conclusions may be drawn. The first is that either the characteristics of the first cohabitation are different from those of the second - amongst those who had two - or subsequent events, or a longer intervening interval, has changed perceptions of that earlier cohabitation. Also, the sole reason of stopping sharing accommodation - rather than the ending of the relationship - causes a significant minority, about one quarter of all cohabiting partners, to stop living together. However, in about one half of all relationships which end, stopping living together simultaneously involves both the ending of the relationship and accommodation sharing.

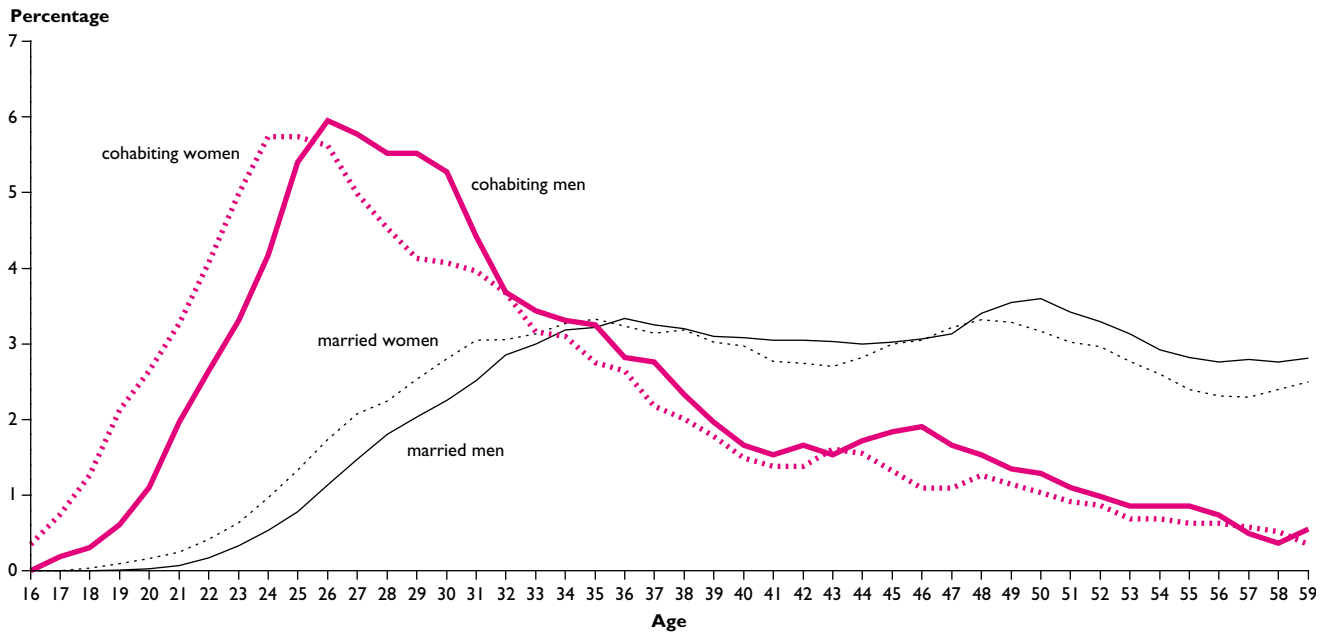
Also, amongst respondents who have had only one past cohabitation, three-quarters reported that the durations of accommodation sharing and relationship were the same. Nevertheless, in one quarter of cases, the durations were not the same - with more durations of accommodation sharing being longer than the corresponding durations of relationship than vice versa. These results on the durations suggest that periods of

accommodation sharing and of relationship - which in the majority of cases will also mean of sexual relationship - do not always coincide; overall in about one in 4 cohabiting unions which end. Undoubtedly, the start and end dates of cohabitation are not well defined, and dating the start and end of the relationship is usually more difficult than of sharing the accommodation.

Since testing this pilot set of questions in the Omnibus Survey, they have subsequently been approved as part of the revised and extended set of questions on cohabitation which will be included in the annual GHS - starting with the 2000 GHS. More specifically, the cohabitational history questions will, for the first time, match the existing marital history questions - insofar as they ask the dates of the beginning and the end of every previous marriage, and of the beginning and end of each of the first three cohabiting unions. Fuller results and more detailed analyses, based on larger sample sizes, will therefore be possible once data from the 2000 GHS become available.

Figure 3

Age profiles* of cohabiting and married men and women aged 16–59, 1995–98†, Great Britain

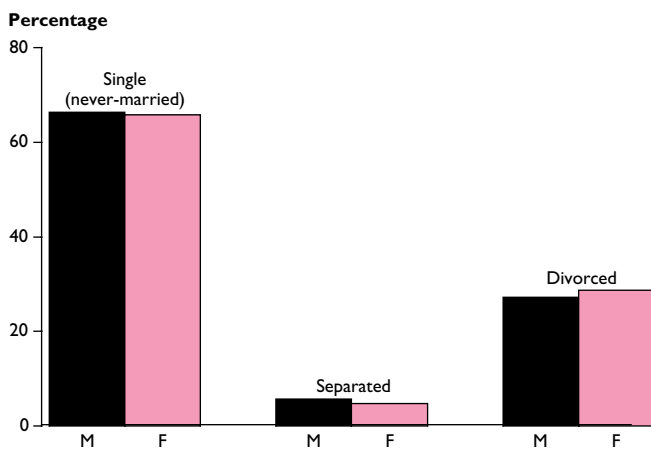


* three-age moving averages used (apart from ages 16 and 59).
 † excluding 1997.

Source: General Household Survey

Figure 4

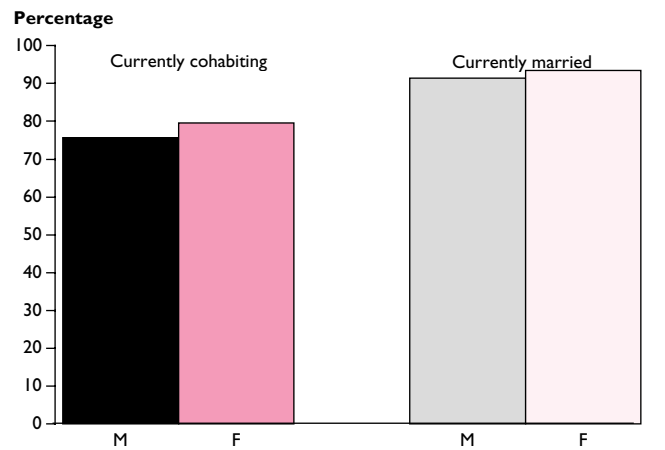
Marital status* profiles of men and women cohabiting at the time of interview, aged 16–59, 1998, Great Britain



* a negligible proportion were widowed. Source: General Household Survey

Figure 5

Percentage who had not lived in an earlier cohabiting union* of currently cohabiting/married men and women aged 16–59, 1998, Great Britain



* which had ended other than in marriage. Source: General Household Survey

Figure 6

Percentage profile of the number of earlier cohabiting unions* amongst those who had lived in at least one, for currently cohabiting/married men and women aged 16–59, 1998, Great Britain

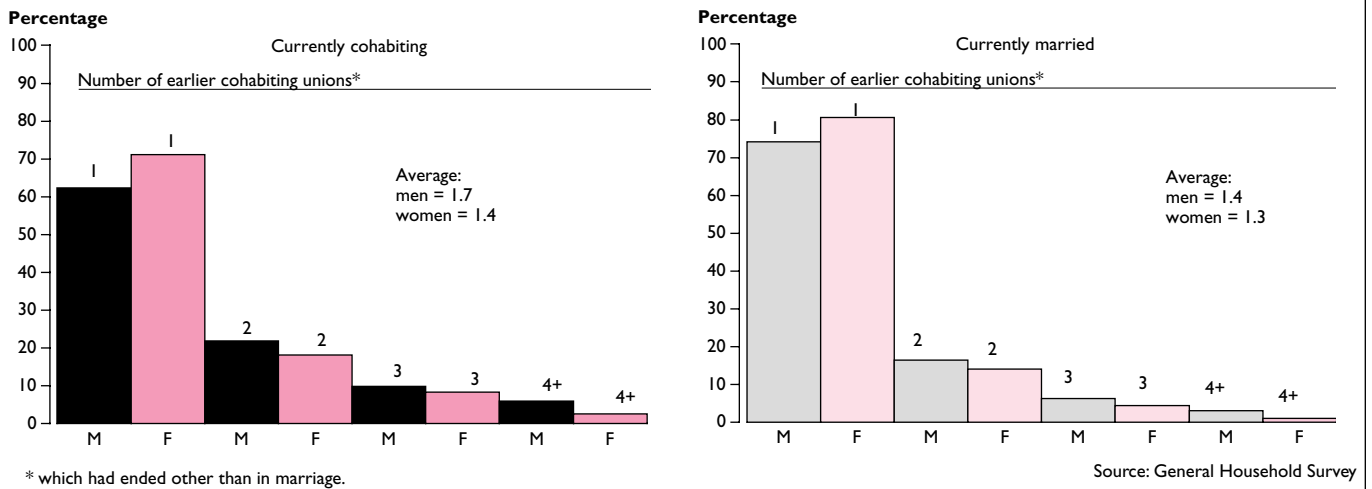
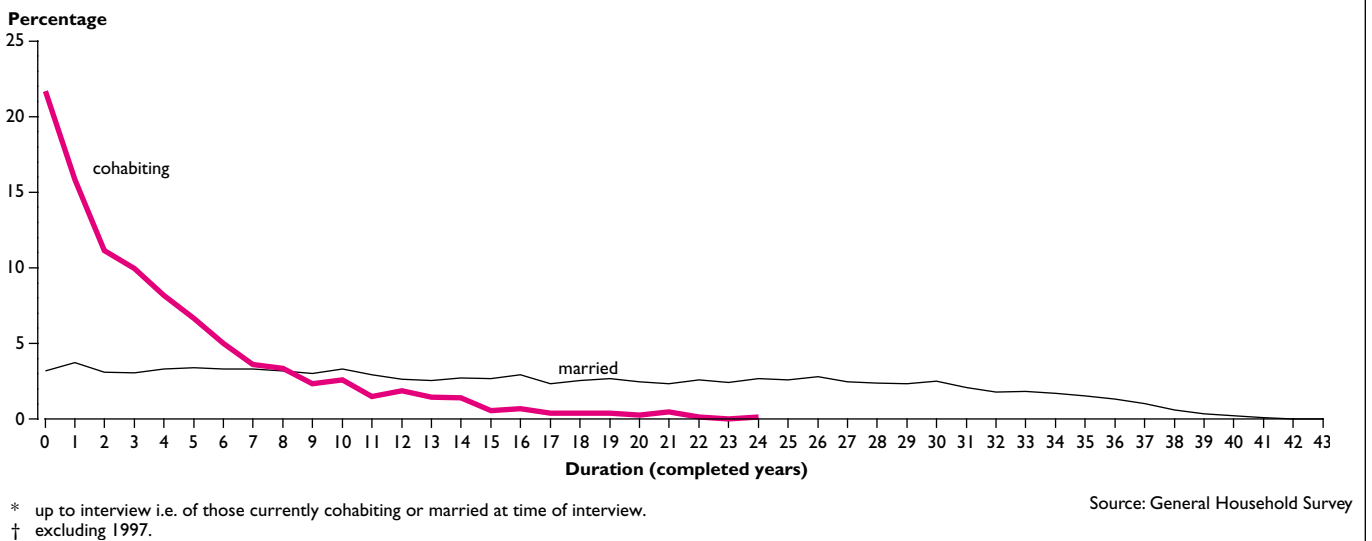


Figure 7

Profiles of durations* of cohabitation and marriage for those aged 16–59, 1995–98†, Great Britain



Cohabitation, tenure and ownership

A broader picture of the housing and tenure patterns of cohabiting couples (and married couples) - and their recent accommodation history - may be obtained from existing questions in a special section within the GHS. Whilst the Survey of English Housing¹¹ provides detailed information on all the important aspects of housing, the particular benefit of the GHS is that housing, tenure and property ownership can be analysed by a variety of demographic and family variables. As mentioned earlier, these aspects are of interest to family law legislators and practitioners; in particular, property ownership, the lengths of time couples have been living together, and whether they have children. More generally, analyses are needed to estimate the numbers and characteristics of cohabiting couples in different situations so that the effect of any proposed change in legislation can be assessed.

The GHS asks questions on tenure and ownership of accommodation within the Family Information Section; the questions are addressed to

men and women aged from 16 to 59 living in private households in Great Britain. Some summary results for cohabiting men and women in this age range - unless otherwise stated - have been extracted from the 1998 GHS, and provide some relevant background information on the subject of cohabitation and property. Some corresponding results for married men and women are also provided for comparison. The key characteristics of cohabiting (and married) men and women aged under 60 are described in Box 1.

In the GHS, the questions on tenure and ownership start with the accommodation in which the cohabitant was living just before they started to live with their current partner. It is helpful to consider the questions asked in the GHS according to the sequence of events to which they refer. Box 2 gives the most relevant questions, in this order. As indicated in Box 1, most, over three quarters, of cohabitants answering the questions were in their first cohabiting union, although one third had previously been married.

Box Two

Questions* on cohabitation and tenure asked in the General Household Survey

If married or cohabiting* (and aged from 16 to 59):

1. Just before you started living with your (current) husband/wife/partner, was the accommodation in which you were living owned or rented in your name (including joint names)?

Answers: Yes, no

(If no) May I just check, were you living with your parents?

Answers: Yes, no

2. (If accommodation was in respondent's name, or respondent was not living with parents) In which way did you occupy the accommodation?

Answers: see Table 1 column headings

3. Did you move into the accommodation in which your husband/wife/partner was already living?

Answers: Yes, no

4. When you started living with your current husband/wife/partner, in which way did you occupy the accommodation in which you were living?

Answers: see Table 1 column headings

5. In whose name was the accommodation owned or rented?

Answers: see Table 2 column headings

* selected from a larger set asked

* with a partner of the opposite sex

GHS variable names: 1 - BCTName/BCParent;

2 - BCTen1; 3 - ACMove; 4 - ACTen1; 5 - ACTName

ACCOMMODATION BEFORE LIVING WITH CURRENT PARTNER

On being asked whether the accommodation in which they had been living before they started living with their present partner was owned or rented in their name, just over one half of cohabiting men and women replied that it had been. Most of the others had been living with their parents. (For those aged under 30 at the time of interview, the proportion renting or owning in their own name was smaller, at around one in 3, and a large proportion of the others had been living with their parents.)

Of those who had been living in accommodation owned or rented in their own name, just over one half of men and women had been renting and one third had been buying with the help of a mortgage. Most of the others had been living rent-free, some in relatives' and friends' homes. (Amongst those aged under 30 at interview, smaller proportions had been buying their homes by means of a mortgage, and larger

proportions had been renting their accommodation, particularly so for women; living rent-free had also been comparatively more frequent for those aged under 30 at the time of interview.)

MOVING INTO THE CURRENT PARTNER'S ACCOMMODATION ON STARTING TO LIVE TOGETHER

Of course, the accommodation in which the couple started living together could have been the respondent's or the respondent's partner's, or, indeed, neither's. About one quarter of both men and women said that they had moved into the accommodation in which their partner was living, and about three-quarters said that they had not. Roughly, then, for both men and women who were cohabiting, about one quarter went to live with their partner, for a further quarter, their partner came to live with them, and for the remaining half, both partners presumably moved to new accommodation for both of them. The picture was very similar for younger cohabitants, too.

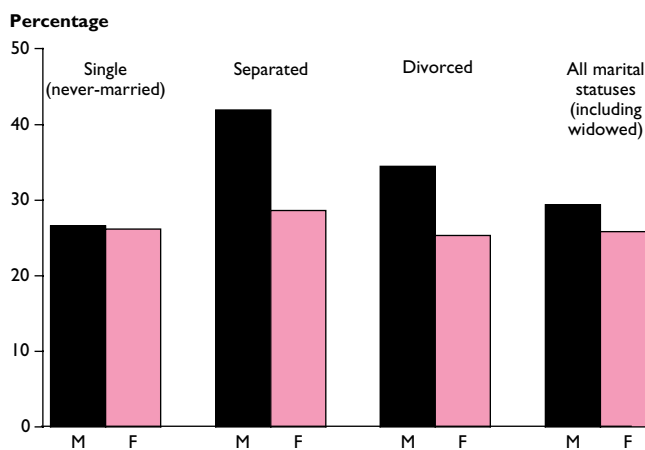
An interesting pattern emerges on considering differences by marital status. Amongst single - never-married - cohabiting men and women, equal proportions - about one quarter - reported that they had moved into their current partner's accommodation (Figure 8). Amongst separated and divorced cohabiting men and women, however, larger proportions of men than women had moved into their partner's home. The differential was particularly pronounced for the separated. A possible explanation is that many separated and divorced women had acquired their own home which they were not prepared to give up after their previous partnership had broken down, whilst proportionately more separated and divorced men had left, given up, or lost theirs.

ACCOMMODATION IN WHICH THE COUPLE STARTED LIVING TOGETHER

Turning to the accommodation in which the cohabiting couple started living together, renting and buying by means of a mortgage were the two most common ways in which couples occupied their home (Table 1, r h s). Very few indeed owned their home outright; others were living rent-free. (Amongst those aged under 30 at interview, a slightly larger proportion, around one half, were renting, and a smaller proportion, about one third, were buying by means of a mortgage. One in 8 had started living together in rent-free accommodation.)

Figure 8

Percentage of cohabiting men and women who reported that they had moved into the accommodation in which their current partner was already living, by marital status* of respondent, 1998, Great Britain



* at time of interview.

Source: General Household Survey

Table 1

Profile of how accommodation was occupied when respondents started living with their present partners, and women's family circumstances at the time of interview, for cohabiting and married respondents, 1998, Great Britain

Age at interview*	Cohabiting						Married					
	Rented	Buying with mortgage	Rent-free	Owned outright	Total†		Rented	Buying with mortgage	Rent-free	Owned outright	Total†	
					%	sample no					%	sample no
	Men						Men					
under 30	50	36	12	2	100	214	48	39	12	0	100	187
30-44	47	41	10	2	100	238	35	51	12	2	100	1,186
45-59	33	52	8	5	100	93	45	40	11	4	100	1,233
16-59	46	41	10	3	100	545	41	45	11	3	100	2,606
	Women						Women					
under 30	54	32	12	0.7	100	284	41	43	14	1	100	351
30-44	41	44	11	3	100	233	36	51	10	2	100	1,413
45-59	32	51	8	8	100	72	47	36	12	5	100	1,349
16-59	46	39	11	3	100	589	41	44	11	3	100	3,113
	Family circumstances at interview*						Family circumstances at interview*					
	Women[@]						Women[@]					
no children dependent	41	43	13	3	100	319	45	39	10	4	100	1,091
children non-dependent	54	32	10	2	100	242	38	48	11	2	100	1,664
children only	40	50	5	5	100	20	45	36	14	4	100	369

* i.e. not at time of starting to live together

† also includes "pay part rent and part mortgage (shared ownership)" and "squatted"

@ aged 16-59

Source: General Household Survey

Table 1 also gives corresponding results for married men and women, although it should be borne in mind that they would have been married much longer, on average, than cohabiting couples had been living together - as may be appreciated from Figure 7. However, for those aged under 30 at interview the differences would not have been as potentially large as for older respondents. That said, in general, cohabiting couples were more likely to have rented their accommodation, and were less likely to be buying it, than their married counterparts. However, an exception occurs for those aged between 45 and 59 at interview, where the reverse is true. The explanation may partly be due to married couples having started living together in earlier decades when renting was more usual, available and affordable than in more recent times - when most of the corresponding cohabiting couples would have started living together.

Table 1 also provides some information on the family circumstances of women respondents. Over one half of cohabiting women with dependent children at the time of interview had started living with their partner by renting their accommodation; in contrast fewer than two in 5 married women with dependent children had done so. Conversely, one third of cohabiting women with dependent children had started living with their partner in a home which was being bought with a mortgage whereas the corresponding proportion for married women was one half. Cohabiting couples tend to have lower incomes than married couples so that buying a home by means of a mortgage may not be an option for many.

NAME IN WHICH ACCOMMODATION WAS OWNED OR RENTED

Of particular interest is the name in which the accommodation was owned or rented when the cohabiting respondent first started living together with their partner (Table 2). Overall, three in 10 cohabiting men and women said that the accommodation was in their joint names; around one in 3 men and women said it was in their name, and about one quarter said it was in their partner's name. There is obviously some slight inconsistency in these responses, but perhaps the most consistent result was that three in 10 cohabitants said that their accommodation was in their joint names. Given that it is the woman partner who

generally finds she has no claim on the couple's property, it is noteworthy that over one quarter of women reported that their home was in her partner's name only. (For younger women cohabitants, those aged under 30 at interview, a slightly larger proportion said that their accommodation was in joint names, but the same proportion, over one quarter, said it was in her partner's name.)

Younger cohabiting men and women were therefore much more likely to have started living together in accommodation held in their joint names than their older counterparts, and conversely were much less likely to have started living together in accommodation held in their own name only. The corresponding patterns for married couples are somewhat similar, although much larger proportions of married couples than cohabiting couples were joint owners - especially for those aged from 45 to 59 where it was double. Another contrast concerns the proportion of women respondents who reported that they had started living in accommodation which was in their own name only. The proportions were relatively large for cohabiting women - indeed larger than the corresponding ones for cohabiting men - but relatively small for married women. Also, the older the cohabiting women at interview, the more likely were they to have started living in accommodation in their own name, in contrast to the picture for married women.

The name in which the accommodation was owned or rented when the couple started living together may be considered in conjunction with whether the respondent moved into the partner's accommodation on starting to live together, and whether the accommodation in which the respondent was living before the present partnership was in his or her own name. Looking at the answers to these three questions *in combination*, and considering the questions in the appropriate chronological order - almost in the form of a sequence of options chosen by respondents in a three-stage decision process - gives a further insight into the different patterns of movement and ownership of cohabiting men and women. Box 3 depicts these three-stage decision processes - and gives the relative numbers following the different 'routes' - for both cohabiting men and women, and also for married men and women for comparison. Some particular 'routes' are relatively more numerous than others, as indicated and described in Box 3.

Table 2

Profile of whose name the accommodation was in when respondents started living with their present partners, and family circumstances at the time of interview, for cohabiting and married respondents, 1998, Great Britain

Age at interview*	Cohabiting						Married					
	Your's only	Partner's only	Joint names (Y's & P's)	Other joint names	Total†		Your's only	Partner's only	Joint names (Y's & P's)	Other joint names	Total†	
					%	sample no					%	sample no
	Men						Men					
under 30	23	20	43	2	100	214	17	17	50	1	100	187
30-44	36	29	25	1	100	239	29	14	44	2	100	1,186
45-59	44	29	20	3	100	93	38	9	40	2	100	1,232
16-59	32	26	31	2	100	546	32	12	43	2	100	2,605
	Women						Women					
under 30	24	27	37	2	100	284	16	24	43	1	100	351
30-44	40	27	24	2	100	233	16	27	46	2	100	1,414
45-59	47	27	23	0	100	73	12	34	41	2	100	1,347
16-59	33	27	30	2	100	590	14	30	43	2	100	3,112

Family circumstances at interview*

	Men®						Women®					
	Your's only	Partner's only	Joint names (Y's & P's)	Other joint names	%	sample no	Your's only	Partner's only	Joint names (Y's & P's)	Other joint names	%	sample no
no children	33	19	37	1	100	305	34	12	41	2	100	873
dependent children	29	33	25	3	100	210	31	12	44	2	100	1,449
non-dependent children only	40	45	10	5	100	20	37	8	39	1	100	295
	Women®						Women®					
no children	26	30	35	2	100	320	14	33	40	2	100	1,092
dependent children	39	24	25	2	100	242	16	26	46	2	100	1,664
non-dependent children only	65	20	15	-	100	20	9	34	40	2	100	367

* i.e. not at time of starting to live together

@ aged 16-59

† includes "other"

Source: General Household Survey

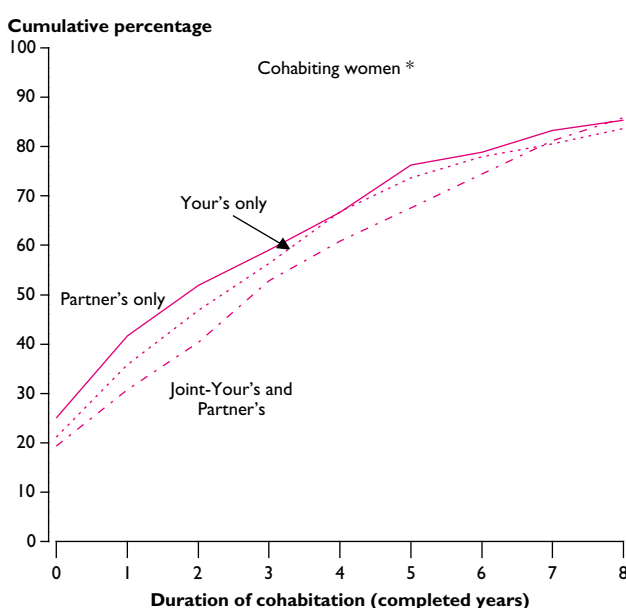
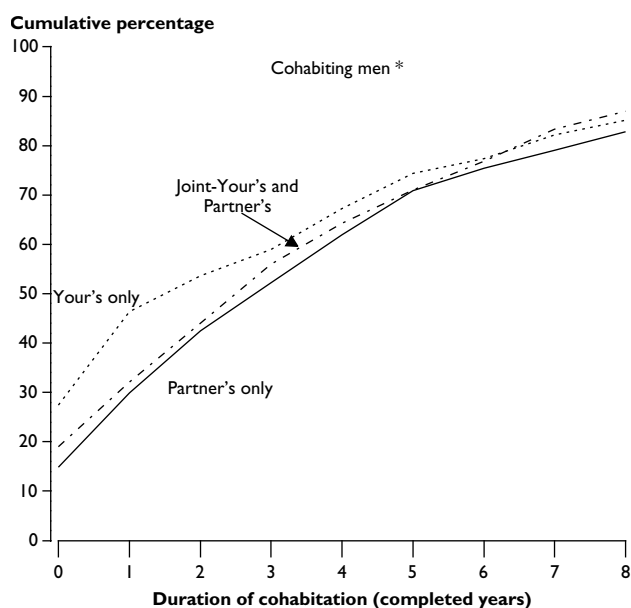
LENGTH OF TIME LIVING TOGETHER AND PROPERTY OWNERSHIP

The length of time cohabiting couples have been living together can be analysed separately according to whose name the accommodation was in when they first started living together. Figure 9 shows cumulative distributions by duration of cohabitation. There are some obvious small inconsistencies between the results reported by cohabiting men and

women - the 'in your name only' distribution for men should closely match the 'in your partner's name only' distribution for women. What is most notable, however, is that the lengths of time couples had been living together were generally shortest amongst couples where the accommodation was in the man's name, and longest when it was not. This means that smaller proportions of cohabiting women living in accommodation in her partner's name would have been living with their partners for at least 2 years compared with women living in jointly

Figure 9

Cumulative percentages of cohabiting men and women by length of time cohabiting, separately according to in whose name the accommodation they started living together was owned or rented, 1998, Great Britain



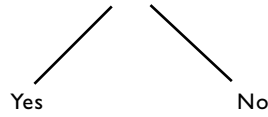
* aged 16-59 at interview

Source: General Household Survey

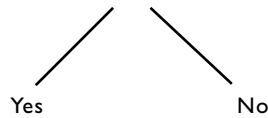
Box Three

Analysis of three accommodation questions in combination

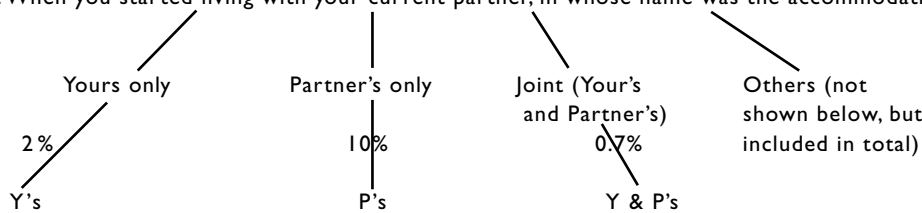
Q1. Just before you started living with your current partner, was the accommodation in which you were living owned or rented in your own name?



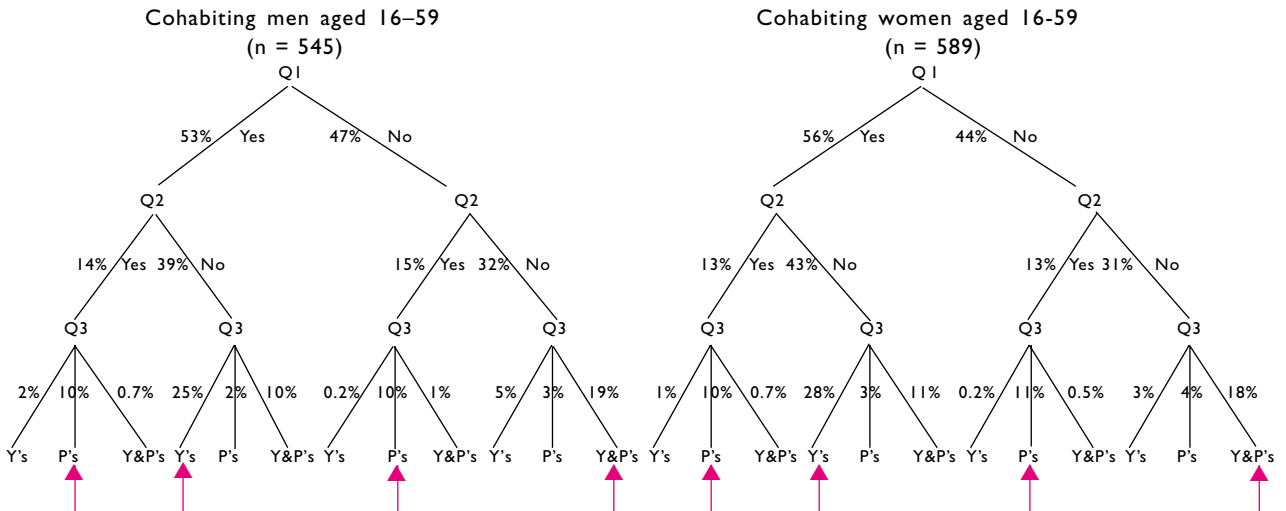
Q2. Did you move into the accommodation in which your partner was already living?



Q3. When you started living with your current partner, in whose name was the accommodation owned or rented?



The percentages of respondents who answered in each of the different possible ways are as follows:



The arrows show the combination of answers given by the largest proportions of respondents—that is, according to whether the accommodation was in their own name; their partner's; or in their joint names for the accommodation in which they started living with their current partner. The findings are very plausible - for example one might expect respondents who did not own or rent property in their own name, before living with their present partner, and who did not move into their partner's accommodation, to be most likely to start living with their partner in jointly owned accommodation - because they would most likely move to new accommodation for both of them when starting to live together. Similarly, respondents who started living with their current partner in accommodation which was in their partner's name were those who had moved into the accommodation in which their partner was already living.

owned accommodation. The proportion was 60 per cent for women in the former category, but 70 per cent for women in the latter category. (Not surprisingly, these proportions were smaller for younger cohabiting women. Of those aged under 30 at interview who were living in accommodation in their partner's name, only about 40 per cent had been living with their partner for at least two years - and only around 15 per cent had been living with their partner for at least five years.)

With regard to reforming the law on cohabitation, the cohabitants who would potentially benefit would be those who had been living with their partner in his or her accommodation for at least 2, or at least 5

years. If they had been renting their home there would be no equity to share in the event of their relationship breaking down, but if it was being bought by means of a mortgage, or owned outright, there would. Table 3 explores the proportions of cohabitants in the particular situations who would stand to benefit and how they compare with cohabitants in other situations. One half of women living in a home in her partner's name and being bought by a mortgage had been living together for at least two years, and about one quarter for at least 5 years. It is noteworthy that these two proportions are smaller than the corresponding ones where the accommodation was in the woman's name, and in joint names. The proportions are also smaller than those where the property was rented and in her partner's name.

Table 3

Percentages of cohabiting respondents* who had been cohabiting for 2 or more, and 5 or more years, by tenure and ownership status at the start of living together, 1998, Great Britain

Percentages and sample numbers

Respondent	How accommodation occupied on first living together	Accommodation in name of:							
		Your's only		Partner's only		Joint (Y's & P's)		Others†	
		2 or more years	5 or more years	2 or more years	5 or more years	2 or more years	5 or more years		
Percentages									
Men	Buying with mortgage	47	25	58	32	67	40		
	Rented	57	37	74	40	68	32		
	All**	54	33	71	38	68	36		
Women	Buying with mortgage	59	29	50	27	66	40		
	Rented	67	35	63	36	72	38		
	All**	64	33	59	34	69	39		
sample numbers®									
Men	Buying with mortgage	83		38		85		6	
	Rented	75		72		82		16	
	Other	10		23		1		38	
	All**	168		133		168		60	
Women	Buying with mortgage	68		60		91		6	
	Rented	110		59		82		15	
	Other	12		36		3		37	
	All**	190		155		176		58	

* aged 16–59

® form base of 100 per cent for percentages (note: same denominator applies to both 2+ and 5+ years' %s)

† includes other forms of joint names, and "others"

Source: General Household Survey

** also includes: owned outright; pay part rent and part mortgage; rent-free, and squatted

Of course, since some of the couples started living together, some would have moved, which could have been the occasion for changing the name in which the accommodation was owned or rented. However, as was seen earlier, about one half of cohabiting couples must have moved to a new home when they started living together, and it is unlikely that the names in which it was owned or rented would have been changed while they continued to live there. Even in the cases of those couples where one partner moved in with the other, it is unlikely, in the short term at least, that anything would have been done over changing ownership.

Consequently, only about one half of cohabiting women who were living in accommodation in their partner's name would stand to benefit, should added protective rights be given to those who had lived together for two or more years, and fewer still if the condition were to be a minimum of five years. It will be instructive to see the extra insight which the new questions on the ending of accommodation sharing and the ending of the relationship - and the associated durations - will shed on the tenure and ownership of cohabiting couple's accommodation. It has already been shown that the length of time which cohabiting couples live together is not clear-cut, and that there are practical problems of measurement.

CONCLUSIONS

This article has provided material which is essentially exploratory on the subject of what can be measured on past spells of cohabitation - when they began and ended, and whether respondents distinguish between the length of time their relationship lasted and the time they spent sharing the same accommodation. For many, of course, these two durations are the same, but for roughly one in 4 they are not. The additional questions on these aspects in the GHS will provide a firmer basis for more definitive results - and will prove especially valuable when analysed in combination with other subjects such as cohabitation, tenure and property ownership.

The second part of the article is exploratory too, and provides a first impression of the characteristics and immediately past accommodation history of couples who are currently cohabiting. It is clear that, compared with married couples, relatively few cohabiting couples live together longer than about seven or eight years. Whilst many cohabiting couples marry, many others separate^{4,12} - which then raises issues of

whether there should be a sharing of the assets such as property - and, if so, what is equitable in the circumstances. Of course, these issues are somewhat academic to the majority of cohabiting couples who are either renting their accommodation or living rent-free.

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