Roommates or Soulmates? Access to Housing and the Transition to Non-Marital Cohabitation in Sweden. By Nathanael Lauster

ABSTRACT

Some researchers have suggested that non-marital cohabitation arises from difficulty in securing housing as a single adult, and non-marital cohabitants are best considered a sub-variety of roommates. Other researchers have emphasized the similarity between non-marital cohabitation and marriage, where access to suitable housing is seen as a prerequisite for family formation. In the first instance access to housing should make non-marital cohabitation less likely. In the second instance access to housing should make non-marital cohabitation more likely. In this paper I explicitly examine these two competing hypotheses using a multilevel event history model with data from the Swedish Family Survey of 1992 in combination with real estate and census data from Statistics Sweden. In general, I find that access to housing significantly increases the likelihood of non-marital cohabitation in Sweden. This contradicts the assumption that non-marital cohabitants are basically roommates and provides support for thinking of non-marital cohabitants as families.

Non-marital cohabitation, or living together, is fundamentally organized around sharing housing. Indeed, a defining characteristic is the sharing of living space. The other defining characteristic of non-marital cohabitation involves some sort of sexual relationship, and possibly an implied degree of commitment between cohabitants. Researchers may agree on these two fundamental characteristics of non-marital cohabitation. However, the relative weight of these two characteristics in defining non-marital cohabitation remains subject to intense debate within the sociological and demographic community. Should non-marital cohabitants be considered primarily a sub-category of roommates who share a sexual relationship? Should non-marital cohabitants be considered, instead, a sub-category of family, merely without the formal bonds of marriage? Do they think of one another primarily as roommates, sharing the burdens of rent or house payments? Do they instead think of one another as soulmates, bound by familial bonds?

ROOMMATES

Rindfuss and VandenHeuvel (1990) make the most concise case for considering non-marital cohabitants a sub-category of roommates. They argue that individuals in non-marital cohabiting relationships share far more in common with single adults than with married adults (Rindfuss & VandenHeuvel 1990). Other researchers point out that cohabitation carries significantly less symbolic commitment than marriage (Bumpass, et al 1991). Non-marital cohabitation involves substantially fewer sacrifices of privacy and autonomy than marriage. Without the threat of 'enforceable trust', cohabitation means

greater freedom for individuals (Cherlin 2000, Ross 1991). As such, it may provide a particularly desirable arrangement for those faced with an increasingly chaotic period of young adulthood (Rindfuss 1995). Having a roommate reduces the costs of living alone and the difficulty in finding and keeping housing, especially for the poor. The poor, in turn, are frequently theorized as leading the entrance into non-marital cohabitation (Trost 1978, Smock & Manning 1997, Kiernan 2000).

If non-marital cohabitants are primarily a sexually active sub-category of roommates, then access to housing is likely to influence entrance into non-marital cohabitation. When housing is readily available and cheap relative to income, single adults will be less likely to resort to living together. When housing is difficult to find and expensive, single adults will be more likely to live together, cohabiting as a response to competitive housing conditions.

SOULMATES

Other researchers make the case for considering non-marital cohabitants a sub-category of family. They point towards the role of non-marital cohabitation as a precursor or alternative equivalent to marriage. In many cases non-marital cohabitation serves as a "trial" marriage, allowing partners to gather information about one another and make the final decision to commit (Oppenheimer 1994, Cherlin 2000). In other cases, non-marital cohabitants consider themselves fully committed to one another, but avoid marriage as overly patriarchal (Waite 2000) or an institutional intrusion on a private relationship (Bernhardt 2001).

Marriage in Northwestern Europe has long been associated with the establishment of a new household (Hajnal 1965, 1982). Research supports the continued importance of obtaining quality housing as a cultural symbol of preparedness for family formation in Northwestern Europe and North America. Features such as housing location, size, and tenancy, for instance, signify status (Dowling 1998, Glazer 1967), and values (Coolen & Hoekstra 2001, Hiscock, et al 2001). More importantly, these attributes of housing, signify preparation for family formation (Mulder & Wagner 1998, 2001, Clark, Deurloo, and Dieleman 1997). Quality family housing means location in a good neighborhood, room enough for two and more, and, often, ownership (Myers 1990). Housing serves as both the site of social reproduction, and a significant symbol of social status. Hence, obtaining status-appropriate, quality housing indicates preparedness for social reproduction (Hiscock, et al 2001, Dowling 1998, Rowlands & Gurney 2001).

If non-marital cohabitation serves as a precursor or alternative equivalent to marriage, non-marital cohabitation is likely to require the same material preparation. In this case, access to housing is likely to have effects opposite to those theorized above. When housing is readily available and cheap relative to income, single adults will be more likely to move in together. When housing is difficult to find and expensive, single adults will be more likely to remain alone, waiting until a more opportune time to begin a family.

THE SWEDISH TEST

Depending upon whether non-marital cohabitants act primarily as roommates or primarily as soulmates, the relationship between entrance into non-marital cohabitation and access to housing is likely to differ dramatically. In the first instance, considered as roommates, singles are more likely to enter non-marital cohabitation as housing becomes more difficult to obtain. In the second instance, considered as soulmates, singles are less likely to enter non-marital cohabitation as housing becomes more difficult to obtain.

I choose Sweden as an ideal location to test these alternative, competing hypotheses. Sweden has perhaps the longest history of non-marital cohabitation of any European or North American country (Trost 1978, Matovic 1990, Kiernan 2000). Historical studies demonstrate a pattern of rising non-marital cohabitation in response to housing shortages in Stockholm from as far back as the late 19th Century (Matovic 1984, 1990). Here non-marital cohabitation was viewed as a response to housing shortages, implying the dominance of a roommate definition. The same definition may apply in the current setting. Yet the slang term historically given to non-marital cohabitation, *Stockholmäktenskap*, or "Stockholm Marriage" also implies an equivalence, of sorts, with marriage. Moreover, Sweden lies well within the cultural and historical bounds of Northwestern Europe, as defined by Hajnal, and historical household formation patterns support this contention (Hajnal 1965, Håkanson 1999, Matovic 1984, 1990). As a result, Sweden should provide an ideal location to test the relevance of housing as a prerequisite for non-marital cohabitation, implying a familial, or soulmate definition.

Perhaps more importantly, Swedish data sources provide excellent data for modeling. To measure household formation behavior, I use the Swedish Family Survey of 1992 (SFS 92). The Swedish Family Survey provides detailed information for five cohorts of women (1949, 1954, 1959, 1964, and 1969) and three cohorts of men (1949, 1959, 1964). In total, the data can be used to construct life histories for some 4,984 respondents. Included are data on the timing of leaving home, entry into cohabiting unions and entry into marital unions, the primary dependent variables of interest. The data also include information on control variables of interest, including timing of childbearing, timing of employment, timing of education, parental religiosity, parental occupation, and immigrant status. I use Stata to transform the data from raw files containing dates of events for individuals into yearly event history files, allowing for a mix of time-varying and time-constant variables attached to each person-year.

A supplemental data file was constructed for the Swedish Family Survey using data from the Swedish tax registry. I received permission to use this data through Marianne Sundström, who originally compiled the data for other research purposes. Tax registry data provides information about the income of respondents and their location as recorded during the month of November for each year from 1968 until 1992. Tax registry data is attached to each person-year from the original survey, providing time-varying information about income and location.

By attaching individual person-years to location, I am able to assess their local access to housing on the basis of official records. Statistics Sweden, the central bureau for statistics collections in Sweden, provides data useful to construct local housing market measures. For each of twenty-one län, an administrative unit of size and function similar to counties in the United States (Nilsson & Strandh 1999, Swedish Institute 2000),

Statistics Sweden provides data on population by sex and age and new dwellings built by detached or multi-dwelling house type (Statistics Sweden 2002). This data is available for all years between 1968 and 1992. Total number of dwellings for each län are available in Statistics Sweden for the census years 1975-1990. Data on average housing prices by län are available in the Statistiska årsbok (Statistics Sweden 2002) for all years 1976-1992. Similar data for the nation are available from 1973-1992, and average rental rates are available from 1970-1992. Interest rates and price indices (measuring inflation) are available for the nation for all years from 1968-1992. From the years provided, I estimate data for missing years between 1968 and 1992. The twenty-one län boundaries within Sweden are demonstrated in figure one below.

Figure 1. Swedish Territorial Divisions (divided into län)

I combine the Swedish Family Survey dataset with tax records and official real estate and registry records to construct the combined SFS 92 dataset. Advantages of the combined SFS 92 dataset include its representativeness across Sweden, including

respondents from all major Län (here treated as real estate markets), and its detailed life history for each respondent, providing for yearly estimates of risks of transition (Bracher & Santow 1998). Unfortunately, major drawbacks of the Swedish Family Survey data include a lack of information about actual housing transitions and housing characteristics, and a lack of information about the income and employment status of partners.

METHODS

To return to the hypotheses mentioned earlier, I am interested in measuring the relationship between access to housing and entrance into first cohabitation. Here I confine myself to examining transitions to first cohabitation for those living alone as opposed to those living at home with their parents. I make this distinction because those living alone face qualitatively different housing pressures than those living at home. In other papers I study the leaving home process with respect to housing more in depth (Lauster 2003).

To measure the impact of access to housing on partnering behavior for those living on their own, I employ a binomial logistic discrete-time event history model. Individuals enter this model upon leaving their parental home to live alone. From there, I measure their risk of entering into a non-marital cohabiting partnership for each person-year. Individuals who remain single at the time of the survey, or past age 35, are censored from the model at that point, as are the very few individuals who marry directly (without first cohabiting). To obtain a baseline risk level for each discrete person-year, each age is provided a different basic risk estimated in the model up until age 30 (Yamaguichi 1991). Remaining years are grouped together up until age 35, when those respondents still single are censored from the model. For any given year, the model described above can be used to estimate the risk of entering a cohabiting partnership for those living alone. By estimating this risk with respect to measures of access to housing, I am able to test the competing hypotheses predicted by familism and individuation. The basic binomial logistic model is shown below.

$$\log (\pi_j/\pi_J) = \alpha_j + \beta_{ij}x + \varepsilon_j$$

Where: $j = 0$ (remain alone), 1 (cohabiting)

α_j = base risk
β_{ij} = housing access and control variable coefficients
ε_j = error term (estimated robustly, allowing errors to correlate at the individual level)

To measure access to housing in these models, I employ three measurements, as in chapter four. The first two measurements concern infrastructural access to housing, and are measured at the län, or county level. The third measurement concerns financial access, and combines individual level variables with län and national level variables. The dwelling growth rate measures the number of dwellings in a given year relative to the number of dwellings in the previous year. During construction booms, the dwelling

growth rate will be high, indicating greater availability of new dwellings, and correspondingly greater access to housing. By contrast, during construction lulls, the dwelling rate will be low, and possibly even negative, reflecting the results of re-zoning and housing condemnation. The dwelling growth rate captures these short term variations in access to housing.

Table 1. Variable Summaries for Entry into First Partnership from Living Alone

	Variable	Women Mean	Women Std. Dev.	Men Mean	Men Std. Dev.	Low	High
Age	Age	23.25	3.75	24.50	3.74	17	35
Left Home	0-1 years	0.21	0.41	0.17	0.38	0	1
	2-4 years	0.44	0.50	0.41	0.49	0	1
	5 or more years	0.34	0.47	0.41	0.49	0	1
	Years	4.20	3.36	4.54	3.25		
Cohort	born 1949	0.18	0.39	0.38	0.49	0	1
	born 1954	0.23	0.42	n.a.	n.a.	0	1
	born 1959	0.23	0.42	0.25	0.43	0	1
	born 1964	0.21	0.41	0.36	0.48	0	1
	born 1969	0.15	0.36	n.a.	n.a.	0	1
Background	Immigrant	0.00	0.06	0.01	0.08	0	1
Controls	Both Parents	0.81	0.39	0.84	0.37	0	1
	Prnts White Collar	0.55	0.50	0.51	0.50	0	1
	Prnts Blue Collar	0.32	0.47	0.39	0.49	0	1
	Parents Other	0.12	0.33	0.10	0.30	0	1
	Parents Religious	0.18	0.38	0.16	0.37	0	1
Time-Varying	Pregnant (expect)	0.03	0.18	0.02	0.15	0	1
Controls	Secondary Degree	0.72	0.45	0.72	0.45	0	1
	University Degree	0.04	0.18	0.04	0.20	0	1
	Technical Degree	0.09	0.28	0.06	0.24	0	1
	S-S Sex Ratio	105.15	3.50	94.98	3.13	88.31	113.24
	Unemployed	0.32	0.47	0.29	0.45	0	1
	Emp. Part-Time	0.09	0.28	0.03	0.18	0	1
	Emp. Full-Time	0.60	0.49	0.68	0.47	0	1
	Lower Student	0.08	0.27	0.04	0.21	0	1
	Upper Student	0.29	0.45	0.23	0.42	0	1
	Military Service	0.00	0.01	0.13	0.34	0	1
Housing	**Dwelling Growth**	1.40	0.94	1.43	1.02	0.01	5.32
Access	**Dwelling / Person**	52.75	3.24	52.42	3.40	41.41	58.24
	House Cost Ratio	6.70	5.79	8.88	7.66	0.00	103.47
Outcome	Single	80.36		83.52			
	Partner	19.64		16.48			
	Person-Years	7810		5011			
	Persons	1814		986			
	Years per Person	4.3		5.1			

Another measurement of infrastructural availability at the län level is the number of dwellings per person. This is a longer term measurement of infrastructure, capturing the relationship of development to population. Here I only include the population over age 16, able to compete for housing. Building construction often serves to increase access over time, but fertility (in the long term), mortality and migration (in the short term) can also affect access to housing. The number of dwellings per person captures these more long-term variations in access to housing.

I measure financial access to housing as a function of the ratio between an individual's reported income and an estimate of housing costs. Housing costs are derived from a combination of average yearly house sale price in a län, average yearly interest rates, and average yearly rent. High ratios indicate greater financial access to housing. Low ratios indicate less financial access. These measurements are further detailed in the previous chapter. Summaries of measurements with respect to leaving home are provided in table one above.

I employ three measures of access to housing to test my hypotheses of interest. According to the theory that unmarried cohabitants are best considered roommates, primarily sharing the costs of housing, I hypothesize that access to housing is negatively related to entering a cohabiting partnership with a sexual partner. According to the theory that unmarried cohabitants are truly soulmates desiring family formation, I hypothesize that access to housing in positively related to entering a cohabiting partnership with a sexual partner. These hypotheses are directly related to my three measurements of access to housing in table two below.

Table 2. Hypotheses and Measurements of Access to Housing

Variable Impact on Risk of Partnering vs. Remaining Alone

	Expected Results by Theory	
Variable	Roommates	Soulmates
Dwelling Growth	---	+++
Dwelling / Person	---	+++
House Cost Ratio	---	+++

RESULTS

Chart one demonstrates the basic relationship between years since left home to live alone and first cohabitation. Women are more likely to have entered a first cohabitation than men at all years since leaving the parental home. Well over a quarter of women formed cohabiting relationships within two years of leaving home alone. Approximately half of women cohabited with a partner within three years of leaving the parental home to live alone. By six years from leaving home, more than three quarters had formed a cohabiting relationship. Men tend to live on their own for longer periods of time. A little over a quarter of men cohabit within two years of leaving home. Approximately half entered a cohabiting relationship within four years of leaving the parental home. Over three quarters left home within eight years of leaving home to live alone.

Chart 1. Percent of Men and Women Still Single by Years Since Left Home

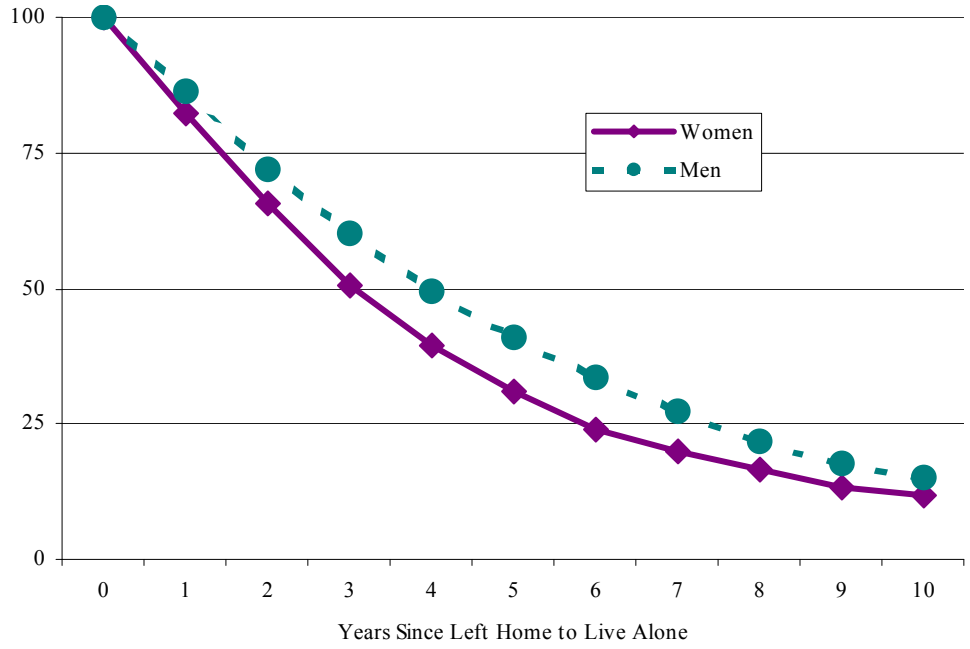

Table three demonstrates that very few Swedes marry directly. Only 5.5% of women moved from living alone directly to marriage. About 6.7% of men moved from living alone directly to marriage.

Table 3. Destinations from Single, Alone by Gender – SFS

	Destination	N	Percent
Women	Non-marital Cohabitation	1450	94.5%
	Marry Directly	84	5.5%
	Total Persons	1534	
Men	Non-marital Cohabitation	771	93.3%
	Marry Directly	55	6.7%
	Total Persons	826	

The first model I run, in table four, column A, demonstrates the basic relationships between control variables and the risks of entering a partnership from living alone. The first variable employed measures the time-dependence of the risk of entrance into a partnership from leaving the parental home. Controlling for other factors, the risk

is significantly lowered for entering a cohabiting partnership within the first year after leaving home relative to those having left for five years or more. The risk remains slightly lower between two and four years from leaving home relative to five years or more. These reduced risks may reflect the value placed in independence upon leaving the parental home to live alone.

The relationship between age and entrance into cohabiting partnerships is largely as expected. Teenagers living on their own are significantly less likely to enter into a cohabiting relationship than those age 23 (the comparison group). After age 23, the relationship between age and partnering is negative and significant, so that those living on their own past this "normative" age are progressively more likely to remain that way for longer.

After accounting for controls, the model indicates a significant difference between the first cohort and the middle cohorts. Those women born in 1949 are significantly more likely to move from living alone to a cohabiting partnership than women born in 1954, 1959, and 1964. As reflected in earlier data, those women born in 1969 tend to enter partnerships more readily, and their risks of partnership fail to differ significantly from the first cohort. The historical risk of entering cohabitation for those living alone appears to be non-linear for women. The risk lowers for the middle cohorts only to rise again for the last.

Background variables also demonstrate significant effects on the risk of partnering. Being a non-Scandinavian immigrant significantly increases the likelihood of entering a cohabiting relationship for women. Having white collar or other non-blue collar parents seems to slightly reduce such risks, as is the case for those leaving home. Having religious parents significantly reduces the risk of entering a cohabiting partnership for women.

Time-varying control variables seem to have fewer significant effects. Completing a university education significantly increases the risk of partnership. As in earlier analyses, pregnancy greatly increases such risk. Other variables, including employment status, school status, and sex ratio, have no discernible effect.

Table four, column B, re-estimates the model including measurements of access to housing. Coefficients for control variables remain largely the same in this model, with the notable exception of cohort variables. The non-linear historical relationship observed in the control model is no longer significant here. Women born in the middle birth cohorts are no longer at a significantly reduced risk of partnership relative to women born in 1949 or 1969.

The coefficient for the first variable measuring infrastructural access to housing, the housing growth rate, though positive, fails to achieve significance in the model. The same is true for the second variable measuring infrastructural access to housing, the number of dwellings per 100 persons. However, the variable measuring financial access to housing, the ratio of income to housing costs, has a highly significant positive effect on entrance into cohabiting unions, providing support for the hypothesis that non-marital cohabitants are really soulmates desiring family formation. Contradicting the roommate hypothesis, individuals living on their own seem to prefer family formation when more resources become available. Greater financial access to housing improves the likelihood that those living on their own will partner, forming what seems best described as family households.

Table 4. Model Results Women: Risk of First Non-Marital Cohabitation

	Variable	A. Control Model Coeff.	Signif.	B. Housing Model Coeff.	Signif.
Left Home	0-1 years	-0.29	**	-0.29	**
	2-4 years	-0.14	+	-0.15	+
	5 + years				
Age	age 17	-0.83	**	-0.71	*
	age 18	-0.73	***	-0.64	**
	age 19	-0.32	*	-0.25	+
	age 20	-0.17		-0.13	
	age 21	-0.11		-0.08	
	age 22	-0.08		-0.07	
	age 23				
	age 24	-0.46	***	-0.48	***
	age 25	-0.48	***	-0.52	***
	age 26	-0.56	***	-0.60	***
	age 27	-0.55	**	-0.57	**
	age 28	-0.99	***	-1.01	***
	age 29	-0.74	***	-0.76	***
	age 30-35	-1.47	***	-1.47	***
Cohort	born 1949				
	born 1954	-0.20	*	-0.17	
	born 1959	-0.21	*	-0.15	
	born 1964	-0.23	*	-0.16	
	born 1969	-0.04		-0.01	
Background	Immigrant	0.54	*	0.55	*
Controls	Both Parents	-0.03		-0.02	
	Prnts White Collar	-0.13	+	-0.12	+
	Prnts Blue Collar				
	Parents Other	-0.19	+	-0.18	+
	Parents Religious	-0.27	***	-0.25	**
Time-Varying	Secondary Degree	-0.08		-0.08	
Controls	University Degree	0.50	***	0.47	**
	Technical Degree	0.14		0.13	
	Pregnant (expect)	2.34	***	2.34	***
	Children	-0.14		-0.11	
	S-S Sex Ratio	0.01		0.01	
	Lower Student	-0.07		0.00	
	Upper Student	-0.12		-0.06	
	Unemployed				
	Emp. Part-Time	0.07		0.02	
	Emp. Full-Time	0.08		-0.01	
Housing Access	**Dwelling Growth**			0.05	
	Dwelling / Person			0.03	
	House Cost Ratio			0.02	***
Constant		-1.43		-3.99	+

Table 4. Model Results Women: Risk of First Non-Marital Cohabitation, Cont…

	A. Control Model Coeff.	Signif.	B. Housing Model Coeff.	Signif.
Log-Likelihood	-3621.68		-3614.92	
Est. R2	0.0639		0.0657	
N	7810		7810	

I turn to modeling the same risks for men in table five. The first model I propose, again, is the control model, in column A. The first variables, measuring the time-dependence of entrance into cohabitation from leaving home, mirror estimates for women, though they prove insignificant for men.

The relationships between partnership and age are again similar to the model for women, but less significant. Those age 18 through 20 are significantly less likely to partner than those age 23 (there were no men living alone at age 17 included in the model). Yet there are no significantly negative effects of aging until ages 29 and above. This seems to reflect a longer period of relatively normative partnering for men compared to women.

There are no significant differences between birth cohorts for men, indicating a far less marked historical relationship to risks of partnership than for women. Having both parents present as a child significantly reduces the risk of entering a cohabiting partnership for men living on their own, but there are no other effects of background variables.

With respect to time-varying variables, completed education fails to have a significant effect on risk of partnership for those living alone. Pregnancy sharply increases risk of partnership, as for women. Full-time employment also increases the risk of partnership relative to unemployment. There are no other significant effects of control variables on the risk of entering a partnership for men living alone.

In table five, column B, I add in the housing variables for men. Addition of housing variables changes little for estimates of control variable effects. The significance of being age 19 drops. The negative effects of being age 27 or above increase, likely reflecting the interaction of age with access to housing. Controlling for the greater access of older men to housing, age becomes more of a disadvantage in partnering. There remain no significant historical effects after controlling for housing access, and other background effects remain roughly the same.

The coefficient for the dwelling growth rate remains insignificant, for men as for women. However, the other measurement of infrastructural access to housing, the number of dwellings per 100 persons, has a significant and positive relationship to risk of entering a partnership. The more dwellings per 100 persons, the more likely men are to move from being alone to entering a cohabiting relationship and starting a family household. As for women, the measurement of financial access to housing, the ratio of income to housing costs, is also significant for men. The greater the affordability of housing, the more likely single men are to move into a cohabiting partnership.

Table 5. Model Results Men: Risk of First Non-Marital Cohabitation

	Variable	A. Control Model Coeff.	Signif.	B. Housing Model Coeff.	Signif.
Left Home	0-1 years	-0.19		-0.20	
	2-4 years	-0.12		-0.12	
	5 + years				
Age	age 18	-1.13	*	-1.04	*
	age 19	-0.46	**	-0.40	
	age 20	-0.68	***	-0.59	**
	age 21	-0.14		-0.07	
	age 22	0.06		0.11	
	age 23				
	age 24	-0.01		-0.07	
	age 25	0.02		-0.08	
	age 26	-0.03		-0.15	
	age 27	-0.24		-0.37	+
	age 28	-0.27		-0.44	*
	age 29	-0.47	*	-0.64	**
	age 30-35	-0.93	***	-1.14	***
Cohort	born 1949				
	born 1959	-0.06		-0.27	
	born 1964	0.04		-0.24	
Background	Immigrant	-0.52		-0.59	
Controls	Both Parents	-0.31	**	-0.30	**
	Prnts White Collar	0.06		0.07	
	Prnts Blue Collar				
	Parents Other	-0.18		-0.15	
	Parents Religious	0.08		0.11	
Time-Varying	Secondary Degree	-0.08		-0.06	
Controls	University Degree	0.10		0.10	
	Technical Degree	0.16		0.11	
	Pregnant (expect)	2.38	***	2.37	***
	Children	0.34		0.32	
	S-S Sex Ratio	0.00		-0.01	
	Lower Student	0.24		0.29	
	Upper Student	0.10		0.16	
	Military Service	0.00		0.02	
	Unemployed				
	Emp. Part-Time	-0.15		-0.18	
	Emp. Full-Time	0.40	***	0.34	**
Housing	**Dwelling Growth**			-0.05	
Access	**Dwelling / Person**			0.06	*
	House Cost Ratio			0.02	*
Constant		-1.65		-3.29	**
Log-Likelihood		-2112.78		-2106.97	
Est. R2		0.0558		0.0583	
N		4981		4981	

For men, both infrastructural access to housing and financial access to housing increase the risk of entering a partnership. Again, the theory that cohabitants are soulmates receives empirical support when applied to housing. Obtaining housing seems to be a key part of the process to forming a family. Access to housing thereby limits access to family formation. The competing theory that cohabitants are primarily defined as roommates receives no support. "Shacking up" does not seem to be a response to housing shortage.

CONCLUSION

For both men and women, the transition from living alone, in a non-family household, to entering a cohabiting partnership is significantly influenced by access to housing. Where coefficients achieve significance, entrance into partnerships are facilitated by access to housing, supporting the theory that non-marital cohabitants should be considered soulmates engaged in a process of family formation. Obtaining access to housing serves as an important component of establishing preparedness for family formation.

The competing theory that non-marital cohabitants should be considered a subcategory of roommates, positing that greater access to housing allows more people to live on their own, receives no support here. Those with greater access to housing are more likely to partner than those with less access to housing. For women, financial access is particularly important. For men, both infrastructural access and financial access are important in establishing preparation for family formation. Initial hypotheses and results are demonstrated in table six.

Table 6. Initial Hypotheses Results

Variable Impact on Risk of Partnering vs. Remaining Alone

	Hypotheses		Results	
Variable	Roommate	Soulmate	Women	Men
Dwelling Growth	---	+++	n.s.	n.s.
Dwelling / Person	---	+++	n.s.	+++
House Cost Ratio	---	+++	+++	+++

At least in Sweden, evidence seems to support the idea that non-marital cohabitation serves as either a precursor or alternative to family formation. Individuals do not seem to move in together in order to share the costs and difficulties associated with finding and maintaining housing. Instead, individuals are more likely to move in together as housing becomes more widely available. This supports the notion that non-marital cohabitants are planning futures together and acting as a family unit rather than as individual roommates.

The implications of these findings are likely to extend outside of Sweden. As non-marital cohabitation becomes increasingly popular in other countries, it may also

become increasingly associated with the family formation process. Alternatively, aspects of the generous Swedish welfare state and Sweden's long history with non-marital cohabitation may result in a qualitatively different cultural understanding of non-marital cohabitation. More research outside of the Swedish context could help determine if non-marital cohabitation is similarly conceived as part of the family formation process elsewhere.

BIBLIOGRAPHY

Bernhardt, Eva (2001) "Cohabitation and Marriage among Young Adults in Sweden: Attitudes, Expectations, and Plans." Paper presented at the Nordic Demographic Symposium, Tjöme, Norway, May 3-5.

Bracher, Michael & Gigi Santow (1998) "Economic Independence and Union Formation in Sweden." *Population Studies* 52(3): 275-294.

Bumpass, Larry L., James Sweet, & Andrew Cherlin (1991) "The Role of Cohabitation in Declining Rates of Marriage." *Journal of Marriage and the Family* 53(4): 913-927.

Cherlin, Andrew (2000) "Toward a New Home Socioeconomics of Union Formation." *The Ties that Bind*, ed. Linda Waite, et al. New York: Aldine de Gruyter. p. 126-146.

Clark, W. A. V., M. C. Deurloo, F. M. Dieleman (1997) "Entry to Home-ownership in Germany: Some Comparisons with the United States." *Urban Studies* 34(1): 7-19.

Coolen, Henny & Joris Hoekstra (2001) "Values as Determinants of Preferences for Housing Attributes." *Journal of Housing and the Built Environment* 16: 285-306.

Dowling, R. (1998) "Gender, Class and Home Ownership: Placing the Connections." *Housing Studies* 13(4): 471-486.

Glazer, Nathan (1967) "Housing Policy and the Family." *Journal of Marriage and the Family* 29(1): 140-163.

Hajnal, John (1965) "European Marriage Patterns in Perspective." *Population in History*. Ed. D. Glass & D. Eversley. London.

Hajnal, John (1982) "Two Kinds of Preindustrial Household Formation System." *Population and Development Review* 8(3): 449-494.

Hiscock, R., A. Kearns, S. Macintyre, & A. Ellaway (2001) "Ontological Security and Psycho-Social Benefits from the Home: Qualitative Evidence on Issues of Tenure." *Housing, Theory and Society* 18: 50-66.

Håkanson, Sigrid (1999) *"…då skall han taga henne till äkta…": Oäkta födslar, äktenskapsmarknad och giftermålssystem i Östsverige och Västsverige 1750-1850*. Stockholm: Stads- Och Kommun-Historiska Institutet.

Kiernan, Kathleen (2000) "European Perspectives on Union Formation." *The Ties that Bind*, ed. Linda Waite, et al. New York: Aldine de Gruyter . p. 40-58.

Matovic, Margareta (1984) *Stockholmäktenskap. Familjebildning och partnerval i Stockholm, 1850-1890.* Stockholm.

Matovic, Margareta (1990) "Migration, Family Formation, and Choice of Marriage Partners in Stockholm, 1860-1890." *Urbanization in History: A Process of Dynamic Interactions*. Ed. van der Woude, A., A. Hayami, J. de Vries. Oxford: Clarendon Press. p. 220-242.

Mulder, Clara & Michael Wagner (1998) 'First-time Home Ownership in the Family Life Course: A West German-Dutch Comparison.' *Urban Studies* 35(4): 687-713.

Mulder, C. & M. Wagner (2001) "The Connections between Family Formation and First-time Home Ownership in the Context of West Germany and the Netherlands." *European Journal of Population* 17: 137-164.

Myers, Dowell (1990) "Introduction: The Emerging Concept of Housing Demography." *Housing Demography: Linking Demographic Structure and Housing Markets*. ed. D. Myers. Madison, WI: University of Wisconsin Press.

Nilsson, Karina and Mattias Strandh (1999) "Nest Leaving in Sweden: The Importance of Early Educational and Labor Market Careers." *Journal of Marriage and the Family* 61(4): 1068-1079.

Oppenheimer, Valerie Kincade (1994) "Women's Rising Employment and the Future of the Family in Industrial Societies." *Population and Development Review* 20(2): 293-342.

Rindfuss, R. & A. VandenHeuvel (1990) "Cohabitation: A Precursor to Marriage or an Alternative to Being Single?" *Population and Development Review* 16(4): 703-726.

Rindfuss, Ronald (1995) "Constraining and Facilitating Aspects of Family and Work Roles: Union Formation and Dissolution in the United States." *Family Formation and Dissolution: Perspectives from East and West.* Ed. Chin-Chun Yi. Taipei: Sun Yat-Sen Institute for Social Sciences and Philosophy. p. 229-267.

Ross, Catherine E. (1991) "Marriage and the Sense of Control." *Journal of Marriage and the Family* 53(4): 831-838.

Rowlands, R. & C. Gurney (2001) "Young Peoples' Perceptions of Housing Tenure: A Case Study in the Socialization of Tenure Prejudice." *Housing, Theory and Society* 17:121-130.

Smock, Pamela J. and Wendy D. Manning (1997) Cohabiting Partners' Economic Circumstances and Marriage." *Demography* 34(4): 331-341.

Statistics Sweden (2002) http://www.scb.se Swedish statistical data website

The Swedish Institute (2000) *Fact Sheets on Sweden*. Stockholm: The Swedish Institute.

Trost, Jan (1978) "Attitudes toward Occurrence of Cohabitation without Marriage." *Journal of Marriage and the Family* 40(2): 393-400.

Waite, Linda J. (2000) "Trends in Men's and Women's Well-Being in Marriage." *The Ties that Bind*, ed. Linda Waite, et al. New York: Aldine de Gruyter . p. 368-392.

Yamaguchi, K (1991) *Event History Analysis*. Sage (Applied Social Research Methods Series 28): Newbury Park.