

# Social Contexts and Responses to Risk Network (SCARR)

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## Taking the plunge: perceptions of risk taking associated with formal and informal partner relationships

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## Abstract

Given the disparity in the protection provided by our legal framework to those who marry and those who cohabit, and recent discussion of the lack of awareness of these differences, this paper sets out to examine perceptions of risk amongst those entering into partner relationships with and without the formal status of marriage. In this small qualitative study we draw on personal interviews with 20 men and women aged between 25 and 40, who were identified through an ONS Omnibus sweep and agreed to talk to us about their attitudes to marriage and cohabitation, and in particular the risks they thought were associated with entering into either relationship. We expected that assessment of risk would be related to civil status. But this was not the case. Both the men and women we spoke to consistently related risk to gender, and in particular to motherhood. The interviews were carried out in late 2003 and early 2004. The project is part of the ESRC Programme on Risk led by Professor Taylor Gooby, University of Kent, to whom we are most grateful for advice and support. (ESRC Grant L326 25 5041)

## Introduction

We have carried out a series of studies looking at changing perceptions of the obligations arising from personal relationships as family structures become more complex, and at how these perceptions sit alongside the current legal framework. (footnote 1 Eekelaar J and Maclean M, 2004, *Marriage and the Moral Bases of Personal Relationships*, JLS vol 31 no 4 December 2004, pp 510-539

Maclean M and Eekelaar J, 2004, *The obligations and expectations of couples within families*, JSWLF, 26, (2) pp117-130)

Here we look at perceptions of the risks associated with entering into a partner relationship, and in particular at differences between approaching informal cohabitation and marriage. The recent increase in cohabitation (footnote 2 the level is expected to double from its 1996 level by 2021, ) can be variously characterised as representing a deplorable decline in traditional family values, accepted either as a prelude to marriage, or positively valued as a more individualised approach to partner relationships in which the parties negotiate how they will live together without the need for the externally defined “one size fits all” framework of marriage. In an earlier study (see footnote 1) with a similar sample (39 men and women aged 25-40 identified through ONS) we asked about decisions to marry or live with a partner, and the reasons for these decisions. The decision to marry was strongly associated with religious affiliation, (the Catholics, Sikhs and Moslems in our sample were unlikely to live together outside marriage,) and with ethnic background, which was of course associated with faith. (The Asian couples in our sample were unlikely to cohabit outside marriage). But the expressions of commitment and

willingness to support the partner were remarkably similar whatever the civil status. To those who worry about the decline in marriage and the kind of commitment traditionally associated with it, we would say that we found no lack of expressed commitment among the cohabitants ( footnote for an exemplary discussion see Jane Lewis “The End of Marriage? Individualism and Commitment in Intimate Relations” Edward Elgar,Cheltenham 2001. )

There remains however a substantial difference in the legal framework regulating the continuation of support for a partner after a relationship has broken down between those who enter the legal state of marriage and those who do not. There has been increasing concern about the lack of knowledge and the persistence of inaccurate ideas about the consequences of relationship breakdown among those who live together. Ann Barlow and colleagues have drawn attention to the myth of the common law marriage, whereby cohabiting women are particularly at risk of holding inaccurate and optimistic expectations about their entitlements on separation (fn Barlow A and James G,2004,*Regulating Marriage and Cohabitation in 21<sup>st</sup> Century Britain*, MLR vol 67,no 2, pp 143-176, March 2004, Barlow A, Duncan S et al, 2005 in press, *Cohabitation ,Marriage, and the Law*, Hart, Oxford) Experts in family law, notably Baroness Hale of Richmond, have long called for attention to be paid to the plight of those with responsibility for children on the breakdown of a cohabitation relationship who lacks the protection available under the divorce jurisdiction. (fn Hale,B ,2002, *Unmarried Couples in Families*, Family Law June 2004 vol 3, p426) The recent Civil Partnership Act 2004, which on implementation will offer to same sex cohabiting couples many of the protections afforded by marriage, has given added impetus to discussion of the needs of separating cohabitants especially those who are parents, and the Family Law (Scotland) Bill currently in progress does begin to address the issue. The Legal Services Commission has recently published a leaflet advising cohabitants about their position on separation with respect to children and finance, and the Department for Constitutional Affairs has been running an awareness campaign. (fn 6 See [www.advicenow.org.uk](http://www.advicenow.org.uk))

Empirical evidence about the financial outcomes for separating cohabitants is sparse, as they are a difficult group to define and locate. They do not pass through any publicly recorded formal procedure, and there is no agreed duration of co residence, which can be held to define a couple as cohabiting. Previous work (fn Maclean M, Eekelaar J, Lewis J et al, *When cohabiting parents separate*, Family Law, May 2002 pp1-5 and Arthur S, Lewis J Maclean M et al ,2002, *Settling Up*,National Centre for Social Research, London) has begun to document the financial arrangements made by separating cohabitants and compared them with those made by divorcing

couples but only for a small group of 62 men and a women. We found that the separating cohabitants rarely took advice on how to arrange their finances and that cohabiting women with responsibility for children were less likely to stay in the family home on separation or receive any significant financial benefit from it than divorcing women. The separating parties were more likely to just walk away with what they had brought to the relationship. The married couples who were going through the more formal process of divorce involving contact with professionals spoke in terms of trying to make the best possible arrangements for their children and looking to the future. The separating cohabitants rarely spoke in such terms, and looked back rather than forwards, collecting together what they had brought to the relationship and taking it away with them.

Entering into marriage is a public event for the couple, requiring some planning for the occasion, which may be an expensive and complex process bringing two separate families together through the new relationship between the spouses. It brings with it an implication of some need for thought about the future, and a “new life” together as husband and wife. This formality in our view may lead men and women to think about the decision, and to consider potential benefits and also potential risk. On the other hand, moving in together, according to the interviewees in our previous study, often seemed to happen more gradually, perhaps when one party’s lease ran out, or other flatmates moved on, and a staying- over relationship became a living- in relationship. The change was less likely to involve the participation of friends or family members. But although at the point of entering into the relationship whether the couple chose marriage or move in together informally makes very little difference to their social or legal obligations, if the relationship breaks down the picture becomes very different.

Our hypothesis was that men and women would describe getting married as a difficult decision to take, and that it would bring with it some awareness of the possible risks and benefits but we thought that moving in together would be a more casual less thought- through decision, and would be less likely to involve conscious “risk assessment”. It would be paradoxical if there was a greater weighing of risks before marriage, which is in fact the safer option for women with children in view of the protections under the divorce jurisdiction (which make it possible for a wife to stay in the family home regardless of whose name is on the deeds or the mortgage, and to receive a substantial proportion of the value of the house in order to rehouse herself and her children) but less consideration of risk before entering unmarried cohabitation which in law and practice lacks comparable protection for the weaker parties if the relationship ends. So marriage, given that the relationship may end, is

riskier for men than for women, and unmarried cohabitation is safer for men but risky for women with children.

This was our perception, as researchers. How far was it shared by the men and women we spoke to, all of whom had lived with a partner either as a married couple or in a de facto relationship?

## Methodology

20 men and women identified sequentially through the ONS Omnibus as aged between 25 and 40 and in a couple relationship either as cohabitant or spouse in 3 areas (an Inner London borough, an outer London borough and a town in the west midlands) who had agreed to be contacted were approached and interviewed by the researchers in their homes. The interviews lasted between 40 minutes and 90 minutes, and were taped and transcribed. The data was analysed using the thematic process developed by the National Centre for Social Research, to whom we are grateful for their advice and support. In the interview we talked to our respondents about their approach to risk taking more generally, (for example their views on insurance) and their feelings about how they approached their current relationship. The data from the first part of the interview is described in a paper by Jane Lewis, (fn 8 Lewis J Risk taking in intimate relationships, *Journal of Social Policy*, forthcoming, see also Lewis J, 2005, *The changing context for the obligation to care and earn*, chapter 4 in *Family Law and Family Values*, ed Maclean, Hart, Oxford.) about ideas of risk associated with being in a relationship. The data indicated a different approach to financial risk and emotional risk. A number of respondents described the need to have established financial security before entering the risky world of personal commitment and taking a chance on a relationship. The financial aspect of life was seen as the part, which could be to some extent controlled and predicted, while emotional relationships were seen as inherently risky however much in love the couple might be at the outset. It was acknowledged that relationships change over time and with the arrival of children, and may not survive. A sound financial basis was thought to be necessary before taking any such chances. But of course individual circumstances varied greatly. In order to test in a standard way for ideas about any difference in the risks associated with entering marriage as opposed to cohabitation, and to work around the fact that contemplating separation in their own relationship is uncomfortable for respondents, we then used two scenarios or vignettes which briefly describe a young couple, John and Sarah who were about to either marry or move in together.

We presented the following vignette at the end of the interview, i.e. at a time when the underlying issues and ideas about risk had been discussed in some depth. It is simple in order to both avoid confusion but also to leave open the possibility of the respondent introducing issues which they think relevant or important.

The vignette was as follows:

“John and Sarah are getting married. He has a steady job in local government with a good pension. She plans to give up her job in a shop when they have children. The house is in John’s name and he pays the mortgage. “ We then asked, “What kinds of things might Sarah think about when taking these steps?” “What kinds of things might John think about when taking these steps? ”

The vignette was repeated in exactly the same form substituting “moving in together” for getting married.

## **The legal context of marriage and opposite sex cohabitation**

Given the widespread misunderstanding of the legal position it may be helpful for some readers to summarise the current legal position with respect to financial obligations and responsibility for children.

### **Obligations to support while together:**

Married people have an obligation to support one another while they are married but unmarried cohabitants while they live together do not. The obligation is of little practical importance unless the marriage runs into difficulty when the divorce jurisdiction usually comes into play, but at that stage it can be useful as a basis for an order of maintenance pending suit, i.e. for support to be paid before the divorce is granted.

### **Rights to occupy the home**

Married people have occupation rights as against each other to the family home. Unmarried cohabitants can be granted orders under the Family Law Act 1996 protecting their occupation of a house owned by their partner but only for limited periods. This is important in the case of oppression or violence by their partner especially if there are children present. But in the long term, the rights of the owner of the property will prevail.

**Property rights:**

Becoming married or moving in with someone does not in itself affect rights to the equity value of any property. Often the people concerned create such rights through normal legal processes such as purchasing a house in joint names. Other jurisdictions have systems which allow concurrent property rights to arise on marriage or cohabitation, but these have to deal with complex issues as to the definition of the property over which the rights are held, and for accounting for the income derived. The Law Commission considered how the rights to property of those who have shared a home might be better regulated, but Law Commission 2002 para 1.31 (1) concluded that “it is simply not possible to devise a statutory scheme for the ascertainment and quantification of beneficial interests in the shared home which can operate fairly and evenly across the diversity of domestic circumstances. “

**Allocation of assets on separation:**

Reallocation of assets on separation is only possible in divorce or nullity proceedings and is not available to separated unmarried cohabitants. This position is modified to some extent by the operation of the law of trusts and estoppels through which unmarried partners can benefit to some extent, but this is widely recognised to be limited in operation, expensive and unsatisfactory.

A primary purpose of the power to reallocate property is to protect the children of the marriage, for example by remaining in the family home. The Children Act 1989 section 15 provides a power to make property transfers for the benefit of the children between parents, whether married or not, (for example by allowing a court to order the transfer of a house to a mother who was caring for the children) .The law can in this way offer significant protection. But the house must revert to the father when the children grow up. In practice this power is seldom used, because separating couples rarely seek advice about financial arrangements and the possibility is not widely known to the populations at large. Awareness even among the legal profession is not high. (fn 9 See Arthur et al, 2002) DCA in June 2004 initiated a programme of information, which aims to make cohabiting couples more aware of these legal differences and includes reference to this section of the Children Act. In August of the same year the Community Legal Service Direct Information Leaflet 27 was published entitled “Living together and your rights if you separate”.



**Financial support after separation:**

At present orders for periodical payments may be made on or after divorce or nullity, but there is no provision for maintenance for unmarried cohabitants who separate. Support for children under the Child Support scheme is available to all children who have a non-resident parent whether the parents had ever married, or had lived together or had never shared a common household. But the operation of this scheme is widely thought to be problematic.

**Inheritance:**

Marriage also creates significant inheritance rights for the surviving spouse where there is no valid will, and these “eat into” the entitlements of the deceased’s blood family (children, grandchildren, parents, and collaterals). Unmarried cohabitants have a right to apply under the Inheritance (Provisions for Family and Dependents) Act 1975 only if they have been living together for two years or more, and the court can make such an order as it thinks necessary for the maintenance of the survivor.

**Pensions:**

Entitlement depends on the terms of individual pension schemes, but these do now quite often recognise opposite sex cohabitants

**Tax:**

Capital gains and inheritance tax advantages are enjoyed by married men and women.

**Legal relationships regarding children**

The legal relationship of a mother with her children is essentially determined by section 27 of the Human Fertilisation and Embryology Act 1990 (HFEA) which constitutes the birth mother as the legal parent with full parental responsibility. The fact that a man is biologically the father of the child will normally constitute him as the other legal parent though if he is not married he will not have Parental Responsibility automatically. However he can acquire this under the Adoption and Children Act 2002 (s 111) by being registered as the child’s father on the birth certificate. That means that the fact of unmarried cohabitation (by parents or by a parent with another) has no effect on the parties legal relationship regarding their children except insofar as such parties are empowered as “people with care of a child to do what is reasonable in all the circumstances of the case for the purpose of safeguarding or promoting the child’s welfare (Children Act 1989 s 3(5)). In practice this probably gives any person bringing up a child (including unmarried fathers without PR) sufficient legal power over the child.

**Our data: what did the men and women we spoke to say about the risks attached to marriage or cohabitation?**

How does the legal reality fit with the perceptions and expectations of the population about what it will mean to marry or move in together? Do men and women think about the possibility of separation? Is there awareness of the way in which the legal framework makes the ending of a marriage, financially risky for men and safer for women, especially where there are children? Alternatively is there awareness of the way in which moving in together without marrying is precarious for the woman especially where there are children. We were interested in discovering how far this situation was understood by our respondents, and whether the myth of the common law marriage and the security it is thought to offer to women is still prevalent. If there were differences of opinion, did these differences follow gender lines, differentiate between those who were married and those who were living together?

We turn to what our respondents said, looking firstly at the married men, i.e. those with the most to lose under the divorce jurisdiction, then the married women with the strongest legal protection. We then move on to the cohabiting men least fettered by legal constraints on separation and the cohabiting women with least legal protection on separation.

Of our 20 respondents 12 were married, one of who had recently separated from her husband, and 8 were cohabiting.

In the married group, there were 8 women and 4 men. In the cohabiting group there were 6 women and 2 men.

**Married Men (n4):**

All of these men raised the question of separation, and all but one seemed to have a reasonable understanding, of the distinction between the financial consequences of the ending of a marriage and cohabitation. The exception, surprisingly, was the remarried man. Our first respondent, (case 8), a TV lighting man, happily married without children, with the house and mortgage in his name only expressed well informed but highly traditional views. He saw a clear difference between marriage and cohabitation saying, "In law when you get married everything is half and half. If they split and she wants the house its half and half. It doesn't make any difference if the house is in his name. They are both going to have to get a flat." But if the couple were moving in together without marrying, "if they split up legally he gets everything...with no children he can say bugger off its my house get out, if

she hasn't paid any mortgage... if she's been paying the bills it gets complicated". But he was concerned about Sarah being at home and giving up work, "she needs to think about the children, that is all really, if she is planning to give up her job she needs to decide what she wants to do all day".

Our second respondent, a teacher with children and a house and mortgage in joint names (case 3) echoed the concern about Sarah being at home all day... "Does she really want to give up work? Depends if she likes her job or not. Work is not an issue of money. It is quite boring and difficult to be with children on your own... ". He then raised the issue of the financial burden on John as a cause of friction, "he needs to think about if he is going to get annoyed if she is not contributing any money towards the household."

The least well informed respondent curiously was a remarried man, (case 20) who was also aware of Sarah's vulnerability, saying "Everything's in his name, he pays the mortgage, if he ever decided to leave it would leave her in a very difficult position. He would have the upper hand..." but he saw no difference between cohabitation and marriage.

A post graduate student (17) without children or property, said "she isn't getting a great deal...he's got the house and the pension and quite good money... she would be left with the children. I would be concerned about her. The house is in his name but she is entitled to some of it. I would have set up a pension for her similar to his, in case something goes wrong. They may live happily ever after, then there is no issue... if they were moving in, and it would be even more difficult. She would have no rights to anything at all

The common theme expressed by all 4 married men was, to our surprise, a concern for the financial vulnerability of Sarah if she became a mother, whether or not she was married. The men, who are in law the most likely to have to accept the financial burden of ongoing responsibilities if the relationships ends, were primarily concerned about the vulnerable position of women with children, whether married or cohabiting.

## **The Married women n 8**

Now we turn to the married women who in law are the best protected against financial risk. Were they aware of this?

Three of the women, all well educated, seemed wholly unaware of the issues. A nurse, (7) said "Isn't it in the law that if you have lived with someone for

so many years then you are entitled to so much” A banker from America (5) was not aware of the situation in this jurisdiction, and an Englishwoman (16) knew so little of even her own circumstances that she telephoned her husband during the interview to find out whether the house was in their joint names.

Three of the married women were aware of the implications of cohabitation; one said (2) “ if the mortgage and house is in somebody’s name... there is no record of you being there... if the couple stay together it works out fine...but...” Our only Muslim respondent (13) was aware of the implications of cohabitation, though mainly concerned about the possible impact of illness of the wage earner, “ can he pay the mortgage... you never know what is going to happen with his health... with only one income that would be a lot on my mind. If they separate she would have nothing really. He pays the mortgage. He could turn around and say this is all mine”. She was aware of the greater perils of cohabitation “He can kick her out at any time. There is no commitment... it is not like when you are married.”

But all of the women were concerned about Sarah’s financial vulnerability whether or not she was married or cohabiting... the American banker expressed her surprise and concern about the greater willingness of English women to put up with lack of independence in marriage, saying “Sarah better think like my name has to go on that... I have a lot of English friends that don’t have their name on the house... most American women would. Everything has to be on dual accounts, anything they own is owned equally... her name should be on there even if he pays the mortgage. I don’t think John will have too many issues.... if he does have an issue with putting the name on the house Sarah shouldn’t get married” A married woman (4) with a husband and a second on going relationship was also worried about Sarah, but her concerns were based on the presence of children rather than on civil status. “Sarah needs to be joint in the house. If she is going to have children she needs the security for her children. Should organise pensions and insurances to have enough to keep the children and run the house if they split up

It doesn’t make any difference if they are married or not but if they have a family together then they have to organise their lives as a couple... should have the same responsibilities”

There was some concern about Sarah’s psychological vulnerability if she had no financial independence, e.g. a sales administrator (2) without children, and a house and mortgage in joint names said “ it seems strange the house would only be in one person’s name. Some people like being very family minded. It’s a good idea to be at home with your children... but to me you lose part of your identity being someone’s mum or someone’s wife and maybe not a

person. If you close up in your own little world...” Two also women mentioned the burden on John of being the sole provider. “ It’s a big responsibility for him to have a wife who doesn’t work”

Overall the most consistent message to emerge was identical to that coming from the married men.... an overriding concern about the economic vulnerability in the event of relationship breakdown of women with children whether married or not, but especially if not.

### **Cohabiting men; (n2).**

The cohabiting men are the least regulated group and most likely to avoid any ongoing obligations after relationship breakdown. We were interested to know how aware they were of this freedom from legal obligation.

But neither was well informed. The first, (10) a civil servant without children, whose partner had just left him, believed that John would have the best deal whether or not there was a marriage, saying “if they split (as married) he can argue he’s the one paying all the mortgage. Getting the best side of the deal, presumably he’s happy” but also rather vaguely that “ she’d have even less rights if they weren’t married in terms of whether they split up”. The second cohabiting man (14) whose relationship was also ending, without children, was more optimistic about the outcome for Sarah, saying, “If they are married Sarah would be entitled to half of everything. If anything did go wrong Sarah would do all right out of it.... for John... if there is one wage coming in things are going to be tight... I can tell John that now.” But he was less well informed about the impact of separation on cohabitants, saying, “If you’ve been living together and have been for some time than I believe you are still entitled to half. I don’t think there is much of a difference. I may be wrong”.

He thought that if they were married “he’d have more rights to custody or access to the children”.

It was interesting that the two men who were least at risk had done little, if anything, to inform themselves of their position: they were aware that marriage made some legal difference but were either unclear or wrong as to what that difference was. Such men might find themselves unpleasantly caught out if greater legal rights were to be given to unmarried cohabitants. As it was, they seemed content that the man could rely on his stronger economic position.

### **Cohabiting women: (n6)**

Contrary to our expectation this group of women were surprisingly well informed, and concerned about Sarah's potential predicament as a cohabitant. The first interviewee, a TV producer, with a child, and house and mortgage in her partners name had clear and accurate views. She said, " Sarah needs to make sure she gets married before she moves in because the house is in his name. She definitely needs to think about whether she wants to give up work completely. She might deskill herself. She may want to work just one or two days a week to keep her brain alive.

John... is taking on a very traditional role. will he see as much of his children as he would like? How will giving up work affect .. their relationship? " If the couple are moving in together , " it's all the more urgent. She needs the mortgage in her name and equal rights to the house, need both names on the birth certificate for equal parenting, ...should draw up a will, make sure his pensions names her as a beneficiary"

The second woman cohabitant (6) was a teacher, without children, with the house in joint names. She held similar views, saying "Sarah should think about putting house in joint names, and whether any pension would come to her if they split up, and then money issues to support her and the children. John needs to think about whether he wants to give his house, pension, and money, half of everything to Sarah. If they split up and they had children she would probably keep the house. If not (having children,) they should take into account how much they are both making I think". If the couple were not planning to marry but to have children "she needs the house in joint names, she needs that security. It's just a piece of paper, but she needs those things".

Our only African respondent, (9) was a doctor in a traditional relationship, taking on her partner's s children, but with the house and mortgage in her name. She was concerned for Sarah's independence, saying, " she's thinking about child care. It's expensive in this country. If she gives up her job she will lose her financial independence and her own independence. Going out, talking to people... I think she's trusting John will give her a place to stay and that she has nothing to worry about... I don't think its safe for her...John might be a good man... but if they get divorced they will have to sell the house and she gets half and half, probably from the mortgage. It would be difficult to get another house, and if she doesn't have a job she doesn't have a reference, it would be difficult for her. I know from my work a lot of housewives get depressed. Start to use alcohol, drugs, they don't have a voice they don't talk

to their husbands and sometimes husbands do what they like. Legally she would be more secure married. In this country she would get something, but I know the situation I've been in it before. You tend to use your money to buy bread and that towels, soap... big things are bought by the man at the end you don't have anything and when he feels he wants to move on....In South Africa they've made a law now if you're together for 2 years there is some legal thing you can get a share.. It's a cohabitation law".

Case 12 a civil servant with a new baby, and a partner recently divorced, with the house in her name, was similarly thoughtful saying that Sarah would have "no security because the house is in his name and he pays the mortgage. If they were getting married then her rights would be fifty-fifty. She doesn't have any money anyway, working in a shop. Low pay. No pension" and was also concerned for John, asking, "whether one salary is enough". She was also aware of the situation without marriage." if they have children and split up.... He pays the mortgage and she has no income...."

One of the cohabiting women had a slightly different approach, seeing cohabitation as associated with separate individual finances, and longing to get married herself (19) seeing it as the way to financial union. She said "Sarah: what rights would she have to the family home. Should be a joint thing if they are married. Children lead to complications childcare... time off work. As for John, could he financially support them both and a child?" She thought the issues were different if the couple were just moving in together." you could pretty much live financially independently. When you get married you're financially bonded to each other. Quite a few people who live together don't have joint bank accounts. I think once you get married I don't know if you're expected to have a joint account. Marriage is the financial bond. "

In sum, the cohabiting women were well informed and thoughtful, and two in particular were the stronger partners in the relationship. But all, like all the other subgroups in our sample, were anxious about Sarah's vulnerability in the case of relationship breakdown, whether married or not.

### **Concluding Observations:**

The majority of our respondents did perceive some advantage to Sarah in being married, though few were clear about what exactly it comprised. Only 4 respondents, all women, were entirely unaware of the protection offered by marriage to the weaker party following relationship breakdown. What surprised us was the almost universal awareness of the economic vulnerability of women, and the feeling that women should take steps to protect themselves

whether they were married or not. This vulnerability was firmly linked to gender and childcare responsibilities. Perhaps we should not have been surprised, as in a way these findings echo the data from our study of who marries and why, (Eekelaar and Maclean 2004) in that the married and the cohabitants are not two separate tribes, but overlap in the way they express their mutual commitment.

Perhaps there has been some increase in awareness of the implications of economic dependency for women, and of the stress for men in forming partnerships, which may involve becoming parents. There may also be a little more awareness of the differences between marriage and cohabitation, with marriage seen as in some slightly unclear way as safer for women.

But the overall conclusion is that the distinction between the outcomes of breakdown for marriage and cohabitations dwindle into insignificance compared with the difference between the fortunes of those primarily responsible for child care and those not. The traditional male breadwinner family in which the husband/father took the primary responsibility for earning and the wife/mother primary responsibility for care and housework associated with the traditional patterns of interdependence has been eroded. The increase in female employment and the incidence of the dual earner family cannot be denied. (Lewis, 2005) But the earning capacity of women with primary responsibility for childcare is not clear, and our respondents were united in their concern for Sarah, our potential mother, in the event of relationship breakdown.