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LIVING TOGETHER: CONSERVATIVE PROTESTANTS AND COHABITATION

by

ANTHONY E. HEALY

Under the direction of Dr. James W. Ainsworth

ABSTRACT

Recent research finds that conservative Protestants are cohabiting in no small numbers. Given the strict moral orientation of conservative Protestants, that outcome appears paradoxical. This thesis explains that paradox through the culture in action models of Swidler (1986), given the social and economic location of conservative Protestants. The thesis employs pooled General Social Survey data from 1993 to 2008 in which a question is asked that indicates cohabitation. The thesis finds that the social and economic location of conservative Protestants is related to their cohabiting. Though conservative Protestant cohabitors have lessened religiosity, much of the decline in religiosity compared to married conservative Protestants is due to the factors leading to cohabitation. But views and practices on premarital sex are the greatest factor in reducing that difference. The evidence in this thesis lends support to Swidler's models of settled and unsettled lives in explaining cohabitation among conservative Protestants.

INDEX WORDS: Cohabitation, Religion, Culture, Conservative Protestants

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ANTHONY E. HEALY

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TABLE OF CONTENTS

LIST OF TABLES v

1. INTRODUCTION 1

2. LITERATURE REVIEW 4

3. THEORETICAL FRAMEWORK 20

4. HYPOTHESES 26

5. DATA AND METHODOLOGY 29

5.1 THE GENERAL SOCIAL SURVEY AND THE DATA 29

5.2 METHODOLOGY AND PLAN OF ANALYSIS 34

6. RESULTS 37

7. DISCUSSION OF RESULTS 59

8. CONCLUSION 65

REFERENCES 71

APPENDICES 81

LIST OF TABLES

TABLE 1: PROPORTIONS OF UNION TYPES BY RELIGIOUS IDENTITY 46

TABLE 2: MEANS AND PROPORTIONS, COHABITORS BY RELIGIOUS IDENTITY 47

TABLE 3: OLS REGRESSION PREDICTING FAMILY INCOME BY RELIGIOUS IDENTITY OF COHABITORS 49

TABLE 4: OLS REGRESSION PREDICTING RELIGIOSITY (Index) BY RELIGIOUS IDENTITY OF COHABITORS 50

TABLE 5: OLS REGRESSION PREDICTING VIEW ON PREMARITAL SEX BY RELIGIOUS IDENTITY OF COHABITORS 51

TABLE 6: OLS REGRESSION PREDICTING EDUCATION AND INCOME BY UNION TYPE 52

TABLE 7: MEANS AND PROPORTIONS, CONSERVATIVE PROTESTANTS BY UNION STATUS 53

TABLE 8: OLS REGRESSION PREDICTING RELIGIOUS ATTENDANCE BASED ON UNION TYPE, CONSERVATIVE PROTESTANTS 55

TABLE 9: OLS REGRESSION PREDICTING RELIGIOSITY (INDEX) BASED ON UNION TYPE, CONSERVATIVE PROTESTANTS 57

1. INTRODUCTION

In no small numbers, conservative Protestants are cohabiting. That appears paradoxical given that conservative Protestants hold strict beliefs on sex and marriage. This apparent paradox raises theoretical questions about why cohabitation is increasing and how people are coming to adopt cohabitation as a household arrangement. Surely the spread and adoption of cohabitation is at the expense of traditional religious values, challenging the sanctity of marriage in the United States, a nation in which presumably religion is respected and marriage is valued. This thesis holds that the diffusion of the idea of cohabitation is not totally at the expense of religion, but is a practice conservative Protestants have integrated culturally because the costs of marriage are rising and economic disparities in society are increasing, including for conservative Protestants.

Eggebeen and Dew (2009) report that among young adults ages 18 to 28 about two-fifths of those identified as conservative Protestant cohabited as their first union, a higher rate than among those identified as mainline Protestant, Catholic, or other religion. Lehrer (2000), in data drawn from the late 1980s, finds that 19 percent of conservative Protestant women born in the post-1960 cohort had cohabited, a four-fold increase over the 1945 to 1955 cohort. In more recent data, cohabitation appears more common among less active and less fervent conservative Protestants than among less active and less fervent mainline Protestants, though the institutions of the latter hold less stringent views about marriage and nonmarital sexual activity (Eggebeen and Dew 2009). Lehrer (2000) explains the paradox as a conflict between the effects of religious

directives toward marriage and the economic location of conservative Protestants, in which the two effects appear to offset the odds of cohabitation. Some explain the paradox differently. In a longitudinal study based on a youth sample of metropolitan Detroit, for example, Thornton, Axinn and Hill (1992) say their data supports the idea that the effect of religion and cohabitation is reciprocal: Less religious activity as a child leads to cohabitation; cohabitation leads to less religious activity as an adult.

Cohabitation poses two theoretical challenges. First, why has cohabitation suddenly become the modal outcome for the first intimate union (as well as for subsequent unions)? Second, how do people adopt cohabitation into their cultural schema, especially in a nation in which marriage remains valued and religion is prominent (Cherlin 2005; 2004)? The latter question poses a greater challenge in the case of conservative Protestants, whose institutions and elites espouse strident support for marriage and heatedly resist accommodation on sexual issues.

On the former challenge, two explanations are offered. In the United States especially, the dominant explanation for cohabitation's spread stresses the structural location of cohabitors, and in particular, their economic location. For example, Oppenheimer (1988) contends that the economic slippage in recent decades is reducing the incidence of marriage and increasing the frequency of cohabitation among the less advantaged (Oppenheimer 2000). The second explanation – found in European scholarship – is diffusion, the process by which a social idea spreads and is accepted, supplanting cultural norms, such as about marriage. That view is reflected in the United States in the work of Cherlin (2005; 2004). Nazio (2008) combines the two explanations. He contends that both are responsible for the spread of cohabitation. Social ideas are more easily accepted in some societies because of the socioeconomic location of individuals in the societies, which in Nazio's case are European.

While Nazio (2008) provides an explanation on the macro level, why cohabitation is adopted on the micro level remains unclear. Why is it that people whose upbringing and institutions proffer marriage as the proper moral choice instead adopt cohabitation? As Lehrer (2000) suggests, many conservative Protestants are situated in or near the socioeconomic location in which people are most likely to cohabit. Driven to cohabitation by necessity, are conservative Protestants forgoing religion in the process, or are they integrating an errant household arrangement within their religious ideologies?

On this issue, the prevalent explanation in the family literature is rational choice, as in Oppenheimer (1988). In short, people pick cohabitation over religion based on the potential costs and return of that option. This study seeks instead to understand how individuals decide to cohabit through culture in action (Swidler 1986). Swidler holds that in times of transformation, when lives are unsettled, ideologies are explicit and contentious, as is the religious ideology that conservative Protestants hold to on marriage and sexuality. But even such ideologies in unsettled times are in flux as "People formulate, flesh out, and put into practice new habits of action" (Swidler 1986, Pg. 279).

The structure of this thesis is first to review the relevant literature on cohabitation, with a concentration on economic and religious effects, and with additional material on conservative Protestants. That section is followed by a theoretical framework, in which I introduce Swidler's culture-in-action and review weaknesses in rational choice theory. The hypotheses then follow. In the last section, the data – the General Social Survey – are presented, along with the plan of analysis. Next, I examine the results and then discuss the results. The conclusion highlights the strengths and weakness of the thesis and proposes direction for future research.

2. LITERATURE REVIEW

Though certainly not new, cohabitation is now common in the United States. This section summarizes the literature on cohabitation in the United States, as well as Europe. The emphasis is first on defining cohabitation, then second on discussing the literature relevant to this thesis in cohabitation prevalence, expansion, duration, economic and social effects, and finally and importantly, on identifying religious influences, including the socioeconomic location of conservative Protestants.

Definition of Cohabitation

Marriage is easier to define than cohabitation because wedlock is a legal, traditional, and socially legitimate form of intimate union that is considered permanent and has established social, cultural, and religious expectations. Cohabitation is a progressively prevalent phenomenon that is more fluid, more transient, and more difficult to define. It lacks many of the legal protections and obligations of marriage, as well as the social and cultural legitimacy – much less religious legitimacy – of marriage. It is not as institutionalized (Smock and Gupta 2002). I adopt the definition of Bachman, Hindin and Thomson (2000) that cohabitation "refers to an intimate sexual union between two unmarried partners who share the same living quarters for a sustained amount of time" (Pg. 4). Such a definition generally precludes dating relationships in which the partners switch between residences ("visiting relationships"); co-

residence in spells of days or a few weeks in the momentary intensity of a romantic affair; or recurrent moving in and out of a household and a cohabiting relationship. Cohabitation thus involves joint occupancy, a regularized sexual relationship, and the aspiration to stay together. Cohabitation also entails some degree of financial sharing, role gendering, and behavioral fine-tuning, however minimal (Smock and Gupta 2002; Bumpass, Sweet and Cherlin 1991).[1]

Aside from definitional difficulties, the purpose cohabitation serves is distinct from that of marriage, though they are related. Of the conceptualizations of the purposes of cohabitation, classic is that of Oppenheimer:

> Cohabitation gets young people out of the high-cost search activities during a period of social immaturity but without incurring what are, for many, the penalties of either heterosexual isolation or promiscuity, and it often offers many of the benefits of marriage, including the pooling of resources and the economies of scale that living together provide… However, cohabitation also provides some of the advantages of remaining single. While it may currently tie people up (though not as much as marriage), its influence on future mating behavior is much less, and the long-run financial obligations are relatively low. (1988, Pgs. 583-584)

Instead of as an alternative to marriage, many cohabitors in the United States see cohabiting as a step toward marriage as they mature socially and strengthen financially. Nevertheless, some possess attitudes that suggest they cohabit as an alternative to marriage

[1] Unlike marriage, cohabitation is open to same-sex relationships, though same-sex unions evidently make up a small proportion of all cohabitations (Rosenfeld and Kim 2005). Cohabitation is also more affable for mixed race unions (Joyner and Kao 2005; Rosenfeld and Kim 2005).

(Clarkberg, Stolzenberg and Waite 1995), do not intend to marry (Manning and Smock 2002), or happily remain in cohabitation instead of marriage (Brown 2000). Marriage remains valued and symbolically important in the United States, unlike in a number of European countries (Cherlin 2005; 2004). Moreover, marriage appears to be increasingly an institution of the advantaged: Amato *et al*. (2007) finds that categories of married individuals became more economically privileged between 1980 and 2000. Yet, many cohabitors, including the poorest, plan or expect to marry (Tucker 2000; Bumpass, Sweet and Cherlin 1991), though poor women often consider the prospect of immediate marriage to their present partner as unrealistic (Jayakody and Cabrera 2002). Cohabitors see the arrangement as necessary to prepare financially for the commitments of marriage, such as a house, or even a proper wedding (Smock, Manning and Porter 2005). Cohabitation supplies pre-marital socialization that smoothes the trajectory toward marriage (Oppenheimer 1988). Cohabitation is also the result of being legally precluded from marriage, such as same-sex partners in most states.

Trends in Cohabitation

How is it that cohabitation became the modal form of first intimate union? This section traces that development and related developments by exploring the current rates of cohabitation, the expansion of cohabitation, changes in the characteristics of cohabitors, and changes in the composition of cohabiting households.

Rates of cohabitation: Most persons now cohabit before marriage. Nearly half of women ages 30 to 34 in the mid-1990s had at some point cohabited (Bramlett and Mosher 2002; Bumpass and Lu 2000). About a fifth of that age cohort who had never married currently cohabited (Bumpass and Lu 2000). About 7 percent of all women are currently cohabiting

(Bramlett and Mosher 2002). Of women born between 1990 and 1994, more than half had cohabited as their first union or had cohabited before marriage (Bumpass and Lu 2000). Most of the former had cohabited with their future husband, though in the 1990 to 1994 cohort more had cohabited with someone who was not their future husband (Bumpass and Lu 2000). A fifth of previously married women were cohabiting, a proportion that is higher among younger women (Bumpass and Lu 2000). After marital disruption, the odds of cohabitation are 53 percent for women after five years and 70 percent after 10 years (Bramlett and Mosher 2002). Though the number of first intimate unions formed annually is relatively steady, cohabitation replaced marriage many years ago as the first type of intimate union (Bumpass, Sweet and Cherlin 1991).

Expansion of cohabitation: As Cherlin (2004) recognizes, cohabitation expanded rapidly in the past few decades, surprising social scientists. Cohabitation proliferated through successive generations, but is more prevalent in younger age categories. Regardless of how cohabitation is measured, subsequent studies document that expansion. About 6 percent of individuals age 60 or older in the 1980s report having ever cohabited, about 5 percent having done so before marriage (Bumpass and Sweet 1989). But more than two-fifths of 25 to 29 year olds had ever cohabited and about 8 percent were currently cohabiting (Bumpass and Sweet 1989). In earlier data for never married women, the respective figures are 38 percent and 12 percent (Tanfer 1987). Between the 1940 to1944 and the 1960 to 1964 birth cohorts, the estimated proportion of cohabitation before age 25 quadrupled for males and multiplied twelve-fold for women (Bumpass and Sweet 1989). Altogether, a more than four-fold increase in the number of cohabitors occurred between 1977 and 1997 (Casper and Cohen 2000).

Cohabitation also rapidly spread in several countries with advanced economies. As an example, the trend in Sweden and France dwarfs that of the United States. In those European

countries, cohabitation has largely replaced marriage as the primary union, unlike in the United States, where marriage remains preeminent (Kiernan 2002, 2000).

Changes in cohabitors: As cohabitation rapidly spread in the United States, the social and economic characteristics of cohabitors changed. Instead of educated elites and college students who were dominant at first, cohabitors became poorer and less educated. Two sets of measurements between the late 1980s and mid-1990s reflect the change. First, of women who never married, 46% of those who had ever cohabited have less than 12 years of education (Tanfer 1987). Second, the largest increases in subsequent rates of having ever cohabited are among individuals with a high school education or less (Bumpass and Lu 2000). Not only did a higher proportion of less educated women cohabit, more than a third of those women grew up in households that received welfare (Bumpass and Sweet 1989). However, some cohabitors are educated women: More than a third of college educated women ages 18 to 44 had ever cohabited in the 1990s, in comparison to three-fifths of women with less than a high school education (Bumpass and Lu 2000).

Changes in household composition: The structure of cohabiting households changed as the characteristics of cohabitors changed. Cohabiting households came to include children. Based on longitudinal data, the estimate is that about one in four children can expect to live in a cohabiting household by age 14, with slightly higher likelihoods for minority children (Graefe and Lichter 1999). Three factors contribute to the growth of the children within cohabiting households. The first factor is a change in non-marital conception in which unmarried parents instigate cohabitation instead of marriage before or after the birth of their child (Raley 2001; Brien, Lillard and Waite 1999; Bumpass, Raley and Sweet 1995). The second factor is an increase in conception among partners already cohabiting without the partners marrying

afterward (Raley 2001; Brien, Lillard and Waite 1999). And the third factor is the growth in the number of children – generally older – entering cohabiting households when a parent cohabits, usually after divorce (Graefe and Litcher 1999; Bumpass, Raley and Sweet 1995). Adding to the sheer number of children in cohabitation is the fact that the number of cohabiting households has rapidly increased (Raley 2001).[2]

Characteristics of Cohabitors and Cohabiting Households

Economic circumstances moderate the entry into, the duration of, and termination of cohabitation. How does that happen? Here, I explore those transitions, as well as the social factors, including race, which affect those transitions.

Entry into cohabitation: The evidence is that the decision to cohabit rather than marry is associated with lessened economic advantage. Each year of accumulated education reduces the rates of cohabitation for younger women and men by 32 and 25 percent, respectively (Thornton, Axinn and Teachman 1995). The hazard of cohabitation for men and women under age 45 is reduced 64% from non-high school graduates to college graduates (Bumpass and Sweet 1989). Strong earnings potential raises substantially for men the likelihood of marriage over cohabitation, but is irrelevant for women, and does not significantly affect the odds of entry into cohabitation for either sex (Xie *et al.* 2003). Economic certainty appears to lead to marriage rather than cohabitation, with the probability of marriage doubling for men with higher incomes and the probability of cohabitation increasing about a fifth (Clarkberg 1999). High valuation of

[2] Of the three factors, the first two are linked to what is called the second demographic revolution, in which child-bearing increasingly takes place outside of established, formal families. This trend is more prevalent in European countries (Raley 2001). In Europe, the growth of child birth outside of marriage is occurring among less traditional persons, but in the United States, they are occurring in more traditionalist regions of the country, at least partly the result of a pro-natal culture in those regions (Lesthaegh and Neidert 2006; Morrison 2009).

money impedes men from any union, but among women, it impedes only marriage (Clarkberg, Stolzenberg and Waite 1995). Among poorer individuals who have a child, greater education for women lowers by about half the propensity to cohabit rather than marry, and higher male earnings more than doubles the odds of marrying over cohabiting (Carlson, McLanahan and England 2004).

Cohabitation is also linked to the socioeconomic and household characteristics of cohabitors' family of origin. Women brought up in households that receive welfare or have low incomes had a greater probability, or odds, of cohabiting, as do those who grew up in disrupted families (Lichter, Qian and Mellott 2006; Lehrer 2004; Manning and Smock 2002; Xie *et al.* 2003; Clarkberg 1999; Cherlin, Kiernan and Chase-Landale 1995; Thornton 1993; Bumpass and Sweet 1989). About two-fifths of the mothers of cohabitors have less than a high school education (Lichter, Qian and Mellott 2006; Lehrer 2004; Smock and Manning 1997), and the proportion is higher – about three-fifths – among poor female cohabitors (Lichter, Qian and Mellott 2006).

Having an intact two-parent family of origin is negatively related to the transition to cohabitation, though not to the transition to marriage (Clarkberg 1999; Bumpass and Sweet 1989). Parental divorce increases the possibility of cohabitation (Thornton, Axinn and Xie 2007; Lehrer 2004; Xie *et al.* 2003; Brien, Lillard and Waite 1999; Cherlin, Kiernan and Chase-Landale 1995; Thornton 1991); especially if a parental remarriage occurs (Thornton, Axinn and Xie 2007; Xie *et al.* 2003; Thornton 1991). Parental death increases the odds of cohabitation (Thornton, Axinn and Xie 2007; Lehrer 2004; Xie *et al.* 2003; Cherlin, Kiernan and Chase-Landale 1995), but not always significantly (Cherlin, Kiernan and Chase-Landale 1995). Adult children of a single mother have a higher likelihood of cohabitation (Bumpass and Lu 2000:

Lehrer 2000). Interestingly, the chance that the cohabitation will end in marriage is positively associated with parental divorce (Wolfinger 2005).

Duration of cohabitation: Two-thirds of all cohabitations end in less than three years, though a fifth of cohabiting couples are together five years or more, especially among previously married cohabitors, whose spell of cohabitation tends to be longer (Bumpass, Sweet and Cherlin 1991). In data from the 1990s, more than three-quarters of cohabitations dissolve after three years (Lichter, Qian and Mellott 2006). After three years, too, more than two-fifths of cohabitations turn into marriages. At the four-year mark, dissolution is less likely to be into marriage (Lichter, Qian and Mellott 2006). (Bumpass and Sweet [1989] report from earlier data that about three-fifths of cohabitations end in marriage.) In fact, the odds of cohabitation ending in marriage are highest in the early years of the union and then drop substantially (Brien, Lillard and Waite 1999). The pattern differs racially: Marriage occurs more for white female cohabitors than for Black (Brien, Lillard and Waite 1999). However, the presence of children lengthens the spell of cohabitation (Carlson, McLanahan and England 2004; Wu 1995).

Termination of cohabitation: Economic disadvantage hinders cohabitations turning into marriages. The economic resources or potential of the male partner speed the transition to marriage, more so than those of the female (Xie *et al*. 2002; Smock and Manning 1997). Declines in male earnings are associated with declines in marriage among less educated couples; increases in female wages are associated with declines in marriage among more educated couples (Moffitt 2000). Steady employment and the money to pay for the wedding and festivities, at least for poorer cohabitors, is the bar that cohabitors say they must surmount in order to marry, though the height of that bar seems adjustable, or even is an excuse for not marrying at all (Gibson-Davis 2007). A “real” wedding is symbolically important to cohabitors,

who want to have the money for it, as well as acquiring a good job, a nice car, and a decent place to live (Smock, Manning and Porter 2005).

Effects by race: The effects of socioeconomic location are different across race. The propensity to cohabit, or the occurrence of cohabitation, appears strongest among Blacks (Teachman 2003; Bumpass and Lu 2000; Clarkberg 1999; Bumpass and Sweet 1989), many of whom are positioned less advantageously than whites. However, cohabitation has not necessarily increased more for Blacks than for whites (Bumpass and Lu 2000). Compared to whites, the propensity to cohabit, or occurrence of cohabitation, is higher among Hispanics, who are also disadvantaged, but whose ethno-cultural attitudes about marriage may partially negate cohabitation outcomes (Bumpass and Lu 2000; Bumpass and Sweet 1989). Black cohabitors have a higher expectation of marriage than whites (Manning and Smock 2002), though cohabiting Black women have lower rates of subsequent marriage than white cohabiting women (Manning and Smock 2002).

The Effect of Religion

A primary source of values and cultural norms that shape the pathway to marriage and cohabitation is religion. The effect of religion depends on the individual and their extent of religiosity. But of what is religiosity comprised and how is it best measured in cohabitation studies? This section first addresses that issue. It follows that with a discussion on premarital sex and conservative Protestants, and then with a review of the effect of cohabitation on religiosity. But more importantly, it discusses the co-variables shared by cohabitation and religiosity.

Measures of religiosity: Religious identity is the religiosity measure most commonly used in cohabitation literature. Religious identity or affiliation supplies evidence of the religious

cultural context in which views on family and sexuality are shaped for and by the individual. Another measure employed is affinity (Nazio 2008; Manning and Smock 2002). Other measures appear less frequently – not because they lack validity, but because suitable measurement variables are usually not in the data sets with which sociologists work. Even measures of religious identity are often restricted to larger identities, such as Catholic or generic Protestant (for example, Lichter, Qian, and Mellott 2006; Teachman 2003; Xie *et al.* 2003; Brien, Lillard and Waite 1999; Brines and Joyner 1999; Clarkberg 1999; Clarkberg, Stolzenberg and Waite 1995; Bumpass and Sweet 1989; Tanfer 1987). The latter is less desirable because subsets of Protestants are theologically and culturally at odds (Steensland *et al.* 2000).

The more common measures – identity and participation – are generally used to weigh the association of religious identity or participation with the propensity either to marry or to cohabit. For example, the measures are used to determine the reciprocal effect of cohabitation (or other family and sexual events) on religiosity (Thornton, Axinn and Hill 1992). The results can be nebulous and insignificant (Lichter, Qian, and Mellott 2006; Brines and Joyner 1999). But that is not always the case. Church membership is negatively associated with the propensity to cohabit for women (Teachman 2003; and Clarkberg, Stolzenberg and Waite 1995). Being Catholic is negatively related to cohabitation (Brien, Lillard and Waite 1999), though not statistically distinctive from other religions (Xie *et al.* 2003; Clarkberg 1999; Bumpass and Sweet 1989; and Tanfer 1987). Attending regularly is positively associated with female cohabitors' expectations of marriage (Manning and Smock 2002).

Using multiple measures of religiosity produces more telling results, such as combining identity, attendance, and affinity (Eggebeen and Dew 2009); utilizing identity, affinity, practice, and participation (Meier 2003); using participation and identity (Wolfinger and Wilcox 2008;

Stolzenberg, Blair-Loy and Waite 1995); identity; belief, participation, and affinity (Thornton, Axinn and Xie 2007); and splitting Protestants into their theological subsets (Lesthaeghe and Neidert 2006; Lehrer 2004; Lehrer 2000; Axinn and Thornton 1992; Thornton, Axinn and Hill 1992; Thornton 1991). In these studies, the role of cohabitation in the lives of conservative Protestants is more evident. Young conservative Protestants who have low affinity and participation have the greatest hazard of cohabitation as first union. In fact, they have a slightly greater hazard of such than young mainline Protestants (in a more accepting identity) with low affinity and participation, and a much greater hazard than similar Catholics (Eggebeen and Dew 2009). Identifying as Catholic reduces the hazard of cohabitation, but identifying as conservative Protestant trims it slightly and not significantly (Lehrer 2004). In fact, in the post-1960 birth cohort, about a sixth of conservative Protestants had cohabited by age 18, nearly twice the rate of Catholics and about two-thirds the rate of mainline Protestants (Lehrer 2000).

Religion and premarital sex: Seemingly, acceptance of premarital sex is an attitude that would situate individuals to cohabitation. Young conservative Protestants are less accepting of premarital sex, though many engage regularly in it, but not to the extent as Catholics and mainline Protestants (Wuthnow 2007; also Greeley and Hout 2006). Still, the mean age of sexual debut among conservative Protestant youth is lower than among mainline Protestants or Catholics, and a greater proportion of conservative youth have had multiple sexual partners than in other identities (Regnerus 2007). However, sexual debut as a youth appears to have no longstanding effect on religiosity (Meier 2003), as does not having had sex in early adulthood (Uecker, Regnerus and Vaaler 2007). Greeley and Hout (2006) theorize that conservative Protestants have taken to cohabitation not because they have become sexually lenient, but because cohabiting is a steady relationship that could lead to marriage and that mitigates the

stigma of sexual promiscuity otherwise inherent to being unmarried. It would appear that this acceptance happens popularly rather than doctrinally or theologically. Even the institutions of more theologically open religious identities, such as Episcopalians, have beaten back efforts to reinstate betrothal as a religiously accepted state for cohabitation (Prichard 2008).

Cohabitation and religiosity: Does cohabitation reduce religiosity? Cohabitation is associated with lack of religious membership among young adults (Stolzenberg, Blair-Loy and Waite 1995). A greater proportion of cohabiting young adults attend religious services less frequently, ascribe less importance to religion, and disaffiliate from religion altogether (Uecker, Regernus and Vaaler 2007). The previously referenced studies assign the loss of religiosity by cohabitors to the lack of acceptance of cohabitation among religious bodies, the consequence of which is that it deters cohabitors from participation. The studies have limitations: The population in these studies is young adults; first union is the event measured.

A conservative Protestant upbringing channels individuals toward marriage, and relatively early marriage at that. Yet countervailing influences, and in particular economic position, are judged to negate the effect of a conservative Protestant upbringing in weighing the probability of first entering cohabitation instead of marriage as a young adult (Lehrer 2004). In the previous study, the unaffiliated young are most likely to cohabit and Mormon young are the least likely. Catholics are less likely to cohabit than mainline Protestants. In similar analysis, Catholic young are less likely to cohabit than conservative Protestant young (and non-affiliated young are much more likely), but the likelihood of cohabitation for young mainline Protestants is non-significant compared to the odds of cohabitation for young conservative Protestants (Eggebeen and Dew 2009). In the latter study, less active and less fervent young conservative Protestants had the highest predicted rates of cohabiting, higher than for mainline young.

If religious ostracism is the root reason for the decline in public religious participation, the predicted cohabitation rates for conservative Protestants does not appear in the literature to reflect that effect. And this is among the religious identity in which such ostracism should be strongest, even among marginal adherents. As Lehrer's analysis suggests, more is at work here than religious influences – which of course are strong – but those religious influences are being mitigated. These religious influences either are being weakened, as Lehrer and Eggebeen and Dew suggest, or are being negotiated by individuals, as Greeley and Hout (2006) suggest.

Co-factors of religiosity and cohabitation: What is at work here is not religious ostracism but perhaps the socioeconomic and cultural factors that lead to cohabitation and which have an effect on religiosity, usually negatively. Among social and economic factors associated with less religiosity or lack of religiosity is having grown up in a disrupted family and having less education (Wuthnow 2007; Edgell 2006; Carroll and Roof 2002; Chatters, Taylor and Lincoln 1999; and Smith 1998). Having had children is associated with heightened religiosity (Stolzenberg, Blair-Loy and Waite 1995), though mainly in marriage (Wuthnow 2007), and may be partly related to the familial emphases of religious institutions (Edgell 2006; Marler 1995).

Also, the evidence is that parental divorce and non-intact natal families are related to increased cohabitation as an adult. Like cohabitation, the incidence of divorce also increased in recent decades, though it now has reached a plateau (Amato and Booth 1997). Possibly because of the family and community disruption that follows a divorce, parental divorce lowers the religious involvement of children as young adults, but does not necessarily diminish their religiousness (Zhai *et al.* 2007). Children from disrupted households are more likely to identify as spiritual but not religious as young adults (Zhai *et al.* 2008). Teenagers with divorced parents

are more likely to be nonreligious (Smith 2005). However, poor marital quality may have a greater negative effect on church attendance than parental divorce (Amato and Booth 1997).

Personal divorce, which opens individuals to subsequent cohabitation, is associated with less religiosity within a variety of social groups, though mainly for men (Edgell 2006; Chatters, Taylor and Lincoln 1999; Sherkat 1998; Stolzenberg, Blair-Loy and Waite 1995; Hoge, Johnson and Luidens 1994; and Albrecht and Cornwall 1989). For cohabitors, though, it might be contended that divorce has effects in opposite directions. While it lowers religiosity, divorce could be less negatively associated with religiosity among cohabitors because previously married cohabitors have engaged in part of the family life cycle, or had children, and both that cycle and children have a positive effect on religiosity, the former of which is discussed below.

Finally, if cohabitors are young, their religiosity would be lower than older persons because among young persons maturation has not had time to occur fully. The positive association of age with religiousness, as measured by religious importance or participation, is attributed to three effects: developmental processes, life course events (particularly family cycle), and time period (Argue, Johnson and White 2000; Stolzenberg, Ross and Waite 1995; Chaves 1991; Firebaugh and Harley 1991; Chaves 1989; and Bahr 1970). The evidence weighs toward developmental processes as the primary effect, creating a positive curvilinear relationship with religiosity, the greatest increases coming in early adulthood regardless of family and period effects (Argue, Johnson and White 2000), though religious participation differs by gender and outlook on gender roles (Edgell 2006). Nonetheless, family events, such as marriage and child-bearing, positively boost religiosity (Stolzenberg, Ross and Waite 1995). When family events are not in unison, the effect is muted: Young unmarried men and women with children attend religious services at substantially lower rates than young married persons with children

(Wuthnow 2007). In fact, delays in formal family formation are held responsible for the lessening of religious attendance in early adulthood in recent decades (*ibid*; Chaves 1989).

Another set of factors, having permissive sexual attitudes or engaging in nonmarital sex, is in disfavor among conservative Protestants, and thus is to be assumed a deterrent to higher religiosity among them. Younger adults who frequently engage in sex raise the odds of reduced religious attendance and valuation (Uecker, Regnerus and Vaaler 2007), though, as shown earlier, the religiosity of older adolescents is unchanged after first sex (Meier 2003), as it is for adolescents of all ages, except for girls for a time after their first experience (Regnerus 2007).

Socioeconomic Location of Conservative Protestants

Since the early days of survey research, it was found that religious denominations in the United States are ranked into distinct socioeconomic levels (Pope 1948). Conservative Protestants have continued to occupy the lower levels of socioeconomic attainment, though like the general population, they have made gains in education, income, and occupation in recent decades (Massengill 2008; Smith and Faris 2005; Pyle 2006). Some scholars defer, contending that socioeconomic differences among religious identities are dissipating and are blurred, if not meaningless (Starke 2003; Park and Reimer 2002; Smith 1998; Wuthnow 1988).[3]

The socioeconomic differences among religious identities are important to this thesis because if conservative Protestants remain disadvantaged in relation to other religious identities, which I accept, then based on socioeconomic location they would be more prone to cohabit than other identities. Also, the socioeconomic status of the religious identities is important sociologically because it bears directly on Weber's division of religions into those of the

[3] Based on Pyle (2006), the only change in socioeconomic rankings that has occurred is among non-affiliates who progressively have slipped in status since the 1970s.

privileged and disprivileged, and the theodicy he claims governs the outlook of persons in religious identities (Weber 1993 [1922]). If socioeconomic differences remain distinct as Massengill (2008), Pyle (2006) and Smith and Faris (2005) argue, then presumably each could retain a distinct theodicy, an ideology of how a productive moral life is to be lived.

3. THEORETICAL FRAMEWORK

In this thesis, I raise two questions. The first question is why cohabitation comes to be accepted and spread within society, especially a society such as that of the United States, which remains relatively religious? The second question is how individuals come to engage in cohabitation, especially when that activity appears to violate the religious values in which individuals are raised, especially for conservative Protestants?

As far as the causes of the spread of cohabitation, two theoretical views prevail. The first view is structural – that cohabitation is more common because of the economic, social, and cultural location of the individual has changed, thus disposing the individual to cohabit instead of marrying. The second view is *ideification* – that cohabitation results from the diffusion of a social idea about how to organize life, an idea that first penetrates, and then proliferates in society through birth cohorts, displacing traditional societal concepts, including the institution of marriage. In the first view, cohabitation happens because the individual is precluded normative courses as social and economic structure change; in the second instance, it happens because the individual gains knowledge of a new course to which the individual increasingly accedes in place of older ideas that the individual ceases to regard as normative. The first view is a common explanation in American social science (for example, Oppenheimer 1988); the second is common to European social science (for example, Kiernan 2000), though not unknown in the United States (for example, Cherlin 2004).

These two theoretical views are not antithetical. They can be combined, as for example in Nazio (2008). He finds that structural location both speeds and impedes the diffusion of cohabitation in European societies. In Italy, for example, the presence of religious influences and lack of housing dampen the advance of cohabitation, but in Sweden, the lack of religious influence and the relative abundance of housing fuel the advance of cohabitation.

The second theoretical question is how individuals themselves come to adopt cohabitation given their economic, social, and cultural backgrounds. In much of the family literature on cohabitation, the choices are regarded as instrumental and goal-oriented. Rational choice is the leading theoretical model in the literature when authors provide theoretical frameworks. The influential work of Gary S. Becker, an economist, is responsible for the application of rational choice theory to the study of the family. Becker adapted rational choice to family behavior. He concedes, however, that other non-instrumental factors shape family behavior, including culture, but he claims "powerful" economic and social forces outweigh those other factors (Becker 1991).

Most cohabitation studies contrast the decision to cohabit with that to marry. Thus, not surprisingly, the theoretical model through which the married family is understood, rational choice laps over into cohabitation studies, sometimes reshaped into utilitarian sociological forms instead of purely economic forms.

For example, Oppenheimer (1988) revises Becker's theory of marriage as it concerns the roles of women in assortative mating and specialization, and provides, as quoted earlier, a more sociological but still utilitarian explanation of why people arrive at cohabitation within an economic context. Oppenheimer focuses on the structural location of individuals and an adaptation of search theory to explain assortative mating, that is, how individuals match up with

partners within social location. To Becker (1991), however, cohabitation is the result of the decline in the gain for women in marriage. Becker and Oppenheimer's models enter sociological studies through different threads, for example, as in the influence of economic factors in the context of cohabitation (Litcher, Qian and Mellott 2006; Carlson, McLanahan and England 2004; Xie *et al*. 2003; Brines and Joyner 1999; Clarkberg 1999; Smock and Manning 1997); in the transition from cohabitation to marriage (Brown 2000); or in the mate search process (Jepsen and Jepsen 2002; Brien, Lillard and Waite 1999). Not all literature is utilitarian as these cited works. Some add social and cultural factors as determinants (Eggebeen and Dew 2009; Lehrer 2004; Lehrer 2000; Axinn and Thornton 1992).

But individuals do not always engage in utilitarian optimization. They make cognitive choices, too, on normative expectations and beliefs, elements that rational choice reduces to self-interest and the instrumental (Jerolmack and Porpora 2004; Boudon 2003). Rational choice fails because the theory cannot account for how individuals base decisions on nontrivial, non-consequential beliefs in which they have no self-interest (Boudon 2003). At its conceptual core, rational choice is unsatisfactory, too, because when employed as a theory of religion, it allows only instrumental ends to be rational, and not for the cognitive processes that engage with the normative and epistemic, the latter defined as warranted beliefs that can be rooted in the experiential (Jerolmack and Porpora 2004).[4]

People are choosing both marriage and cohabitation in different sequences according to their structural location and their normative expectations and beliefs. While that does not necessarily contradict rational choice, other theoretical perspectives may be more useful in

[4] To these authors, rational choice lives on because it provides empirical means to measure social phenomena and does so as Boudon (2003) notes without the "black boxes" of much social theory. The result, to quote Jerolmack and Porpora (2004), is that: "Theories, unlike vampires, can continue undead even with a stake lodged in their logic."

understanding cohabitation. Cohabitation in the United States remains a predecessor to marriage, whether planned for, hoped for, or a tryout for, as well as sometimes a successor to marriage. In choosing cohabitation, individuals are not choosing between being religious or less religious. The evidence in the literature is not that individuals cease to be religious as the result of moral choices that violate religious norms, but that individuals most open to cohabitation are those who stop being (or who are not) religiously affiliated, and that cohabitors have less religiosity. More over, conservative Protestantism has not had a noticeable falling out as more of their numbers cohabit (as well as more of their numbers engage in premarital sex).

One explanation is that cohabitors engage in cost reduction (Emerson 1962). In order to gain the benefits of cohabitation, they alter their beliefs or normative expectations. Cost reduction is about relational power exchange. It is usually situated between individuals, one who presumably holds financial or personal resources to which another individual, presumably the female in cohabitation, submits by engaging to illicit moral behavior, for example, in the case of cohabitation among conservative Protestants. This explanation might hold better for marriage, but less so for cohabitation, because as the literature indicates, marriage tends to result when the male has resources or prospects, but cohabitation tends to result when the male does not. Unfortunately, the GSS data provide no means to study differentials in cohabiting dyads, only the differentials between males and females, which may not be the same, given who answers the household survey.

For theory, I turn instead to Swidler (2001; 1986) and culture in action. Her models of settled and unsettled lives, which are in debt to conceptions of culture and social action of Max Weber and Clifford Gertz, accommodate the normative and epistemic. In settled lives, Swidler contends, common sense and tradition constitute a stable society but in which individual actions

can be incongruent. In unsettled lives, by contrast, ideology comes strongly to the forefront in an unstable society, even as individuals struggle to formulate new strategies of action.

The models provide a means to understand how individuals formulate and incorporate new approaches in their lives with the culture they know rather than from instrumental goals. The models hold that culture is a *means* and is not directed to an *end*. Stated again, culture provides tools to make decisions, but culture exists not to bring about a desired result as much as it is about familiar and known ways, given the social and economic location in which individuals find themselves. Nor, importantly, do actions come about over values, though values are important. Values orient the individual toward certain actions, but "are not the reason why a person develops one strategy of action rather than another" (Swidler 2001). In unsettled lives, the role of values is lessened. Swidler's example is a contemporary study of the lives of young women. The immediate situations of the young women drive their choices in jobs and boyfriends rather than their values (Swidler 1986).

As such, the models allow for structural location. Swidler (2001) notes the interrelationship of society and culture:

> Strategies of action are the major links between culture and social structure. Culture powerfully influences action by shaping the selves, skills, and worldviews out of which people can build life strategies – strategies made possible in turn by culture. But in periods of social change, when new cultural understandings and new strategies are being tried out simultaneously, culture persists when the strategies it helps to sustain can flourish within extant social structural constraints. (Pgs. 87-88)

Finally, the models are consistent with the “thick” rationality of new institutionalism in which “a context-bound rationality views agency as stemming from choices made by actors according to the perceptions of costs and benefits embedded in the institutional environment” that admits of norms and beliefs (Alba and Nee 2005). It also moves away from a sociological approach in which social forces are without actors to one in which individuals (or the subject) act, especially within culture rather than society (Touraine 2009).

I contend that economic disparity in the United States has unsettled the lives of individuals at a point when marriage both is more difficult to achieve economically and is more valued. Within in a religious identity, in this case conservative Protestantism, less advantaged individuals accept the idea of cohabitation by formulating new strategies of action from their existing cultural tools in place of the taken-for-granted marital course of previous decades.

Importantly, I differentiate between the institutional or elite level of religion and the popular level at which religion is actually practiced and lived. Even as institutions and elites become ideological, at the popular level, individuals act according to their particular situations and to the normative within a cultural frame rather than through rigid adherence. A case in point is the changing marital gender relationships among conservative Protestants in which institutional claims have given way to the economic and personal realities of two-earner families with children (Gallagher 2003; Bartkowski 2001). Decisions about marital life by men and women in those studies are not necessarily self-interested, and at the expense of religion, but are made to achieve forms of family that are nearly normative among conservative Protestants.

4. HYPOTHESES

If the adoption of cohabitation by conservative Protestants is the result of a new strategy borne of unsettled lives, rather than a choice away from marriage, or against a moralistic ideology, then I can expect to find that the act of cohabitation itself does not primarily reduce the religiosity of cohabitors. In fact, given the social and economic location of conservative Protestants, I would expect that social and economic factors that play a role in directing individuals toward cohabitation and that are associated with diminishing the religiosity of individuals are responsible for the loss of religiosity in cohabitors.

Additionally, I expect that conservative Protestants would cohabit at high rates because they experience more social and economic handicaps, though they still are ideologically more likely to be directed toward marriage than cohabitation. I might then expect that cohabitation is less attractive to mainline Protestants despite that identity's less rigorous adherence to religious ideology, if not to a more lenient ideology, because those individuals are better positioned socially and economically. For Catholics, I would expect a mixed picture given that many Catholics today are Hispanic. I might expect that individuals who claim no affiliation would have the highest rates of cohabitation because among them religious ideology is less strong or explicit, and for which marriage holds no special benefit religiously. Moreover, Pyle (2006) has found evidence that their socioeconomic position has slipped in recent decades.

Aside from these generalized expectations, the specific hypotheses in this thesis are operationalized as follows.

H_{1a}: Compared to marriage, cohabitation is associated with individuals whose education and income, or socioeconomic location, is lower.

H_{1b}: Conservative Protestant cohabitors are less advantaged in social and economic characteristics than mainline Protestant, Catholic, and non-affiliated cohabitors.

H_{1c}: Conservative Protestants have a greater propensity to cohabit than mainline Protestants, Catholics, and non-affiliates.

Furthermore, conservative Protestants who cohabit remain comparatively religious. Thus, to continue, the hypotheses are operationalized as:

H_{2a}: Conservative Protestants who are cohabiting have less religiosity than conservative Protestants who are married.

H_{2b}: Conservative Protestant cohabitors retain substantially higher levels of religiosity than mainline Protestant, Catholic, and non-affiliate cohabitors.

H_{2c}: Conservative Protestant cohabitors are more likely to retain stricter views than mainline Protestants, Catholics, and non-affiliates on sexuality and marriage.

H_{2d}: The reduced religiosity of conservative Protestant cohabitors compared to married conservative Protestants is due to social and economic factors associated with both cohabitation and religiosity.

In summary, I expect that conservative Protestant cohabitors are positioned less advantageously economically and possess less beneficial characteristics socially than their religious counterparts, and those are the factors that lead to a higher incidence of cohabitation. The loss of religiosity that occurs among conservative Protestant cohabitors is not due to the act

of cohabitation, but to the latter factors that are also associated with religiosity. In fact, given the evidence of other studies, I expect that cohabitation is not a repudiation of marital and sexual values among conservative Protestants. Such a result would suggest that cohabitation is a social idea integrated into the lives of conservative Protestants because of its usefulness, much as Swidler has outlined in her culture in action model.

5. DATA AND METHODOLOGY

5.1. THE GENERAL SOCIAL SURVEY AND THE DATA

This thesis uses General Social Survey (GSS) data pooled from 1993 to 2008 in regression analyses. The use of the GSS, as compared with other data sets, allows the study of cohabitors across all age groups, except for those under age 18, which is not a serious limitation in this analysis. The GSS is not limited to female respondents as are some data sets used in cohabitation analysis. It contains more religious variables, especially those allowing for better allocation of persons by denomination of different Protestant identities. The main limitations of the data are that they are time series, rather than longitudinal, and require pooling successive surveys over a 16-year period in order to create a substantial sample of cohabitors. The unit of analysis is a respondent in a household. Persons not in a household are not included in the survey.

Data

A nationally representative survey, the GSS is conducted in even-numbered years (but annually before 1994). It collects in a module the roster of the respondent household. This RELHHD data, which is consistent since 1993, is split into 14 files.[5] The first, RELHHD1, records a first person as head of household. The other files delineate the household relationship of the second through the 14th person to that first person. One relationship is "partner, financé-e,

[5] Before 1993, the GSS used a different question.

boyfriend, girlfriend, etc.," or partner here for short. The weighted RELHHD2 file has 21,306 cases (of 25,260 in the total pooled sample).[6] When the RELHHD2 is filtered for partner, the number of valid cases is 1,650. (The 12 other files have 77 cases of partner.) The cases are individual respondents who describe the second person in the household as partner, and individuals are the unit of analysis in this thesis. However, the individual respondent may not be part of the partnership if more than two adults are in the household. To remove non-partner respondents, I drop cases in which more than two adults are in the household.[7] This step reduces the cases to 1,354 in the nine pooled cross sections.[8] The proportion of current cohabitation in the pooled data is 6.4 percent, comparable to other studies, whose populations are generally younger.[9] The variable is used independently and to define the populations of cohabitors.

In defining households that are of married partners, the married variable is used for the full pooled GSS sample, rather than for the RELHHD2 module. The module has a substantially greater proportion of married persons (and substantially lesser proportions of divorced persons) than the full data, which could misrepresent data for married persons.

Dependent variables: This thesis uses a series of dependent variables, individually and as indexes to measure religiosity, socioeconomic status, and moral strictness. To measure religiosity, this analysis uses four measures of religiosity: Identity, participation, practice, and

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[6] The data is weighted using the COMPWT variable that adjusts for sampling in the 2004-2008 surveys.

[7] Of the 77 cases in the other files, only 25 were households with only two adults.

[8] 62.6% of dropped cases are in households with two or more family generations. The dropped cases are less educated persons more often in low-income families than are the retained cases. To the extent that the dropped cases are actual adults in cohabiting households, the retained cases are upwardly erroneous in education and income.

[9] Some cases are same-sex cohabiters. About 7.7% of cohabiting men say they had sex only with men in the last year. Likewise, about 5.4% of cohabiting women say they had sex with only with women. Compared to other cohabiters, the 39 men and 27 women with same-sex sex are better educated, and are less likely to be minority, live in the South, have children, or be in a low-income household, with differences by gender.

belonging. Only the latter three variables are dependent, used separately or in an index, and the former, identity, is independent.

Diverging from Starke and Glock (1968), I hold that the primary religiosity measures are identity (or affiliation), belonging, participation, practice, and belief rather than the five measures those authors specify: belief, practice, experience, knowledge, and consequences. For Starke and Glock, belief corresponds to theological outlook within a religion; practice includes involvement in both the public and private rituals of religion; experience is best described as the degree or an instance of religious feeling; knowledge is how much is known about the tenets of the religion; and consequence is the type and extent of social and personal acts that follow from religion.

In place of these more instrumental measures, the five that I specify are more closely related to religion practiced as a culture and in a community, and loosely resemble Starke and Glock. Identity, the first measure, ties individuals to a particular religion or denomination, and thus provides the cultural basis of their religion. The second measure, belonging, or affinity, is the degree to which the individual feels affinity for their religion, for the branch of their religion, or for its religious figures, such as its god or gods. The third measure, participation, is the extent to which the individual takes part in the public or communal rituals or events of that religion or of its religious communities. Practice, the fourth measure, is related to ritualistic and personal aspects of the religion, such as prayer and meditation, which are more private and less communal. Finally, belief, the fifth measure, is the strength by which individuals hold to the tenets of their religion as central to their life or to particular tenets of that religion, such as creeds, as for instance, a Christian's view of the bible.

Of course, measures differ in applicability among religions, as Starke and Glock admit, though their stipulation is mainly for Christian institutions. Participation or attendance is central

to religions such as Christianity; but private ritual is more important to religions such as Buddhism. For this study, the emphasis is on well-established religious identities in the United States: conservative and mainline Protestants; Catholics; and the non-affiliated. For those identities, all five measures are valid. The measures are not necessarily appropriate for newly emergent and immigrant religious identities, many of whom, though, shape themselves to the American religious environment (Warner 1998, 1994, 1993), but are not part of this analysis because the sample is too small, and as an aggregate are not statistically consistent.

Three of the measures are represented by the frequency of religious attendance; the frequency of prayer; and the strength of affiliation to the respondents' religious preference. The variables are combined into an index, with an alpha of .725, in order to measure the three dimensions of religiosity, with attendance also used separately. The first variable measures participation; the second, practice; and the third, as a stand in, religious belonging.

The measures for socioeconomic status are education and family income. Entered categorically, the reference for the first variable is having less than 12 years of education. The second, family income, is included as a dependent categorical variable, and the reference is individuals in households with $20,000 or less in income. The income variable, drawn from three separate scales over the span of the surveys, is adjusted for inflation, based on the year 2000. As a dependent variable in the regression for predicting socioeconomic status, missing data is not replaced. In other analyses the two variables are used independently in a four-part category, and the missing income data is replaced.

Finally, the measures for moral strictness are for nonmarital sexual practices and attitudes. Practice is represented by a dichotomized variable for having three or more sex partners in the past year, and attitudes represented by separate dichotomized variables for

believing premarital and extramarital sexual relationships are always or almost always wrong. As four-part category, the premarital variable is also used as a dependent variable in the regression for moral strictness.

Control variables: Controls are gender, race, urban, region, and age and cohort. All are exogenous and have established associations with religiosity in the literature, as well as known association with cohabitation. Age is entered as a categorical variable, with the reference persons age 65 and over. Cohort is entered as a categorical variable with the reference for persons born prior to 1936. Race (non-white) is Black and Other combined. Gender is female. Region is the southern United States; urban is for respondents living in places defined as the largest urban areas by the GSS. The latter four variables are dichotomies.

Other variables: The remaining variables as entered are dichotomous. The current cohabitation variable is based on the data discussed earlier. Additional variables are being currently divorced or separated; having a non-intact natal family at age 16; and having had children. The latter variable is not for a child born into cohabitation, but of having had a child, whether in cohabitation or prior to, and whether grown or living elsewhere.

Identity, the fourth religious measure, is stipulated for conservative Protestants, mainline Protestants, and Catholics, the largest or most prominent religious identities in the United States, as well as for persons claiming no religious affiliation. These identities appear in Lehrer (2000 and 2004) and Eggebeen and Dew (2009). They are categorized by current religious preference. The GSS has two religious preference questions. The first (RELIG) asks the respondent's religious preference, such as Catholic, Protestant, Jewish, Moslem, and so forth, if any. The second (recorded in two files, DENOM and OTHER) asks Protestant respondents for their denomination. I recode Protestant denominations into conservative and mainline subpopulations

(see appendix for list) according to Steensland *et al*. (2000), with adjustments.[10] Of cohabitors, the number of cases is 299 for conservative Protestants, 147 for mainline Protestants, 344 for Catholics, and 305 for non-affiliated persons.

With the exception of the variables for prayer, sexual activity and sexual beliefs, the variables are from questions asked of every respondent in every year of the GSS. The other variables are asked in each year of the survey, but only of about half or more of the respondents in the household relationship module, depending on the variable.

Institutional Review Board approval at Georgia State University as an exempt review was granted on September 17, 2009, for the use of General Social Survey data in this thesis. A copy of the approval is in the appendix. Because the data is secondary, no ethical problems are known in the use of the GSS data in this thesis.

5.2. METHODOLOGY AND PLAN OF ANALYSIS

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To test the hypotheses, this thesis uses three sets of ordinary least squares regressions. Two descriptive tables and one bivariate table are also provided

The first set of OLS regressions tests Hypotheses 1_b, 2_b, and 2_c. The set includes two separate regressions on family income (for socioeconomic status), the religiosity index, and views on premarital sex (for moral strictness) for the population of cohabitors. Using four

[10] Only persons clearly identifying with historic Black denominations, rather than identifying as Black, are removed from the conservative Protestant category. Likewise, those identifying as non-denominational or no denomination were not appropriated into the conservative Protestant category by attendance, according to the Steensland *et al*. scheme. Race and attendance are to be variables in the regression analyses.

models, the first model enters three religious identities (conservative Protestant is the reference), while the second enters background controls (female, race, urban, and region). The third controls for age and cohort. The final model controls for education and family income, with income dropped in the socioeconomic regression. The hypotheses are supported if other religious identities have higher family income, but less religiosity and less strictness on premarital sex than for conservative Protestants.

The second set of regressions tests Hypothesis 1_a by predicting education and family income for the population. Introduced in two models, education and family income are separately regressed on union type (current cohabitation and not cohabiting or married with married as the reference) in the first model. The second model in each regression introduces controls for the background variables, and age and cohort. The hypothesis is supported if cohabitation predicts lower education and income.

Finally, the third set of OLS regressions test Hypotheses 2_a and 2_d. It regresses religious attendance and the religiosity index on union type for the population of conservative Protestants. Using six models, the first is for union type as in the previous regression. The second model is for background controls; the third for age and cohort controls. Model 4 enters education and family income. In Model 5, the social variables for non-intact natal family, having had children, and currently divorced are entered, followed in the sixth model by sexual variables (premarital and extramarital sex, and sexual activity). The hypotheses are supported if cohabitors have lower religiosity in comparison to married persons, and if the socioeconomic, social, and sexual leniency variables associated with cohabitation statistically account for their loss in religiosity.

The bivariate table of the proportions of union types by religious identity supports Hypothesis 1_c, the proclivity of conservative Protestants to cohabit. The first means and

proportions tables, comparing variables among four religious identities, provides support for hypothesis 1b, the relative status of conservative Protestant cohabitors to those of other religious identities; the second means and proportions table provides support for Hypothesis 2_a, the relative status of conservative Protestant married and cohabiting persons to each other.

Finally, if all or most of the hypotheses are supported, evidence is provided that socioeconomic location is the principal cause for cohabitation by conservative Protestants, and that the adoption of cohabitation represents a cultural adaptation by conservative Protestants, as described by Swidler, rather than a choice between religion and non-religion, as would be expected in rational choice theory.

6. RESULTS

In this section, I present and analyze the results of the six OLS regressions, as well as the three descriptive tables, and the support they provide to the seven hypotheses which this thesis proposes. The presentation and analysis is organized in three parts. First, I look at the rates of cohabitation (and marriage) among the four religious identities: Conservative Protestant, mainline Protestant, Catholic, and no affiliation. Second, I present and analyze the results for cohabitor characteristics, including socioeconomic status, social and sexual factors, and religiosity, among the four religious identities. Third, and finally, I examine the social, economic, and religious differences between persons in married and cohabiting unions, and then the differences between conservative Protestant persons in married and cohabiting unions.

Rates of Cohabitation

Showing the proportion of marital and cohabiting unions among the four religious identities, Table 1 fails to confirm that conservative Protestants have a greater propensity to cohabit than among other religious identities, as Hypothesis 1_c holds. In fact, conservative Protestants have a lower rate of current cohabitation (5.5%) than the population (6.4%), a difference that is significant. Non-affiliates have a higher rate of current cohabitation (11.1%), a rate that is significantly different than that for conservative Protestants. The difference between

conservative Protestants and Catholic and mainline Protestants is not significant. Interestingly, mainline Protestants have a significantly higher rate of marriage than other religious identities.

Cohabitor Characteristics

The descriptive data in Table 2 supports the contention that conservative Protestant cohabitors are less advantaged than cohabitors in general, as proposed in Hypothesis 1_b. Significantly more conservative Protestants cohabitors receive family incomes below $20,000 (37.2%) than cohabitors in general (30.6%), and significantly less had 16 years or more of education (9.0%) than cohabitors in general (20.6%). Significantly more conservative Protestant cohabitors are of a disadvantaged race and live in a more disadvantaged region. Compared to cohabitors in general, more are Black or other race (36.1% vs. 24.7%) and live in the South (55.1% vs. 33.2%). Significantly more conservative Protestants experience marital disruption: More recall non-intact families at age 16 (47.3% vs. 38.5%) and more are divorced (35.7% vs. 31.1%). Notably, a substantial and significantly greater proportion of conservative Protestant cohabitors have children (70.1% vs. 59.1%). That difference is partly due to a high proportion of currently divorced among conservative Protestant cohabitors (who bring children into cohabitation). Other than due to a small proportion of widowed and separated cohabitors, most of the remainder appears to be due to never married persons with children. In fact, 53.7% of never married conservative Protestant cohabitors have children (data not shown).

Conservative Protestant cohabitors are significantly more likely to agree that premarital sex is always or almost always wrong (20.2% vs.13.5% for all cohabitors), but that is still a modest minority. Notably, among non-affiliates, that proportion is trivial (3.5%)

Religiously, significantly more conservative Protestant cohabitors attend services regularly (31.2% vs. 18.9% of all cohabitors), pray daily (67.9% vs. 43.3%), and express strong affinity for their religious affiliation (26.8% vs. 21.3%). This table supports Hypothesis 2_b, which predicts that conservative Protestants have higher religiosity than mainline Protestant, Catholic, and non-affiliated cohabitors. It shows significant differences exist between conservative Protestant cohabitors and other religious identities in attendance and prayer. The regular attendance rate for conservative Protestants is higher than for mainline Protestants (10.7%), Catholics (23.3%), and non-affiliates (1.8%). The rate of daily prayer is higher than for mainline Protestants (41.3%), Catholics (41.7%), and non-affiliates (17.1%). Differences in strong affinity are non-significant (a measure not applicable to non-affiliates), but conservative Protestants do have significantly more strong affinity than all cohabitors.

To test Hypothesis 1_b, which holds that conservative Protestant cohabitors are less advantaged than other identities, Table 3 regresses family income on religious identity and control variables for the population of cohabitors.[11] Each of the three religious identities in Model 1 has a positive coefficient, indicating they have significantly higher family incomes than conservative Protestants. The introduction of background variables of gender, race, urbanity, and region in Model 2 modestly reduces the unstandardized regression coefficient (16.5%) for mainline Protestants. It reduces the coefficient to non-significance for Catholics and non-affiliates. Gender is instrumental in the change. The change is due to an increase in the difference in family income for mainline Protestants in relation to conservative Protestants with the introduction of gender (as well as urbanity) and of gender alone for Catholics and non-affiliates.

[11] A regression run with a dependent variable for family income whose missing values are replaced by the mean is not substantially different than the table presented here in which missing values are not replaced in the dependent variable.

It is also due to a decrease in the difference for mainline Protestants and Catholics with the introduction of race, and for mainline Protestants and non-affiliates, of region. All variables except urbanity are non-significant for non-affiliates. Gender contributes about twice as much to explaining the variance (3.4%) than other variables.

The introduction of Model 3's age and cohort variables further reduces the unstandardized regression coefficient (a total of 37.2%) and weakens the significance of the unstandardized coefficient to the .05 level. Model 4's education variable rids the coefficient of significance. The fit of the models steadily improves, with 26.6% of the variance explained in Model 4. Thus, once controlled for differences in background, age and cohort, and education, mainline and conservative Protestant cohabitors are similar in family income. Catholics are more similar to conservative Protestants after the control for race is entered. As specified in Hypothesis 1_b, conservative Protestant cohabitors are less advantaged, at least in family income. But that difference is largely due to gender, race, and region for Catholics and non-affiliates, for whom the hypothesis is not supported, and is due to gender, age, cohort, and education for mainline Protestants, for whom the hypothesis is supported.

Table 4 tests Hypothesis 2_b, which predicts the higher religiosity of conservative Protestants, by regressing the religiosity index on the variables from the earlier table, plus family income. The difference in religiosity for conservative Protestants is reduced modestly across the models for all three religious identities. The largest reduction in the religious identities occurs with the introduction of gender, race, urbanity, and region variables in Model 2, with the largest reduction among mainline Protestants (27.5%), but for whom significance also slips. The model fit is extremely high throughout the table because religious identity is presumably associated with religiosity, with 43.5% of the variance explained in Model 4.

Finally, Table 5 regresses premarital sex views on the same variables, as specified in Hypothesis 2_c, which predicts conservative Protestant cohabitors are more likely to retain stricter views than those in other religious identities. The variables modestly explain the variance, with an R^2 of .105 (or 10.5% of the variance) in final Model 4. For mainline Protestants, the difference eludes significance in Model 1 and is non-significant in successive models. For Catholics, the coefficient remains significant at the .05 level, except in Model 2, where it is non-significant. The unstandardized regression coefficient is reduced 48.3% for Catholics, with the greatest reduction in Model 2. Thus, the control variables of age, cohort, education, and income cause the greatest reduction in the difference in views between Catholics and conservative Protestants. To a lesser extent, that pattern holds for non-affiliates. Conservative Protestant cohabitors retain stricter views, as measured by premarital sex, except in relation to mainline Protestants, though background and socioeconomic factors account for part of the decreased difference.

Married and Cohabiting Unions

This part of the results section turns to the differences between married and cohabiting unions, both among the population and among conservative Protestants.

For Hypothesis 1_a, which holds that cohabitation is associated with lower socioeconomic location, Table 6 regresses both education and family income on union type and control variables in two models for the population. The difference in years of education between married and cohabiting persons rises 21.4% with the introduction of controls, including age and cohort, from Model 1 to Model 2. The variables explain little of the variance, however, with an adjusted R^2 of .064 (or 6.4% of the variance) in Model 2. For family income, the unstandardized regression

coefficient is changed slightly (-3.472 to -3.497) between models, but the models better explain the variance -- 19.8%. The difference between married and cohabiting persons is nearly a year of education and about $17,500 in income. Even with controls, cohabiting persons have less education and receive less income than married persons, as Hypothesis 1_a predicts.

Turning to the population of conservative Protestants, Table 7 provides descriptive statistics on the married and cohabiting persons within that population. The basic difference between the two union types is in age and cohort. That is not unexpected because married persons are older, and are more common in earlier cohorts. The differences are substantial, however. Of cohabiting conservative Protestants, 58.1% are below age 35 (18-24 = 16.5% and 25-34 = 41.6%), compared with 21.9% of married conservative Protestants (18-24 = 3.3% and 25-34 = 18.6%). Likewise, 56.3% of cohabiting conservative Protestants were born after 1965 (post-1975 = 21.2% and 1966 to 1975 = 35.1%), compared with 20.6% of married conservative Protestants (5% and 15.6%, respectively for each birth cohort).

The large chronological difference appears to widen disparities in education and family income, as well as in the social, strictness, and religiosity measures. Of cohabitors, 9.0% have more than 16 years of education compared to 18.7% of married persons. Similarly, 37.2% have less than $20,000 in family income (13.1% among married persons). Of cohabitors, 47.3% recall not being in a two-parent family at age 16 (25.8% among married persons). More than a third of cohabitors are currently divorced (no comparable figure for married persons). Interestingly, the proportion for cohabitors with children (70.1%) appears high compared to that of married persons (89.3%) for whom child-bearing is considered legitimate. Cohabitors are significantly less strict about premarital sex than married persons (20.0% to 58.7%). They are significantly more likely to engage in sex with three or more partners during the past year (10.1% to 0.8%).

Finally, cohabitors have significantly lower rates of regular religious attendance (31.2% vs. 57.2%). Significantly less express affinity for their religious identity strongly (26.8% vs. 37.7%). Notably, the difference in prayer is non-significant. Thus, Table 7 lends support to Hypothesis 2_a that cohabiting conservative Protestants have less religiosity than their married counterparts, except in the case of prayer. It also shows that differences exist between married and cohabiting persons in social and economic variables that are co-variables of religiosity and cohabitation, which is the basis for Hypothesis 2_d that predicts factors associated with cohabitation are also the factors that reduce religiosity among cohabitors.

Tables 8 and 9 test the final hypothesis – that the co-variables explain much of the religiosity difference between married and cohabiting conservative Protestants -- by regressing frequency of attendance and the religiosity index on union type and the variables in Table 7 for the conservative Protestant population.[12] In Table 8, the difference in religious attendance between cohabitors and married persons is reduced 60.5% across the models. The level of significance drops. The unstandardized regression coefficient is unchanged from Model 1 to 2, when background variables are introduced. It improves slightly in Model 3 when age and cohort variables are entered. In Model 4, the introduction of controls for education and family substantially reduces the coefficient. Another substantial reduction occurs in Model 5, when social factors are entered, including significant variables for having a non-intact family at age 16 and having had children. At this point, the unstandardized coefficient is reduced 32.0%, more than half the total reduction. Finally, the greatest single reduction (41.9%) occurs in Model 6 when variables for views on premarital sex and frequent engagement in sex are entered (as well as the non-significant views on extramarital sex). More than the social variables, belief that

[12] Regressions using prayer and affinity where dropped because analysis of these dependent variables found no significant differences across union type.

premarital sex is wrong and not having other sex partners collapse the difference in attendance between cohabiting and married conservative Protestants. Throughout the models the fit improves, with 30.2% of the variance explained by Model 6.

In Table 9, the reduction is stronger across models (80.1%), and in Models 5 and 6, the unstandardized coefficient for cohabitation is no longer significant. The reduction across models is similar to that with attendance, with little change between Models 1 and 2, a slight change in Model 3 with the age and cohort variables, substantial reductions in Models 4 and 5, and the greatest reduction in Model 6, with the final two models non-significant. The effects of the variables are similar to that of Table 8 in each of the models. Like the regression in Table 8, too, the model fit is good with 27.4% of variance explained in Model 6.

The two tables support the co-variable proposition of Hypothesis 2_d, with two exceptions. First, the effect of the model with sexual strictness and activity variables is more pronounced than the individual models with social and socioeconomic variables, though the latter contribute substantially to the model change. Second, the unstandardized coefficient in Table 8 is not reduced to non-significance, indicating that a significant and not modest difference in attendance remains between married and cohabiting conservative Protestants, cohabiting persons having lower attendance. But once social and sexual variables are loaded in Table 9, the difference between union types is no longer significant, much less substantial, in an index that includes prayer and affinity. Cohabitation inhibits regular attendance among conservative Protestants, though the co-variables reduce the effect. Cohabitation appears not to curtail other forms of religiosity, at least as much. Public practice suffers -- not private ritual. Cohabitors shun religious services possibly because they always have shunned them, whether they are cohabiting or not, but union status does not affect substantially private, individual religiosity like praying.

To summarize the results, conservative Protestants do not cohabit at a greater rate than other religious identities, and in fact, cohabit at a lower rate than cohabitors in general. However, the difference in rates between them and other identities (Mainline Protestant, Catholic, and non-affiliate) is non-significant. Conservative Protestant cohabitors are less advantaged on several socioeconomic measures than cohabitors of other identities, and have social and sexual factors that set them apart from cohabitors of other identities. Still, they retain higher rates of religiosity than other religious identities, and are generally stricter sexually, at least in relation to Catholics and non-affiliates. Cohabitors are less advantaged than married persons and have lower religiosity than married persons. Those differences hold between conservative Protestant cohabiting and married persons, but who are also widely different in age and cohort, as well as in several social and sexual variables. Finally, those social and sexual variables account for most of the difference in religiosity that exists between married and cohabiting conservative Protestants.

TABLE 1: PROPORTIONS OF UNION TYPES BY RELIGIOUS IDENTITY

	Total	**Conservative Protestant**	**Mainline Protestant**	**Catholic**	**No affiliation**
Married	.571 (25,251)	.585[T, MP, N] (6,385)	.624[T, CP, C, N] (3,858)	.582[MP, N] (6,416)	.436[T, CP, MP, C] (3,356)
Married	.666 (21,314)	.677[MP, N] (5,438)	.749[T, CP, C, N] (3,158)	.661[MP, N] (5,568)	.524[T, CP, MP, C] (2,758)
Cohabiting	.064 (21,316)	.055[T, NA] (5,438)	.047[T, C, N] (3,158)	.062[MP, N] (5,568)	.111[T, CP, MP, C] (2,758)

[a] Data is for full 1993-2008 series of GSS.
[b] Data is for RELHHD2 file only for 1993-2008 series of GSS.
Number in parentheses is total weighted N for question.
[T] Difference between proportion in this column and total column is significant at .05 level, two-tailed.
[CP] Indicates significant difference exists at the .05 level between this proportion and that of conservative Protestant.
[MP] Indicates significant difference exists at the .05 level between this proportion and that of mainline Protestant.
[C] Indicates significant difference exists at the .05 level between this proportion and that of Catholic.
[N] Indicates significant difference exists at the .05 level between this proportion and that of the no affiliation.

TABLE 2: MEANS AND PROPORTIONS, COHABITORS BY RELIGIOUS IDENTITY

	Total	Conservative	Mainline	Catholic	No
Female	.497	.520	.558	.517	.428*
	(1,354)	(299)	(147)	(344)	(305)
Non-White	.247	.361*	.084*	.268	.165*
	(1,354)	(299)	(147)	(344)	(305)
Urban	.360	.323	.243*	.395	.381
	(1,224)	(277)	(138)	(312)	(271)
South	.332	.551*	.248*	.223*	.246*
	(1,354)	(299)	(147)	(344)	(305)
Age (Mean)	**35.80**	**35.29**	**39.47***	**34.65***	**34.07***
	(1,354)	**(299)**	**(147)**	**(344)**	**(305)**
18-24	.179	.165	.158	.198	.235*
25-34	.380	.416	.250*	.390	.386
35-44	.226	.224	.280	.234	.199
45-54	.124	.112	.167	.101	.111
55-64	.057	.053	.078	.049	.035
65 and over	.035	.030	.067	.028	.033
Cohort	**(1,354)**	**(299)**	**(147)**	**(344)**	**(305)**
Post-1975	.245	.212	.190	.240	.332*
1966-75	.316	.351	.231*	.351	.318
1956-65	.243	.254	.287	.252	.188*
1946-55	.120	.114	.167	.090	.115
1936-45	.044	.044	.062	.033	.016*
Pre-1936	.032	.025	.063	.034	.030
Education (Mean)	**13.07**	**12.40**	**13.57***	**12.97**	**13.01**
	(1,350)	**(299)**	**(146)**	**(343)**	**(305)**
>12 years education	.192	.242	.091*	.230	.221
12 years	.305	.361	.324	.272	.292
13-15 years	.298	.307	.341	.259	.275
16 years or more years	.206	.090*	.245	.239	.212
Family Income	**(1,354)**	**(299)**	**(147)**	**(344)**	**(305)**
Under $20,000	.306	.372*	.294	.274	.323
$20,000-$39,999	.290	.304	.262	.329	.254
$40,000-$59,999	.221	.202	.204	.228	.232
Over $59,999	.184	.122*	.241	.168	.191
Social Variables					
Non-intact natal family	.385	.473*	.295*	.319*	.441
	(1,219)	(263)	(134)	(311)	(273)
Currently divorced	.311	.357*	.393*	.231*	.266
	(1,354)	(299)	(147)	(344)	(305)
Had children	.591	.701*	.571	.569	.495*
	(1,347)	(298)	(147)	(341)	(304)

TABLE 2: MEANS AND PROPORTIONS, COHABITORS, BY RELIGIOUS IDENTITY (CONTINUED)

	Total	Conservative Protestant	Mainline Protestant	Catholic	No affiliation
Strictness Variables					
Premarital sex wrong:	.135	.200*	.133	.116	.035*
always/ almost always	(688)	(154)	(76)	(190)	(136)
Extramarital sex wrong:	.886	.935	.909	.878	.869
always/ almost always	(714)	(163)	(83)	(182)	(158)
3+ sex partners in year	.096	.101	.052	.096	.129
	(1,102)	(245)	(123)	(268)	(255)
Religiosity Variables					
Attend 2 to 3 times monthly+	.189	.312 [T, MP, C, N]	.107 [T, CP, C, N]	.233 [CP, MP, N]	.018 [T,, CP, MP, C]
Once a month /several times a year	.216	.245 [MP, N]	.346 [T, CP, N]	.272 [T, N]	.079 [T, CP,, MP, C]
Once a year or less/ Never	.595	.444 [T, MP, N]	.547 [CP, N]	.495 [T, N]	.904 [T, CP, MP, C]
N	(1,333)	(295)	(145)	(314)	(301)
Prayer – Every day	.433	.679 [T,MP, C, N]	.413 [CP, N]	.417 [CP, N]	.171 [T, CP, MP, C]
Weekly	.212	.186 [C]	.245 [N]	.296 [T, CP, N]	.132 [T, MP. C]
> Weekly or never	.354	.135 [T,MP, C, N]	.341 [CP, N]	.287 [CP, N]	.697 [T, CP, MP,, C]
N	(777)	(173)	(77)	(210)	(181)
Affinity – Strong	.213	.268 [T]	.255	.211	.000†
Not very strong	.463	.630 [T]	.632 [T]	.665 [T]	.000
Somewhat strong or no religion	.324	.102 [T]	.112 [T]	.124	1.00
N	(1,289)	(281)	(136)	(339)	(305)

* Difference between this proportion or mean and total column is significant at .05 level, two-tailed. See separate notation for religiosity variables.

† Persons with no affiliation do not have an affinity measure.

[T] Indicates significant difference exists at the .05 level between this proportion and that of total.

[CP] Indicates significant difference exists at the .05 level between this proportion and that of conservative Protestant.

[MP] Indicates significant difference exists at the .05 level between this proportion and that of mainline Protestant.

[C] Indicates significant difference exists at the .05 level between this proportion and that of Catholic.

[N] Indicates significant difference exists at the .05 level between this proportion and that of the no affiliation.

Number in parentheses is total weighted N for question.

TABLE 3: OLS REGRESSION PREDICTING FAMILY INCOME BY RELIGIOUS IDENTITY OF COHABITORS

	Model 1	Model 2	Model 3	Model 4
Mainline	1.932**[a]	1.613**	1.214*	.607
Catholic	.893*	.586	.617	.242
No affiliation	.797*	.361	.375	.056
Female		-1.422***	-.989***	-1.076***
Non-White		-.707*	-.616[b]	-.394
Urban		-.586*	-.561*	-.662*
South		-.741*	-.701*	-.472
Age				
18-24[2]			-10.443***	-9.285***
25-34			-6.977***	-6.305***
35-44			-4.252**	-3.586*
45-54			-2.312	-1.684
55-64			-.395	.156
Cohort				
Post-1975[3]			8.384***	7.740***
1966-75			6.981***	6.186***
1956-65			4.914***	4.310**
1946-65			4.256**	3.323*
1936-45			1.917	1.557
Education				
12 years[4]				1.249***
13-15 years				2.169***
16 or more years				4.090***
Constant	6.448	8.036	7.680	6.059
F	3.282**	6.189***	12.523***	17.246***
R^2	.017	.053	.186	.266
Adjusted R^2	.012	.044	.171	.250
N	1,120	1,120	1,120	1,120

[1] Conservative Protestants are reference category. Coefficients for Black Protestant, Other religion, and other Protestant are not shown.
[2] The pre-1936 cohort is the reference.
[3] The age 65 and over category is the reference.
[4] Less than 12 years or education category is the reference.
[5] Less than $20,000 in adjusted family income category is the reference.
[a] Unstandardized regression coefficient.
[b] Significant at .052 level.
* p = .05 ** p = .01 *** p = .001

TABLE 4: OLS REGRESSION PREDICTING RELIGIOSITY (Index) BY RELIGIOUS IDENTITY OF COHABITORS

	Model 1	Model 2	Model 3	Model 4
Mainline Protestant[1]	-.711**[a]	-.516*	-.568*	-.559*
Catholic	-.758***	-.644***	-.666***	-.639***
No affiliation	-2.971***	-2.740***	-2.770***	-2.764***
Female		.597***	.547***	.516***
Non-White		.399*	.387*	.419***
Urban		.083	.104	.050
South		.254[b]	.301*	.310*
Age				
18-24[2]			-.550	-.761
25-34			-.805	-.939
35-44			-.900	-.983
45-54			-.478	-.517
55-64			-.594	-.650
Cohort				
Post-1975[3]			.079	.122
1966-75			.294	.315
1956-65			.290	.276
1946-65			-.180	-.246
1936-45			-.609	-.595
Education				
12 years[4]				-.041
13-15 years				.254
16 or more years				.198
Family Income				
$20,000-$39,999[4]				-.266
$40,000-$59,999				-.092
$60,000 and over				-.279
Constant	6.407	5.857	6.460	6.641
F	61.497***	42.945***	22.307***	17.512***
R^2	.376	.414	.428	.435
Adjusted R^2	.370	.405	.408	.410
N	618	618	618	618

[1] Conservative Protestants are reference category. Coefficients for Black Protestant, Other religion, and other Protestant are not shown.
[2] The pre-1936 cohort is the reference.
[3] The age 65 and over category is the reference.
[4] Less than 12 years or education category is the reference.
[5] Less than $20,000 in adjusted family income category is the reference.
[a] Unstandardized regression coefficient..
[b] Significant at .057 level.
* p = .05 ** p = .01 *** p = .001

TABLE 5: OLS REGRESSION PREDICTING VIEW ON PREMARITAL SEX BY RELIGIOUS IDENTITY OF COHABITORS

	Model 1	Model 2	Model 3	Model 4
Mainline Protestant[1]	-.247[a b]	-.130	-.165	-.156
Catholic	-.263*	-.149	-.147*	-.136*
No affiliation	-.528***	-.380***	-.379***	-.370**
Female		.164*	.152*	.145[c]
Non-White		.127	.155	.158
Urban		.066	.071	.067
South		.285***	.293***	.290***
Age				
18-24[2]			.030	-.116
25-34			-.173	-.290
35-44			-.036	-.116
45-54			-.110	-.146
55-64			.028	.015
Cohort				
Post-1975[3]			-.296	-.187
1966-75			-.317	-.223
1956-65			-.375	-.302
1946-65			-.388	-.341
1936-45			-.504	-.484
Education				
12 years[4]				-.004
13-15 years				.079
16 or more years				.011
Family Income				
$20,000-$39,999[4]				-.051
$40,000-$39,999				-.023
$60,000 and over				-.144
Constant	1.717	1.400	1.809	1.842
F	5.410***	5.315***	3.256***	2.579***
R^2	.052	.083	.101	.105
Adjusted R^2	.042	.067	.070	.064
N	598	598	598	598

[1] Conservative Protestants are reference category. Coefficients for Black Protestant, Other religion, and other Protestant are not shown.
[2] The pre-1936 cohort is the reference.
[3] The age 65 and over category is the reference.
[4] Less than 12 years or education category is the reference.
[5] Less than $20,000 in adjusted family income category is the reference.
[a] Unstandardized regression coefficient.
[b] Significant at the .053 level.
[c] Significant at the .057 level.
p = .05 ** p = .01 *** p = .001

TABLE 6: OLS REGRESSION PREDICTING EDUCATION AND INCOME BY UNION TYPE

	Education		*Family Income†*	
	Model 1	**Model 2**	**Model 1**	**Model 2**
Current cohabitation[1]	-.641***[a]	-.788***	-3.472***	-3.497***
Not married or cohabiting	-.637***	-.496**	-3.133***	-2.659***
Female	--	.125**	--	-.588***
Non-white	--	-.827***	--	-1.289***
Urban	--	.370***	--	-.408***
South	--	-.455***	--	-.500**
Age				
18-24[2]	--	-.196	--	-6.937***
25-34	--	.429*	--	-5.511***
35-44	--	.482**	--	-2.861***
45-54	--	.548***	--	-.781***
55-64	--	.342**	--	.492*
Cohort				
Post-1975[3]	--	1.122***	--	9.443***
1966-75	--	1.280***	--	7.531***
1956-65	--	1.086***	--	6.051***
1946-55	--	1.206***	--	4.676***
1936-45	--	.646**	--	2.502***
Constant	13.535	12.504	10.592	8.753
F	105.489***	84.733***	876.556***	266.525***
R^2	.011	.064	.092	.198
Adjusted R^2	.010	.064	.092	.198
N	19,706	19,706	17,326	17,326

[1] Currently married is reference category.
[2] The age 65 and over category is the reference.
[3] The pre-1936 cohort is the reference.
† Missing values not replaced in family income dependent variable.
[a] Unstandardized regression coefficient.
* p = .05 ** p = .01 *** p = .001

TABLE 7: MEANS AND PROPORTIONS, CONSERVATIVE PROTESTANTS BY UNION STATUS

	Married	**Cohabiting**
Female	.538	.520
	(3,736)	(299)
Non-White	.199	.361*
	(3,736)	(299)
Urban	.229	.323*
	(3,736)	(299)
South	.554	.551
	(3,736)	(299)
Age (Mean)	**47.78**	**35.29***
	(3,732)	**(299)**
18-24	.033	.165*
25-34	.186	.416*
35-44	.227	.224
45-54	.244	.112*
55-64	.157	.053*
65 and over	.152	.030*
Cohort	**(3,732)**	**(299)**
Post-1975	.050	.212*
1966-75	.156	.351*
1956-65	.253	.254
1946-55	.227	.114*
1936-45	.161	.044*
Pre-1936	.153	.025*
Education (Mean)	**12.86**	**12.40**
	(3,726)	**(299)**
>12 years education	.194	.242*
12 years	.339	.361
13-15 years	.280	.307
16 or more years	.187	.090*
Family Income	**(3,736)**	**(299)**
Under $20,000	.131	.372*
$20,000-$39,999	.244	.304*
$40,000-$59,999	.299	.202*
Over $59,999	.325	.122*
Social Variables		
Non-intact natal family	.258	.473*
	(3,365)	(263)
Had children	.893	.701*
	(3,732)	(298)
Currently divorced	--	.357
		(299)

TABLE 7: MEANS AND PROPORTIONS, CONSERVATIVE PROTESTANTS BY UNION STATUS (CONTINUED)

	Married	Cohabiting
Strictness Variables		
Premarital sex wrong:	.587	.200*
always/almost always	(1,962)	(154)
Extramarital sex wrong:	.962	.935
always/almost always	(2,052)	(163)
3+ sex partners a year	.008	.101*
	(2,980)	(245)
Religiosity Variables		
Attendance 2 to 3 times monthly+	.572	.312*
Once a month/several times a year	.175	.245*
Once a year or less/none	.253	.444*
N	(3,693)	(295)
Prayer – Every day	.723	.679
Weekly	.166	.186
> Weekly or never	.111	.135
N	(2,120)	(173)
Affinity – Strong	.505	.268*
Not very strong	.377	.630*
Somewhat strong or no religion	.118	.102
N	(3,629)	(281)

* Difference between this proportion or mean and that of married persons is significant at .05 level, two-tailed.
Number in parentheses is total weighted N for variable.

TABLE 8: OLS REGRESSION PREDICTING RELIGIOUS ATTENDANCE BASED ON UNION TYPE, CONSERVATIVE PROTESTANTS

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Current cohabitation[1]	-1.956***[a]	-1.956***	-2.002***	-1.700***	-1.330**	-.772*
Not married or cohabiting	-1.019***	-1.264***	-1.291***	-1.064***	.-.769**	-.395
Female	--	.664**	.657***	.632***	.609***	.437*
Non-white	--	.504*	.493*	.568**	.523*	.673**
Urban	--	.121	.170*	.009	.057	.124
South	--	.612***	.623***	.661***	.672***	.442***
Age						
18-24[2]	--	--	.490	.675	.771	1.513*
25-34	--	--	.451	.419	.480	1.502*
35-44	--	--	.931	.914	.969	1.628*
45-54	--	--	.708	.723	.708	1.177*
55-64	--	--	.296	.247	.207	.545
Cohort						
Post-1975[3]	--	--	-.211	-.587	-.450	-1.092
1966-75	--	--	-.670	-1.023	-.918	-1.428*
1956-65	--	--	-1.021	-1.311*	-1.254*	-1.583*
1946-55	–	–	-1.170*	-1.581*	-1.532*	-1.686***
1936-45	--	--	-.306	-.396	-.443	-.366
12 years education[4]	--	--	--	.541*	.523*	.535*
13-15 years	--	--	--	.983***	.928***	.826***
16+ years	–	–	–	1.983***	1.958***	1.632***
$20,000-$39,999[3]	--	--	--	-.020	-.051	-.157
$40,000-$59,999	--	--	--	-.123	-.172	-.288
$60,000 or above	--	--	--	.059	-.036	.028
Non-intact natal family	--	--	--	--	-.576**	-.425*
Had children	--	--	--	--	.511*	.258
Currently divorced	--	--	--	--	-.730[b]	-.391
Premarital sex wrong	--	--	--	--	--	1.960***
Extramarital sex wrong	--	--	--	--	--	.434
3 or more sex partners	--	--	--	--	--	-.897*

TABLE 8: OLS REGRESSION PREDICTING RELIGIOUS ATTENDANCE BASED ON UNION TYPE, CONSERVATIVE PROTESTANTS (Continued)

	Model 1	**Model 2**	**Model 3**	**Model 4**	**Model 5**	**Model 6**
Constant	4.896	4.093	4.216	3.614	3.334	2.140
F	24.659***	14.881***	6.373***	7.853***	7.638***	14.123***
R^2	.050	.087	.099	.158	.172	.302
Adjusted R^2	.048	.081	.084	.138	.150	.281
N	943	943	943	943	943	943

[1] Currently married is reference category.
[2] The pre-1936 cohort is the reference.
[3] The post age 65 cohort is the reference.
[4] Less than 12 years of education is reference.
[5] Less than $20,000 in adjusted family income is the reference.
[a] Unstandardized regression coefficient.
[b] Significant at the .053 level.
p = .05 ** p = .01 *** p = .001

TABLE 9: OLS REGRESSION PREDICTING RELIGIOSITY (INDEX) BASED ON UNION TYPE, CONSERVATIVE PROTESTANTS

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Current cohabitation[1]	-.901**[a]	-.902**	-.848**	-.672*	-.507	-.179
Not married or cohabiting	-.361*	-.537***	-.532**	-.330	-.166	.031
Female		.619***	.653***	.653***	.630***	.532***
Non-white		.430**	.438**	.514***	.493***	.504***
Urban		-.052	-.012	-.103	-.078	-.009
South		.405***	.411***	.445***	.443***	.290**
Age						
18-24[2]			.462	.819	.977	1.392*
25-34			.210	.371	.451	1.022*
35-44			.736	.891	.947*	1.383**
45-54			.755	.832*	.832*	1.172**
55-64			.463	.465	.474	.655*
Cohort						
Post-1975[3]			-.397	-.923	-.849	-1.125*
1966-75			-.691	-1.108*	-1.051*	-1.352**
1956-65			-.776	-1.129*	-1.118*	-1.324**
1946-55			-1.152**	-1.513***	-1.494***.	-1.656***
1936-45			-.536	-.555	-.604	-.592
12 years education[4]				.361[b]	.330	.305
13-15 years				.737*	.490*	.443*
16+ years				1.199***	1.173***	1.015***
$20,000-$39,999[3]				-.088	-.085	-.167
$40,000-$69,999				-.060	-.072	-.155
$60,000 or above				.221	.182	.165
Non-intact natal family					-.361*	-.234
Had children					.393*	.248
Currently divorced					-.327	-.095
Premarital sex wrong						1.089***
Extramarital sex wrong						.207
3 or more sex partners						-.768*

TABLE 9: OLS REGRESSION PREDICTING RELIGIOSITY (INDEX) BASED ON UNION TYPE, CONSERVATIVE PROTESTANTS

	Model 1	**Model 2**	**Model 3**	**Model 4**	**Model 5**	**Model 6**
Constant	7.333	6.720	6.875	6.445	6.195	5.592
F	6.697***	9.940***	4.997***	5.928***	5.727***	8.958***
R^2	.019	.080	.105	.162	.176	.274
Adjusted R^2	.016	.072	.084	.135	.145	.243
N	695	695	695	695	695	695

[1] Currently married is reference category.
[2] The pre-1936 cohort is the reference.
[3] The post age 65 cohort is the reference.
[4] Less than 12 years of education is reference.
[5] Less than $20,000 in adjusted family income is the reference.
[a] Unstandardized regression coefficient.
[b] Significant at .051 level.
p = .05 ** p = .01 *** p = .001

7. DISCUSSION OF RESULTS

This section discusses four topics from the preceding results. The four topics include the rates of cohabitation among religious identities; the differences in religiosity among cohabitors of different religious identities, and between them and married persons; the effect of social factors, such as family disruption, on cohabitation and religiosity; and likewise, the effect of sexual factors, such as views on premarital sex, on cohabitation and religiosity.

Rates of Cohabitation

The rates of cohabitation in Eggebeen and Dew (2009) are for ever cohabited, and are gathered from a direct question about past cohabitation. Those rates vary by religious identity. They are higher among conservative Protestants (39.55%) than among mainline Protestants (37.96%) and Catholics (33.58%), except for those with no religion (51.08%). I do not find the same proportion for current cohabitation in this thesis, but my results do not directly contradict Eggebeen and Dew's findings. I attribute the differences between the studies to three reasons. The first reason is that the AddHealth data set in Eggebeen and Dew is longitudinal data that includes individuals originally drawn from middle and high school populations whose participants are ages 18 to 28 in Wave III, the wave they use. The GSS data set is pooled cross-sectional surveys over a 16-year period that includes all persons in the population age 18 and over in households. The GSS is less diverse in race and ethnicity than AddHealth (see Table 1,

Pg. 144, Eggebeen and Dew 2009). The second reason is that because the GSS data set includes older persons, more of whom are married and more resistant in any case to cohabitation, the rate of conservative Protestant cohabitation is considerably reduced from that of AddHealth's limited age range. In the GSS data set, however, conservative Protestants under age 35 are about twice as likely to cohabit as their older counterparts (data not shown). The third and final reason is that the denominational choices in AddHealth, as those authors admit, is paltry, leading to less exact classification of Protestants into conservative and mainline. In addition, I modify the Steensland *et al.* (2000) classification scheme differently than they. Thus, measurement differences exist between this analysis and Eggebeen and Dew.

Differences in Religiosity

Regardless of their propensity for cohabitation, in this thesis conservative Protestants retain higher rates of religiosity relative to cohabitors in general and on several measures, to mainline Protestant, Catholic and non-affiliated cohabitors in particular (Table 2). I measure the effect on religiosity three ways: attendance, prayer, and affinity. Between married and cohabiting conservative Protestants, cohabitors are significantly less likely to attend regularly and express strong affinity for their religious body, but are not significantly different in rates of prayer. In the regressions in Tables 8 and 9, the least effect is seen on attendance; the greatest effect is seen on religiosity. That a difference remains in attendance between cohabiting and married conservative Protestants but not in religiosity can be attributed to three factors. The first is the possible ostracism from religious bodies; the second is the curtailment of life cycle effects, and the third is -- in a sense -- belonging without believing.

Some authors attribute the reduction in religiosity to religious bodies not accepting cohabitation, which deters cohabitors from attendance or membership: After all, cohabitation involves a sin that puts two people at the same address (Stolzenberg, Blair-Loy and Waite 1996; Uecker, Regernus and Vaaler 2007). While ostracization probably does occur, this explanation is not fully satisfactory for three reasons. First, it is possible to attend a religious congregation whose size or dynamics allows persons to stay relatively anonymous (Becker 1999). Second, less disadvantaged persons, the case for many cohabitors, are more reluctant to take part in congregations (Edgell 2006). Finally, programmatically many religious congregations are set up for married couples with children, not because of dogmatic or theological reasons, but because that is the history and practice (Edgell 2006; Marler 1995).

Another explanation is life cycle effects. It is well established in the literature that religious attendance is more common among persons as they age, particularly after marriage and child-bearing, which are increasingly delayed. But the effect of age and cohort in this analysis on religiosity is not clear. The introduction of age and cohort controls in Model 3 of Table 4 leads to a modest *increase* in the difference of religiosity of mainline Protestants, Catholics, and non-affiliates in relation to conservative Protestants, but if attendance is regressed, the only significant increase is among non-affiliates (data not shown). When the religiosity index is regressed on union types for conservative Protestants (Table 9), the entry of age and cohort modestly *decreases* the difference in religiosity. When attendance is regressed (Table 8), age and cohort modestly *increase* the difference between married and cohabiting persons. Also, the high proportion of children among conservative Protestant cohabitors suggests that a second element of the life cycle effect is present, and indeed, having children is modestly positive and significant in Tables 8 (.511*) and 9 (.393*) before sexual variables are entered. Thus, life cycle may play a

role in the religiosity of cohabiting conservative Protestants, but the effect, if present, is greatest in prayer, a private practice, and least in attendance, a public practice.

The third possibility is that I have taken conservative Protestant beliefs as a given when respondents identify with certain religious bodies. In a sense, my conservative Protestant cohabitors "belong without believing." A portion of them have beliefs out of line with bodies they rarely attend (Smith 1998). Thus, the married cohabitors possess more religiosity because more are "true" believers, who then attend, unlike cohabitors. However, this thesis sets out not to focus on institutionalized religion, but on the popular and cultural reworking of religion when faced with structural impediments. To exclude persons, like Smith (1998), based on additional belief factors would remove persons in which this thesis is interested. I am not concerned with hard-core members as I am with those who retain cultural identity. Notably, conservative Protestants are nearly always distinct in the analyses (as other identities are to a large extent).

The Effect of Social Factors

Structural impediments include social factors, other than having children, which affect both religiosity and cohabitation. Previous literature, as discussed earlier in this thesis, has tested the effect separately on cohabitation and religion. This thesis tests their effect on religiosity within cohabitation. Of those factors, having had a non-intact family at age 16 has a significant negative effect on religiosity and attendance among conservative Protestant cohabitors in relation to their married counterparts. The second, currently divorced, is not significant. Conservative Protestants have higher rates of disrupted natal families than other religious identities and significantly higher rates of personal divorce than cohabitors in general. In further bivariate analysis of conservative Protestants, the association of family disruption is greatest in the 25 to

34 age category, and the association of personal divorce is greatest in the 35 to 44 age category. Familial and spousal disruption is clearly an important event that is more prevalent in the largest age categories of conservative Protestant cohabitors.

The Effect of Sexual Factors

The variables which have the greatest effect on religiosity for conservative Protestants are sexual, not structural social and socioeconomic variables. Though the minority of conservative Protestant cohabitors (20.0%) agrees that premarital sex is always or nearly always wrong, it is still a significantly (but modestly) greater proportion than cohabitors in general. Greeley and Hout (2006) suggest that cohabitation provides an acceptable cover for premarital sexual relationships among conservative Protestants because it escapes the promiscuity associated with being single. Eggebeen and Dew (2009) offer a view that cohabitation becomes an acceptable compromise for conservative Protestants because they see it eventually leading to marriage. What the analyses in this thesis find is that once controlled for strict views on premarital and extramarital sex and sexual activity, the difference in religiosity of cohabiting and married conservative Protestants is greatly reduced and insignificant (and is largely reduced for attendance). In other words, sexual leniency is the most powerful single predictor of reduced religiosity among conservative Protestant cohabitors, more so than socioeconomic and social factors. Therefore, cohabitors who are sexually lenient cannot be said to have compromised on sex through cohabitation. They disagree on sexual issues, especially with married conservative Protestants. However, given the greater proportion of sexual leniency in younger age categories of conservative Protestants (in a separate bivariate analysis), the questions to be asked is whether

leniency is merely a phase or a transitory view adopted at a point in life; a lowering of the moral cost (Emerson 1962) in order to cohabit; or an instrumental decision in which religion loses?

8. CONCLUSION

This thesis is framed on Swidler's culture in action models. The models provide a more powerful explanation of why cohabitation has come to be accepted and spread within society, and in this particular case, among conservative Protestants, and why individuals, in this case again conservative Protestants, have come to adopt cohabitation in apparent violation of religious values, at a time when conservative Protestant elites and institutions are more stridently ideological over marriage and sexual issues. The answer in rational choice theory is to devalue the normative and epistemic processes into instrumental decisions whose ends are the betterment of the individual at the expense of norms and beliefs. In Swidler's models, the normative and epistemic processes, as well as the instrumental, are the means by which individuals formulate and decide their strategy of action regardless of personal ends.

Cohabitation, it appears, has come to be spread popularly among conservative Protestants because it is an idea that allows them to accommodate the reality of premarital sex, which is inevitable in a time when marriage is increasingly delayed, by substituting a form of intimate union that has acceptability as being at least nearly normative for the individuals involved when marriage seems a remote possibility. Within the conservative Protestant toolkit is the theological idea of eventual redemption, that backsliding is an event that is righted through a later experiential event of salvation. Notably, too, conservative Protestantism experienced a shift in the last half century from rigid adherence to strict personal codes to a disciplined life of moral

well-being (Ammerman 1990; Roof 1993). Though this thesis is not a test of theory, per se, the fact that cohabitors are able to retain religiosity, though shy about attendance, as this thesis shows, speaks more to Swidler's explanation than to that of rational choice.

Notably, what separates cohabiting and married conservative Protestants in religiosity, other than problematic social and economic locations that predispose individuals both to cohabitation and lessened religiosity, is largely not the act of cohabitation itself, but to a great extent differences in the views and practices in regard to premarital sex. Married conservative Protestants are not lenient on sexual issues, but their cohabiting counterparts are, though a significant minority is stridently not so. In fact, when conservative Protestant cohabitors are not sexually lenient, the difference between them and married conservative Protestants in religiosity disappears after controlling for social and economic location.

Sexual Leniency and Religiosity

The strength of this thesis is that it is able to separate and specify the variables as exogenous that lead to loss of religiosity and predispose individuals to cohabitation. Thus, we know that a large part of the loss in religiosity that occurs for individuals is not the result of cohabitation, though that does negatively influence religious attendance when compared to married individuals. The weakness is that this thesis is not able to separate the sexual variables from cohabitation and religiosity, to which they are endogenous. I cannot know from these analyses whether individuals have accepted premarital sex because they are cohabiting, or are cohabiting because they have accepted premarital sex, or still whether the loss of religiosity has come from the acceptance of premarital sex, or the acceptance of premarital sex has come from the loss of religiosity. Or even can I determine, as it is, if the variables are reciprocal (Thornton,

Axinn and Hill 1992). The evidence would suggest that familial disruption leads to more sexual leniency and less religious involvement, and therefore individuals who are predisposed to cohabitation and less religiosity are also predisposed to sexual leniency.

Children in Conservative Protestant Cohabitations

A difficulty highlighted in this thesis is children among cohabiting conservative Protestants. In more than half of cases, the children are the result of births to persons who are never married. The children measurement is for having had children, so they are not necessarily children in the household, which this thesis does not measure, and they even may be adult children rather than adolescents. But given the young age of conservative Protestant cohabitors, it must be assumed that these are children in the cohabiting household, especially for female respondents. It is one thing to suggest that conservative Protestants can popularly accommodate the idea of cohabitation by the means of their cultural toolkit, regardless of institutional or elite ideology, but the idea of raising children, at least initially, in cohabitation appears to be another thing and more of a stretch within that cultural framework. The explanation I offer is that a separate cultural process linked to religious sentiment is at work in the United States. This is the existence of a pro-natal culture in which children are so valued that delays in marriage do not necessarily lead to delays in child-bearing, especially in places with high religious feeling (Morrison 2009; Lesthaeghe and Neidert 2006; Raley 2001).

Religious Identity

It would be a mistake to assume that the pool of individuals classified in this thesis (and in other studies) as conservative Protestant respond identically, or even within a narrow margin,

to issues of cohabitation, sexuality, and marriage. This religious identity is diverse, and includes Protestant individuals and institutions whose beliefs are traditional, evangelical, fundamental, and Pentecostal. Even within these groups, beliefs and practices vary. They are also composed of individuals of different ancestry. Race in the United States carries not only social and economic distinctions, as commonly known, but also religious distinction. Though individuals who identify with Black Protestant denominations are separated from the conservative Protestant pool, that pool still contains many individuals who are Black, Asian, and Hispanic, and whose lives and beliefs can be different from their white counterparts. The sample size in this thesis precludes most analysis of such differences.

Future Research

Further research should concentrate on these deficiencies. As a quantitative cross-sectional, time-series study, this thesis lacks the data to measure evolution across the life course of individuals as they change in their values and beliefs and move into intimate unions. Some questions of the predisposition on sexual issues can be answered, and need to be answered, through longitudinal quantitative studies, as they exist, such as AddHealth. But many variables are not present in longitudinal studies originally crafted for other purposes and populations. And while this thesis can assume broadly that Swidler's models are a better explanation for the decision to cohabit among conservative Protestants than rational choice theory, I know nothing of the processes that lead to that decision and which are essential to those models. Only qualitative studies of the lives of conservative Protestant cohabitors, especially as they apparently grapple with the changing and unsettled life circumstances in which they are immersed and with the cultural tools they possess, can illume the processes. Notably, with a few

exceptions, ethnographic work is missing in the study of cohabitation, and sadly so for the development of appropriate theory in this field of the family.

Culture and the New Modernity

Finally, Swidler (1986) is a suitable basis in this thesis for understanding the role of culture among individuals in changing circumstances. Granting that culture has a role in individual decision-making raises the question, however, of the actual value of culture in the modern world. Touraine (2009) asserts that society is losing to culture as the organizing force in lives; that social movements are giving way to cultural movements; and that religion has a place and an appeal in modernity after all. Touraine's philosophizing on the weakening of society and course of sociology in the new modernity is shaped by his French context, but it is a useful lens through which to examine the implications of Swidler and culture. If we accept his hypotheses, then it stands that social institutions are weakened and cultural formations are strengthened.

I conclude that less advantaged conservative Protestants, violating religious sexual norms, have embraced cohabitation as a practical measure for the present without negating the desire for marriage, a union form which in the United States appears valued. Conservative Protestant religious institutions and elites have much to say about sexual issues, though less so, it seems, when those issues are the actual practice of adult adherents. Notably, the sexual concerns on which they focus are boundary issues – homosexuality and abortion, for example, which define the religious culture (Smith 1998). What I suggest is that these religious institutions and elites are captured within the culture of which they are part rather than entirely formative of it. In other words, they are an intense source of ideological stringency in an unsettled time, and contribute powerfully to boundary setting, but they are shedding their institutional hold over

individuals. Meantime, some conservative Protestant adherents are reworking intimate unions into a staged process that includes bearing children, thus, I would contend, turning marriage -- and cohabitation -- into a cultural formation instead of a social institution. If an ideology is to be found among these adherents, that ideology is how a productive moral life is to be lived, Weber's concept of theodicy (Weber 1993 [1922]).

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APPENDIX A: Religious Classification Scheme

Based on Steensland et al. *(2000), the following denominations from the GSS DENOM and OTHER files were classified as conservative Protestant.*

DENOM file:
American Baptist Association
Baptist, Don't Know Which
Lutheran Church—Missouri Synod
Other Lutheran Churches
Southern Baptist Convention
Wisconsin Evangelical Lutheran Synod

OTHER file:
Advent Christian
Amish
Apostolic Christian
Apostolic Church
Assembly of God
Bible Missionary
Brethren Church, Brethren
Brethren, Plymouth
Brother of Christ
Calvary Bible
Chapel of Faith
Charismatic
Chinese Gospel Church
Christ Cathedral of Truth
Christ Church Unity
Christian and Missionary Alliance
Christian Calvary Chapel
Christian Catholic
Christian, Central Christian
Christian Reformed
Christ in Christian Union
Christ in God
Churches of God (except with Christ and Holiness)
Church of Christ
Church of Christ, Evangelical
Church of Daniel's Band
Church of God of Prophecy, The
Church of Prophecy
Church of the First Born
Church of the Living God
Community Church
Covenant
Dutch Reformed
Evangelical Congregational
Evangelical Covenant
Evangelical, Evangelist
Evangelical Free Church
Evangelical Methodist
Evangelical United Brethren
Faith Christian
Faith Gospel Tabernacle
First Christian
Four Square Gospel
Free Methodist
Free Will Baptist
Full Gospel
Grace Brethren
Holiness Church of God
Holiness (Nazarene)
Holy Roller
Independent
Independent Bible, Bible, Bible Fellowship
Independent Fundamental Church of America
Laotian Christian
Living Word
Macedonia
Mennonite
Mennonite Brethren
Missionary Baptist
Missionary Church
Mission Covenant
Nazarene
New Testament Christian
Open Bible
Other Fundamentalist
Pentecostal
Pentecostal Assembly of God
Pentecostal Church of God
Pentecostal Holiness, Holiness Pentecostal
People's Church
Pilgrim Holiness
Primitive Baptist
Salvation Army

Seventh Day Adventist
Swedish Mission
Triumph Church of God
Way Ministry, The
Wesleyan
Wesleyan Methodist -- Pilgrim

These denominations from the GSS DENOM and OTHER files were classified as mainline Protestant.

DENOM file:
American Baptist Churches in the U.S.A.
American Lutheran Church
Episcopal Church
Lutheran Church in America
Lutheran, Don't Know Which
Methodist, Don't Know Which
Presbyterian, Merged
United Methodist Church
United Presbyterian Church in the U.S.A.

OTHER file:
American Reformed
Baptist (Northern)
Christian Disciples
Congregationalist, First Congregationalist
Disciples of Christ
Evangelical Reformed
First Christian Disciples of Christ
First Church
First Reformed
Friends
Grace Reformed
Hungarian Reformed
Latvian Lutheran
Moravian
Quaker
Reformed
Reformed Church of Christ
Reformed United Church of Christ
Schwenkfelder
United Brethren, United Brethren in Christ
United Church of Canada
United Church of Christ
United Church of Christianity

These denominations from the GSS DENOM and OTHER files were classified as Black Protestant.

DENOM file:
African Methodist Episcopal Church
African Methodist Episcopal Zion Church
National Baptist Convention of America
National Baptist Convention USA, Inc.

OTHER file:
African Methodist
Apostolic Faith
Christian Tabernacle
Church of God in Christ
Church of God in Christ Holiness
Church of God, Saint & Christ
Disciples of God
Federated Church
Holiness Church; Church of Holiness
House of Prayer
Missionary Baptist
Pentecostal Apostolic
Sanctified, Sanctification
United Holiness
Zion Union
Zion Union Apostolic
Zion Union Apostolic-Reformed

Other all denominations in DENOM and OTHER file were classified as Other Protestant

In the RELIG file, Catholic was classified as Catholic. No affiliation was classified as NONE. All others (except Protestant who are classified as above) are classified as Other Religion.

APPENDIX B: IRB Approval

INSTITUTIONAL REVIEW BOARD

Mail: P.O. Box 3999
Atlanta, Georgia 30302-3999

In Person: Alumni Hall
30 Courtland St, Suite 217

Phone: 404/413-3500
Fax: 404/413-3504

September 18, 2009

Principal Investigator: Ainsworth, James William

Principal Investigator Department: Sociology

Protocol Title: Cohabitation and religion

Submission Type: Protocol H10064

Review Type: Exempt Review

Approval Date: September 17, 2009

The Georgia State University Institutional Review Board (IRB) reviewed and approved your IRB protocol entitled Cohabitation and religion. The approval date is listed above.

Exempt protocols do not require yearly renewal. However, if any changes occur in the protocol that would change the category of review, you must re-submit the protocol for IRB review. When the protocol is complete, a Study Closure Form must be submitted to the IRB.

Any adverse reactions or problems resulting from this investigation must be reported immediately to the University Institutional Review Board. For more information, please visit our website at www.gsu.edu/irb.

Susan K. Laury

Sincerely,

Susan Laury, IRB Chair

Federal Wide Assurance Number: 00000129