

**Not Married, but not Single – Contrasting the Socio-Economic
Experiences of Cohabiting Community College Students with Single,
Divorced and Married Students.**

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Abstract

This paper is part of a larger study that focuses on how today's community college students are paying for their education. Analysis of the data collected for this study shows that students who cohabit display distinctly different characteristics than single, divorced and married students. These include such things as being more likely to have no immediate family with a college degree, and being more likely to work more than 20 hours per week while studying than other unmarried students. This paper brings the particular difficulties with funding and academics faced by cohabiting students at a large urban community college in the south into sharper focus by contrasting their situations with married, divorced, and single students.

Introduction

Community colleges have traditionally served as access points to higher education for a diverse group of students (Sheldon 2003). Many of the non-traditional students on community college campuses have clear and easily definable characteristics that may impinge upon their ability to persist and succeed in college. These students include single parents, low-income, minority, older, and academically under-prepared students (Schmid 2003; Bryant 2001; Pidcock 2001; Hoyt 1999). Because of this diversity, shifts in demographics (Roach 2001; Newman 2000), increasing enrollments of minority and low-income students (Sheldon 2003), and a changing economy (Newman 2000), community colleges constantly have to reassess the programs and services they offer to help these students (Guskin 2003; Sheldon 2003; Hyers 2002). However, there is another group of students facing significant barriers within their midst that college administrators may not be aware of: students who cohabit. The goal of this paper is to call attention to the characteristics and situations of cohabiting community college students, and show, among other things, that they do not neatly fit into the mold of single students. It is also a goal of this paper to show that financial constraints may play a part in a student's decision to cohabit while enrolled in college.

Background

Students at all educational institutions today are feeling the crunch of spiraling college costs (Trombley 2004; Choy 2004). A major factor that leads many students to enroll in a community college is the high cost to attend a four year college (Education Week 2004). The cost of attendance includes not only the tuition and fees for classes, but also books, housing, transportation, food, and necessary personal items. In 2000, the average total cost of attendance at public two year public institutions was \$8,500 (Choy 2004). This makes the proposition of attending college daunting for some, and unattainable for others (ACSFA 2001). Low-income students are expected to pay only a portion of the full cost of attendance since most receive some form of financial aid. (U.S. Department of Education 2003). Currently, the biggest portion of

financial aid for all students comes in the form of loans (McKeown-Moak 2001; Cofer 2001). The typical low-income student is likely to be faced with an annual deficit of \$3,800 if enrolled at a four year college and \$3,200 for a two year college (Padron 2004; ACSFA 2001). The difference between the total cost of attendance and all aid awarded must be made up for with either work, family contributions, or from other sources. Research suggests that because of the large difference between the cost of attendance and aid received, low-income students are likely to work more hours than other students to make up the difference (ACSFA 2001).

Existing current literature on cohabiting college students is sparse, and literature regarding cohabiting community college students and their financial situation is even more sparse. A study by David Knox published in the *College Student Journal* in 1999 examined cohabiting students on a four year university campus. Knox's study, while mostly focused on sexual and personal values of cohabiting students, did find that cohabiting students were generally older than non-cohabiting students (Knox 1999). This same study also found that there was little difference in the proportion of males to females that cohabited (Knox 1999). General research on cohabiting individuals has shown that they are less likely than married individuals to pool money and resources (Waite 2000), and thus benefit less from economies of scale associated with marriage. Other research suggests that economic factors may play a part in a young adult's choice to cohabit (Clarkberg 1999). A 1999 study published in the *American Sociological Review* study found that females who cohabit generally have higher relative incomes in relation to their partner's earnings than married women (Brines & Joyner 1999). Also, another study published in the *Journal of Marriage and Families* in 1981 found that while cohabiting couples were more likely than married couples to at least attempt to be more egalitarian rather than hold to "traditional" sex roles, female cohabiters were more likely to report male dominance than other single women (Risman et. all. 1981).

The available research on community college students and the financial difficulties that face them, and the research available on cohabiting individuals leaves many unanswered questions regarding cohabiting students on a community college campus. One question is whether

the family's socio-economic status of cohabiting community college students is different from that of non-cohabiting students. Another question is whether or not cohabiting students would differ from other students in how much they worked while enrolled in college. There are other questions about whether there are differences between single and cohabiting students regarding parental/spousal financial support, financial aid receipt, earnings from employment, disruption of school by work, and sensitivity to unexpected expenses.

Methods

Data for this study was collected through a 77 item questionnaire at Santa Fe Community College in Gainesville, Florida. The questionnaire was designed to collect student demographics, including race, gender, age, marital status, income, and educational attainment of immediate family members and spouse or partner. Students were also asked several series of questions relating to their work schedule and its effect on campus integration and academics, financial aid application and receipt, resilience to unexpected expenses, and their financial support networks.

Classes at the college were sampled at random from sections of six different courses that were previously identified as having a high proportion of first year Associates of Arts (A.A.) student enrollment. A.A. degree candidates were focused on because the college's rates of retention and success of these students is lower than for other types of degree seeking students at the college (SFCC Institutional Research and Planning 2003). First year students were targeted in the hopes of gathering data from students who are most likely to drop out before they did so.

Questionnaires were distributed during the latter part of the fall 2004 semester. The questionnaire was given to students by instructors during class time and returned. Each student was guaranteed anonymity on the survey via an Informed Consent/Non-disclosure statement. Instructors then returned the completed surveys to an office on campus, resulting in a return of 791 completed questionnaires.

Findings

Demographics

The resultant sample consisted of 791 students, 82.2% of which were single, 3.8% divorced, 5.8% married, and 8.1% cohabiting [Missing data and “Not applicable” responses were excluded from the statistics in this analysis. Percentages in tables may not total to 100% due to rounding]. Students were given two opportunities on the questionnaire to identify themselves as cohabiting. First by either selecting “not married, living with partner” as their marital status. Secondly, they could designate themselves as cohabiting by selecting “single, never married” as their marital status and selecting “living with spouse/partner” for their living arrangements. Students who picked either were classified as “cohabiting” for the purpose of this study. Students who selected “divorced, widowed or separated” as their marital status and “living with spouse/partner” for their living arrangements are classified as “divorced”. Such students were handled as “divorced” in order to prevent the statistics for the cohabiting students being affected by the unique problems that divorced students have as the result of divorce.

The overall racial composition of the sample was 67.9% white, 12.8% Black, non-Hispanic, 11.3% Hispanic, 4.7% Asian, and 3.3% other minorities combined. The racial composition of single students was mostly identical to the racial composition of the total sample. There were differences in the racial makeup of divorced, married, and cohabiting students, however. Of divorced students, 65.5% were white, 24.1% were black, 6.9% were Hispanic, and 3.4% were Asian. Of married students, 58.7% were white, 13% were black, 19.6% were Hispanic, 6.5% were Asian, and 2.2% were other minorities. Of cohabiting students, 75% were white, 4.7% were black, 9.4% were Hispanic, 6.3% were Asian, and 4.7% were other minorities. When looking within racial categories, of all white students, 82.5% were single, 3.5% were divorced, 5% were married, and 9% were cohabiting. Of black students, 84.2% were single, 6.9% were divorced, 5.9% were married, and 3% were cohabiting. Of Hispanic students, 80.9% were single, 2.2% were divorced, 10.1% were married, and 6.7% were cohabiting. Of Asian students, 78.4% were single, 2.7% were divorced, 8.1% were married, and 10.8% were cohabiting. For

other minorities, 84.6% were single, none were divorced, 3.8% were married, and 11.5% were cohabiting.

Of the 788 students who provided their age, 70.2% were age 15-19, 19.7% were age 20-24, 6.4% were age 25-34, 3.4% were age 35-54, and 0.3% were age 55 or older. The greatest concentrations of both single and cohabiting students were aged 15-19, at 78.6% and 56.3% respectively. Married and divorced students were more likely to be older than age 15-19, and the greatest concentrations of both were in the 25-34 age category, at 35.6% and 43.3% respectively.

Table 1 shows the ages of single, divorced, married, and cohabiting students

Table 1. Marital Status by Age

Age	Single		Divorced		Married		Cohabiting		All	
	N	%	N	%	N	%	N	%	N	%
15-19	510	78.6%	2	6.7%	4	8.9%	36	56.3%	553	70.2%
20-24	123	19.0%	3	10.0%	9	20.0%	20	31.3%	155	19.7%
25-34	14	2.2%	13	43.3%	16	35.6%	7	10.9%	50	6.4%
35-54	2	0.3%	11	36.7%	15	33.3%	1	1.6%	29	3.7%
55 or older	0	0.0%	1	3.3%	1	2.2%	0	0.0%	2	0.3%
Totals	649	100.0%	30	100.0%	45	100.0%	64	100.0%	788	100.0%

Overall, the sample was 41.9% male and 58.1% female. There was variation of the proportion of males to females within the individual groups however, only single students had a lower percentage female than the percentage of females in the total sample. Of single students, 55.6% were female, while the percentage female for divorced students was 76.7%, for married students 73.8%, and for cohabiting students 64.1%.

In order to calculate their “yearly income,” students were instructed to include their parent’s income only if their parents had claimed them as a deduction on the previous year’s tax return. If their parents did not claim them as a dependent, then they were just to report their own personal income, not including any financial aid they received. For the purpose of this brief paper, the lowest two income categories were collapsed into one category of “Less than \$20,000 per year.” It was found that 45.4% of married students and 49.5% of single students responded

that their yearly income was below \$20,000 per year. Of cohabiting students, 57.4% responded that their yearly income was less than \$20,000. Divorced students had the highest proportion of responses in the lowest 2 income brackets, with 75.9% of divorced students responding less than \$20,000 per year. Table 2 shows the income levels within each group of students and for all students.

Table 2. Marital Status by Income

Yearly Income	Single		Divorced		Married		Cohabiting		All	
	N	%	N	%	N	%	N	%	N	%
Less than 10,000	213	36.1%	16	55.2%	10	22.7%	18	29.5%	257	35.5%
10,000-19,999	79	13.4%	6	20.7%	10	22.7%	17	27.9%	112	15.5%
20,000-29,999	40	6.8%	6	20.7%	4	9.1%	4	6.6%	54	7.5%
30,000-39,999	41	6.9%	0	0.0%	6	13.6%	6	9.8%	53	7.3%
40,000-49,999	37	6.3%	1	3.4%	7	15.9%	3	4.9%	48	6.6%
More than \$50,000	180	30.5%	0	0.0%	7	15.9%	13	21.3%	200	27.6%
Totals	590	100.0%	29	100.0%	44	100.0%	61	100.0%	724	100.0%

Educational Attainment of immediate family members

The questionnaire included a series of questions about the educational levels of the student's immediate family. "Immediate family members" includes only the student's mother, father, sibling(s), and spouse/partner if applicable. Students were asked to select the highest level of education attained by each family member from a list which included: "Less than high school diploma", "High school diploma", "Some college, no degree", "A.A. Degree or Vocational Certificate", "Bachelors degree", and "Masters degree or higher". For the purpose of this brief paper, the categories of "Bachelors degree" and "Masters degree or higher" were collapsed into a single category of "Bachelors or advanced degree."

Of students responding that their mother had less than a high school diploma, divorced students had the highest percentage at 25.9%, followed by married students at 18.2%, single students at 5.1% and cohabiting students at 3.4% within each group. Of the four groups, single students were the most likely to respond that their mother had earned a bachelors or advanced

degree, with 34.6% of single students responding in this category, as opposed to 20.7% of cohabiting students, 18.2% of married students, and 11.1% of divorced students.

Of students responding that their father had less than a high school diploma the highest percentage of responses for all four groups was from divorced students with 32.0% of responses in this category. Married students followed divorced students with 17.5% responding that their father had less than a high school diploma, while of cohabiting and single students the percentages of responses were 13% and 7.7% respectively. Single students were also the most likely to respond that their father had earned a bachelors or advanced degree, with 46% of single students responding in this category as opposed to 37.5% of married students, 25.9% of cohabiting students, and 20% of divorced students.

Cohabiting students in general were more likely than the other three groups to respond that their partner had only a high school diploma, with 41.7% responding in this category. Of divorced students, 37.5% responded that their partner had only a high school diploma, while of single and married students 34.8% and 20% responded that their spouse or partner had only a high school diploma.

There were differences between male and female cohabiting students regarding the educational attainment of their partner. For the purpose of this brief paper, responses of “A.A. degree or Vocational Certificate”, “Bachelors Degree”, and “Masters degree or higher” were collapsed into a single variable of “A.A. Degree or higher” for this question. Male cohabiting students were more likely to respond that their partner had only a high school diploma than female cohabiting students, with 53.8% of male cohabiting students responding in this category compared to 40.6% of female cohabiting students. Female cohabiting students were more likely than male cohabiting students to respond that their partner had “some college, no degree” with 31.3% of female cohabiting students responding in this category as opposed to 23.1% of male cohabiting students. Of female cohabiting students, 25.2% responded that their partner had an A.A. degree or higher, while for males it was, 23.1%.

Working and studying

Students were asked a series of questions related to their employment status and earnings. Of the four marital status groups of students, married students were the most likely of all to work 35 or more hours per week (“full-time”) while attending school, at 34.8%, followed by divorced students at 30.0%. While cohabiting students were less likely than these two groups to be working full time while attending school, they were significantly more likely than single students to work full time. Only 9.8% of single students were employed full time, as compared to 23.4% of cohabiting students. Within the four groups, total percentage of students who worked 20 hours or more per week was 60.9% of cohabiting students, 56.5% of married students, 41.5% of single students, and 40.0% of divorced students. Cohabitors had the smallest proportion of unemployed students within their group, with only 25% of cohabiting students not currently working, as opposed to 41.6% of single, 40% of divorced, and 30.4% of married students.

There were differences in weekly earnings for these groups of students as well. The median weekly income for single students was \$150, and for cohabiting students it was \$175, for divorced and married students it was \$250. Of male married and cohabiting students, the median incomes were \$287.50 and \$162.50 per week respectively. Of female married and cohabiting students the median incomes were \$240.00 and \$150.00 per week respectively.

The work section of the survey included a series of questions about the degree to which currently employed students felt their work schedule was likely to interfere with school. For the purpose of this brief paper, affirmative responses which included “very likely” and “somewhat likely” were collapsed into a single variable of “Very or somewhat likely.”

Students responded how likely their work schedule was to prevent them from participating in extra-curricular activities such as workshops, concerts or athletics. Cohabiting students were the most likely to have their work schedules interfere with these activities, with almost 83% of cohabiting students choosing very or somewhat likely. The percentage of responses of very or somewhat likely for married students was 80.6%, while for divorced students it was 68.8% and for single students it was 67.9%.

Students then responded how likely their work schedule would be to prevent them from participating in class study groups, supplemental instruction, or from receiving tutoring if they should need to. Of all groups, divorced students had the highest percentage of very or somewhat likely responses with a total of 81.3%, while 80.6% of married students, 74.4% of cohabiting students, and 59.1% of single students responded that their work schedule was very or somewhat likely to interfere with these activities.

Students then responded how likely their work schedule was to lower the quality of assignments that they turned in for grading. Divorced students were the most likely to report that their work schedule would lower the quality of their school work, with 56.3% choosing very or somewhat likely followed by cohabiting students at 55.3%, and married and single students both at nearly 48%.

Students also responded how likely their work schedule would be to prevent them from completing assigned homework, papers, or to study for exams. Overall, 48.4% of married students, 46.8% of cohabiting students, 46.1% of single students, and 43.8% of divorced students selected very or somewhat likely in response to this question.

For the last question in this series, students responded how likely their work schedule was to prevent them from visiting with their instructors if they were to encounter a problem with their coursework. Of married students, 77.4% responded with very or somewhat likely, followed by divorced students with 75%, cohabiting students with 61.7%, and single students with 57.5% responding in these categories.

For these five questions a scale was created to reflect the level of school disruption caused by work. Each employed student was assigned a “work score” based upon their responses to the five questions. This resulted in a minimum possible work score of 27, and a maximum possible work score of 120, with lower work scores reflecting more disruption than higher work scores.

The median work score for employed married and cohabiting students was 49, while for divorced and single employed students it was 56 and 57 respectively. Comparatively, the median work scores for all working students by hours worked was 46 for students working 35 hours or more per week, 54 for students working 20-34 hours a week, and 65 for students working less than 20 hours per week. Marital status showed a stronger correlation with the resultant work scores ($p = 0.878$) than the number of hours worked ($p = 0.164$).

Unexpected and recurring expenses

The questionnaire included a series of questions relating to the dollar amounts of both one time and recurring unexpected expense that would require them to reduce their course load or to withdraw from school to either work more hours, or to get a job if currently not working. Students were instructed to specify what dollar amount of unexpected expense occurring on one occasion during one month would cause them to reduce their course load to work more or to get a job if not employed. To this question, 25.9% of divorced students, 19.4% of single students, 14.9% of cohabiting students, and 2.3% of married students responded \$100 or less. When looking at expenses of \$500 or less however, the picture is slightly different. Married students were most resistant to one time unexpected expense, with 40.9% choosing \$500 or less, compared to 53.1% of single students, 63.3% of cohabiting students, and 70.3% of divorced students.

The second question in the “unexpected expense” series instructed students to specify what dollar amount of unexpected expense on one occasion in one month would cause them to withdraw from school to work more or to get a job if not currently working. Roughly the same percentage of cohabiting students as single students responded \$100 or less, at nearly 11% each, while the percentage of divorced students was 18.5%, and married students was 2.3%. When looking at all responses for expenses of less than \$500, the percentage of responses for divorced students was 37%, followed by cohabiting students at 28.6%, single students at 24%, and married students at 11.4%.

The next two questions in the “unexpected expense” series dealt with expenses that were recurring, for example if a student had to pay for car repairs during one month and medical expenses the following month. Students were instructed to specify what dollar amount of expense recurring over several months would cause them to reduce their course load to work more or to get a job if not employed. Of all four groups, divorced students were the most likely to respond in the lowest dollar amount category of \$500 or less, at 42.3%, followed by cohabiting students at 34.9%, married students at 27.3%, and single students at 24.3%. When looking at expenses of \$1000 or less, 65.4% of divorced students, 60.3% of cohabiting students, 54.6% of married students, and 48.6% of single students responded that \$1000 amount or less would cause them to reduce their course loads.

Students were then instructed to specify what dollar amount of recurring expense would cause them to withdraw from school to work more or to get a job if not employed. At amounts of less than \$500, 37% of divorced students, 22.6% of cohabiting students, 15.2% of single students, and 11.4% of married students responded that they would need to withdraw from school to work more or to get a job if not employed. When looking at all dollar amounts less than \$1000, 51.8% of divorced students, 40.3% of cohabiting students, 34.1% of married students, and 31.1% of single students responded that they would need to withdraw from school to work more hours or to get a job.

Parental, spouse/partner financial support and school funding

The survey included a question about the student’s financial “safety net,” and they were instructed to select the people who helped them with money to pay bills or with other necessities such as groceries if they needed from a list. Cohabiting students were significantly less likely to be able to rely upon their partner for financial help than married students, with only 47.5% of cohabiting students selecting “spouse/partner, as opposed to 68.2% of married students.

Cohabiting students differed from single students in regards to parental financial support. Of single students, 87.3% selected “parents” as able to help them with money or other necessities

if they needed it, as opposed to only 57.4% of cohabiting students. Students were also given the option of selecting “no one” for this question. Of single students, 10% responded no one could help them, as opposed to 15.9% of married students, 17.7% of cohabiting students, and 34.5% of divorced students.

Students were also instructed to identify their funding for school from a list of possible sources, and also given the option to write in a response if necessary. Of students responding to this question, 22.6% of single students, 16.4% of cohabiting students, 7% of married students, and 6.7% of divorced students identified that a “periodic allowance from parents” was a source of funding for their educations. In the write in category for this question, 6.5% of divorced students, 5.9% of single students, and 1.6% of cohabiting students responded that their parents pay all costs for their education. Within the four groups, 63.9% of divorced students, 54.1% of cohabiting students, 53.5% of married students, and 36.9% of single students identified “Federal/State Student Financial Aid” as a source of funding for their education.

Financial aid application and receipt

Students were asked a series of questions regarding Federal and State financial aid application and receipt. For the purpose of this study, Federal and State Financial aid only included Subsidized and Unsubsidized Federal Student Loans (“loans”), Federal Pell Grants, and Florida Student Assistance Grants (“grants”). Of all four groups, divorced students were the most likely to have applied, with 72.4% stating that they had applied for aid. Of the remaining three groups, cohabiting students were the most likely to apply, with 65.1% of cohabiting students stating that they applied for aid, as opposed to 60.5% of married students and only 47.4% of single students.

Students who had applied for aid were then asked if they received any financial aid for the fall semester. Of the four groups, married students were the most likely to receive financial aid, with 92.3% of those who applied receiving aid. Of divorced students, 86.4% who applied received aid, compared to 85% of cohabiting students, and 71.3% of single students.

Students varied in the actual amounts of aid that they received. Of the four groups, 75.7% of single students, 63.4% of cohabiting students, and 20% of married and divorced students responded that they had received less than \$2000 in aid for the fall. Cohabiting students were the most likely to respond that they had received less than \$500, with 16.7% responding less than \$500 as opposed to 11% of single students. The median amount of aid received by cohabiting and single students was \$2000, while the median for married students was \$3000, and for divorced students it was \$3100.

Students who had responded that they had received aid were instructed to specify which types of aid they had received. Percentages of students who received only loans, only grants, or a combination of loans and grants varied for single, divorced, married, and cohabiting students. Table 3 shows the percentages of students who accepted each type of financial aid by marital status.

Table 3. Receipt of only grants, only loans or both grants and loans by marital status

	Single		Divorced		Married		Cohabiting		All	
	N	%	N	%	N	%	N	%	N	%
Loans Only	55	30.7%	4	21.1%	4	17.4%	8	25.8%	71	28.2%
Grants only	83	46.4%	2	10.5%	6	26.1%	9	29.0%	100	39.7%
Both	41	22.9%	13	68.4%	13	56.5%	14	45.2%	81	32.1%
Totals	179	100.0%	19	100.0%	23	100.0%	31	100.0%	252	100.0%

Of single students, 46.4% of those who received aid, responded that they received only grants, compared to only 29% of cohabiting students. Divorced students were the least likely to have received only grant funding at 10.5%, followed by married students at 26.1%. Single students were the least likely of all four groups to respond that they had received both loans and grants, with only 22.9% of single students responding that they had received both. The other three groups of students were much more likely to receive a combination of both grants and loans than single students with 45.2% of cohabiting students, 56.5% of married students, and 68.4% of

divorced students responding that they had received both. The median amount of total financial aid for all students who received only loans was \$1366, for only grants it was \$2000, and for both types combined it was \$3000.

Whether a student received loans only, grants only or both varied by whether they responded that their parents helped them with money or necessities if they needed. Of all students who selected only grants, 78.4% of them also responded that their parents helped them financially, compared to 56% of students who received only loans, and 52.4% of students who received both types of aid.

The number of hours per week a student worked also varied by what types of aid they received. Of students who responded that they had received only loans, 66% also responded that they worked more than 20 hours per week, while of students who responded that they received both types of aid, 51.5% also responded that they were working over 20 hours per week. Students who responded receiving only grants were the least likely to also respond that they were working more than 20 hours per week, at 47.4%.

Academic success

Students were asked to select their current GPA from five categories ranging from less than 2.0 to 3.5 or higher. Of all four groups, married students are the most likely to respond that their GPA was 3.5 or higher, with 40% of all married students reporting GPA's in the highest category. Only 14.9% of cohabiting students responded having a GPA of 3.5 or higher as opposed to 27.6% of single students. Cohabiting students were also the most likely of all four groups to respond that their GPA was between 2.0 and 2.49, with 23.4% of cohabiters reporting that their GPA was in this category, as compared to 6.7% of single and married students, and 9.5% of divorced students. Table 4 shows the responses of students in all four groups to this question.

Table 4. GPA by Marital status

GPA	Single		Divorced		Married		Cohabiting		Totals	
	N	%	N	%	N	%	N	%	N	%
3.5 or higher	132	27.6%	6	28.6%	12	40.0%	7	14.9%	157	27.3%
3.0-3.49	212	44.3%	6	28.6%	8	26.7%	17	36.2%	243	42.2%
2.5-2.99	96	20.1%	7	33.3%	8	26.7%	12	25.5%	123	21.3%
2.0-2.49	32	6.7%	2	9.5%	2	6.7%	11	23.4%	47	8.2%
Less than 2.0	6	1.3%	0	0.0%	0	0.0%	0	0.0%	6	1.0%
Totals	478	100.0%	21	100.0%	30	100.0%	47	100.0%	576	100.0%

Discussion

While David Knox’s study of cohabiting university students found that most cohabiting students were over the age of 20, the age distribution of cohabiting students on a community college campus is strikingly different, with most being under the age of 20. There are several factors that could explain this difference, some of which relate to the nature of the educational institutions where the data were gathered. On a university campus, many students under the age of 20 are likely to be living on campus in dormitories, while the students at the community college where the data for the present study was collected do not have access to residential housing. Another factor that may explain the differing numbers relates to two year versus four year degree programs at the different institutions. Many students at a two year institution may graduate or transfer to another institution before they turn 21 years of age. Also, the sharp decline of students in cohabiting relationships after the age of 24 found in this study could also be in part linked to the rise in the percentage of married students after the age of 24.

While data was not collected on the earnings of spouses or partners of those cohabiting or married, considering that females are more likely to cohabit with individuals that have equal or slightly more education than themselves, one could speculate that the earnings of their partners may be slightly or significantly higher than their own. Because of this, the balance of power

within the relationships may require the female cohabiting student to take on more traditional household duties than single students in non-cohabiting relationships (Risman et. all. 1981).

Marital status was found to be more strongly correlated with disruption of academics due to work than simply the number of hours worked, with students who were both married and cohabiting displaying more disruption than single students. Some research on cohabitation has suggested that females who cohabit spend more time than their male partners on housework, although not as much as married females (Risman et. all. 1981). Some of the disruption of academics for these students may actually be attributable to their home environments and responsibilities and not necessarily to their work schedules.

The current study found that the educational attainment of an individual's parents' had an effect on whether they were likely to cohabit. This data also suggests that females are more likely than males to cohabit with partners who have higher levels of education than male students who cohabit. Because students who cohabit are likely to have parents with less education than non-cohabiting single students, it is possible that this is at least in part responsible for the significant difference between single and cohabiting students who can rely upon their parents to help them with money and expenses.

Of particular interest in the findings from this study is how the ability of the student's parents to help them with money or expenses strongly relates to several other variables studied. This study found that cohabiting students are significantly less likely to be able to rely upon their parents for financial support than were single students. This does raise interesting questions about why a student may choose to cohabit: it may be due to the fact that their parents are not as able to help them financially, or that the parents are less likely to help them because they are cohabiting with someone. A question that remains to be answered is whether the lack of parental financial support is a condition that existed prior to the formation of the cohabiting relationship. This may be a question that could be better handled by qualitative research focused upon the role of financial aspects and the formation of cohabiting relationships.

There is also an interesting linkage between parental financial support and the types of financial aid that students received. The current study found that students whose parents could help them with money were also more likely to have received only grant aid. Lower percentages of students who received only loans or a combination of grants and loans were also less likely to receive parental financial support. Cohabiting students were less likely to respond that their parents could help them, and also more likely to respond that they had received only loans, or both loans and grants, indicating that these students are likely to be borrowing more heavily to pay for their education than many single students. Because the median amounts of aid received by students who received only loans was lower than for those who received other types of aid, this could also partially explain these students propensity to work more hours than students receiving other types of aid. So not only are cohabiting students more likely to be borrowing significantly more, but they are also working more than their single counterparts.

Cohabiting students also showed high levels of sensitivity to unexpected expense in this study. While they were generally more able to withstand unexpected expenses than divorced students, they were more sensitive than married and single students on most counts. This again could relate to the relative lack of parental and partner financial support that they were able to rely on. There is also the likelihood that these students may prioritize work over academics because for them, work is likely essential to their financial well-being. This could be in part responsible for the poorer academic performance of cohabiting students than other groups of students as well. This raises interesting questions about how these students relegate time spent between work and school.

Conclusion

While cohabiting community college students may not be the most financially deprived group studied in this analysis, they do appear to face some distinct barriers and difficulties that single and married students do not. As compared to married students, they do not receive the same financial benefits and security from their relationships. The hope is that the data presented

in this paper will elicit discussion of the possibility that financial constraints may be likely to precipitate the formation of cohabiting relationships among community college students. As times get tighter, and the cost of an education gets higher, students are likely to need to become more innovative in the strategies that they utilize for funding their college educations.

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