Is Marriage 'Just a Paper'?

Focus Group Perceptions of Cohabitation and Marriage in the Philippines

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Abstract

Due to cultural inclination toward familism, cohabitation in Asia is often framed as a temporary prelude to marriage. However, growing cohabitation in the Philippines suggests views of cohabitation are evolving. Previous qualitative studies of cohabitation have focused on Western contexts, from individualistic perspectives. Using focus groups, I examine perceptions of cohabitation and marriage in the Philippines to investigate the role of individualistic or family-centric tendencies in either family form. Respondents viewed cohabitation and marriage similarly, in terms of practical and emotional benefits, and evaluated relationships based on how their children would be affected. Respondents viewed cohabitation as a preferable response to nonmarital pregnancy, enabling co-parenting without commitment to marriage. The high valuation of personal fulfilment in relationships and the tolerance of a variety of family forms imply individualistic views, yet the child-centric nature of relationship decisions and valuation of religion also suggest persistence of tradition and familism, demonstrating the complexity of these family changes.

Introduction

Cohabitating families are often associated with individualistic cultures and family systems, in contrast to family-centric cultures which are characterized by pro-marriage, pro-natalist norms, and strong adherence to family expectations, tradition, and religious and sexual mores (Lesthaeghe 2010). The Philippines has a strong family-centric culture and conservative, pro-natalist family policies — divorce and abortion are illegal and family planning access is limited — and the majority of the population identifies as Roman Catholic (Miralao 1997; Alesina and Giuliano 2013; Morillo et al. 2013; Medina 2015). Yet surprisingly, cohabitation and childbearing within cohabitation have increased rapidly in the Philippines, with more than half of first births now occurring outside of marriage, mostly to cohabiting women (Kuang et al. 2017; Kuang et al. 2019). Nonetheless, little is known about perceived norms around the advantages and disadvantages of cohabitation and marriage, including with respect to having children.

This paper uses focus groups to investigate how people view cohabitation and marriage norms. I ask what are the perceived advantages and disadvantages of cohabitation compared with marriage and what considerations lead people to cohabit or marry? Examining views of cohabitation and marriage may illuminate the role of individualistic or family-centric cultural tendencies in different family forms, which is of particular theoretical interest because the Philippines is generally viewed as a family-centric society. Moreover, cohabitation and marriage have often been compared in individualized societies using individualistic lenses to understand why people choose cohabitation or marriage and to what extent their relationship or family functions are similar (Kiernan 2001; Hiekel and Keizer 2015). In the Philippines, incorporating an additional family-centric perspective when comparing cohabitation and marriage may help provide further insight into why cohabitation has unexpectedly become an increasingly popular family form.

Although quantitative analysis demonstrates the Philippines' national increases in cohabitation and childbearing within cohabitation, qualitative analysis is essential to gain insight into the meaning of these practices and more fully describe these social phenomena. Qualitative data is also useful to examine how changes in family behaviour relate to shifting social norms and expectations and furthermore, is not constrained by predetermined categories, questions, and responses as survey data are (Perelli-Harris and Bernardi 2015). Previous studies of survey data

in the Philippine context suggest disapproval of cohabitation, including among subgroups most likely to cohabit (Kabamalan 2004; Williams et al. 2007; Xenos and Kabamalan 2007), revealing a gap between reported attitudes and actual behaviours, which qualitative data may help to elucidate. Finally, existing qualitative studies of cohabitation tend to focus on Western contexts, to the exclusion of family-centric Asian countries. In this way, this paper importantly diversifies perspectives, building on the Western dominated debate on cohabitation.

Theoretical Background

Individualism and relationships

In an individualistic culture, people are not beholden to class, gender, religious or family expectations, but focus instead on personal needs and developments. In the context of relationships, the individual need for romantic love, emotional satisfaction, and self-fulfilment may take precedence over long term commitment or feelings of obligation toward a relationshipand relationship decisions become the choice of the individual or couple (Giddens 1992; Beck and Beck-Gernsheim 1995).. In this way, the life course de-standardizes into "biographies of individual choice" (Beck 1992).

Increased cohabitation and the legal recognition of cohabiting families are commonly noted as evidence of individualization (Lesthaeghe 2010) and cohabitation is often discussed from the individualism perspective (Berghammer et al. 2014; Hiekel and Keizer 2015). In individualized cultures where cohabiting families are accepted, cohabitation and marriage may have similar functions as relationships and family forms (Kiernan 2001) and in some cases, cohabiting couples may be viewed as committed to each other as a married couple (Berrington et al. 2015). This then raises the question of how the two relationships are different or similar in other ways, and why people choose one arrangement over the other. Cohabitation may have the advantage of being less fraught with gendered and social expectations compared with marriage, which may appeal to some, particularly women (Edin and Kefalas 2005; Reed 2006). In an individualised context, marriage could be a personal risk reduction strategy in case of union dissolution, providing economic or legal protection, alimony or child support, and ensuring property rights (Hiekel and Keizer 2015; Perelli-Harris et al. 2017). And although cohabiting relationships may have the potential to be as serious as marriage, cohabitation could also generally allow more

freedom (Berghammer et al. 2014) and require less personal commitment (Johnson 1991; Lewis 2001; Duncan et al. 2005; Berrington et al. 2015)

Changing family behaviours may also indicate changing meanings and norms. With the growth of cohabitation, the meaning of marriage has arguably shifted away from its institutional origins toward a more emotional, symbolic significance (Cherlin 2004; Kiernan 2004). As unions increasingly begin with cohabitation, marriage may not mark the beginning of a relationship but serve instead as the public confirmation of one (Kiernan 2004). For a cohabiting couple with children, getting married may not change their day to day lives but may instead change the broader societal perception of the couple, the couple's perceptions of themselves, and the couple's own standards of behaviour, love, and commitment (Reed 2006). Additionally, if marriage has shifted away from its traditional social functions and gendered expectations, people may also choose to marry or cohabit simply as personal preferences and not as ideological statements.

Familism and relationships

Familism refers to the notion that the collective needs of the family are a higher priority than the needs of individuals (Cauce and Domenech-Rodriguez 2002; Cardoso and Thompson 2010). Key components of familism have been described as perceived support and emotional closeness, family obligation, and family as referent (Sabogal et al. 1987). Perceived support and emotional closeness mean family members can be depended on, and should have close relationships and united interests. Family obligations require family members to provide economic and emotional support to each other, while family as referent requires adherence to family expectations. In family-centric cultures, the family unit is cohesive and interdependent, (Cardoso and Thompson 2010) and adherence to tradition, religious mores, and family expectations is strong (Lesthaeghe 2010).

The prioritization of familial harmony and expectations directly contrasts with individualism, and cohabiting families are not commonly associated with family-centric cultures. Instead, cohabitation and childbearing within cohabitation usually represent deviation from traditional values and are typically against religious mores. Indeed, even in cultures where cohabiting families are not stigmatized, cohabitation may still be viewed less favourably than marriage.

Cohabitation may be perceived as a less committed arrangement, while marriage is seen as a more enduring and fulfilling romantic relationship recognized legally and by society(Reed 2006; Perelli-Harris et al 2014). Marriage may be perceived to entail higher levels of moral obligation between partners to stay in the relationship, and marriage may also benefit from greater structural commitment, such as social and financial ties that bind a married couple together, the legal and financial obstacles of ending a marriage, and the stigma of divorce (Berrington et al. 2015). Overall, marriage is more consistent with the standard biography and traditional values of family-centric cultures.

Nonetheless, people may still choose to cohabit or have children in cohabitation for reasons that are family oriented, and specifically child-centric. This is particularly evident in populations where childbearing in cohabitation is common even though marriage is highly valued, such as among disadvantaged sub groups in the United States (Edin and Kefalas 2005). Childbearing in cohabitation is also increasingly common across socioeconomic groups in many Latin American countries (Laplante 2015) despite the family-centric nature of Hispanic cultures (Sabogal 1987). For instance, cohabitation may be a response to an unanticipated birth and not a deliberate relationship decision in rejection of marriage, allowing a couple to have children and co-parent without prematurely committing to an untested or sub-standard relationship (Reed 2006; Edin and Kefalas 2005). In such cases, the normative role of parenthood is strong enough to bring a couple together to cohabit, but not to marry if the relationship is sub-standard (Reed 2006. In this way, prioritizing a two parent family and ensuring relationship quality before marriage both acknowledge and preserve the importance of family and the value of marriage. Moreover, for cohabiting couples, having a child together could be viewed as a strong reason to transition from cohabitation to marriage, even if adherence to this preference is varied (Sassler and Cunningham 2008). Cohabitation decisions may also be child-centric when made by single parents who are considering introducing a stepparent figure into their children's lives (Reid and Golub 2015). And in family-centric cultures such as Japan, China, and Thailand, where cohabitation has become more common, cohabitation is typically a precursor to marriage or stage in the marriage process, and marriage remains the clear goal (Lesthaeghe 2010; Raymo et al. 2015).

Familism in the Philippines

A key component of Philippine culture is its emphasis on family, especially familial closeness and family obligation. Historically, a family clan worked and lived together on a contiguous area of land, relying heavily on kin networks for social, legal, political, and economic structures. To this day, there is a strong reliance on family ties and distrust of government and public institutions (Francia 2010), including a preference for welfare systems based on the family rather than the market or government (Alesina and Giuliano 2013). Reciprocity is extremely important to reaffirm kinship ties, and providing support to relatives expected (Miralao 1997; Morillo et al. 2013). Even with modernization and the rise of international and internal labour migration, the expectation of assisting kin remains strong, and the family still functions as an extended network, regardless of geographic separation (Go 1993). Not only is familism strongly associated with many Asian countries (Raymo et al. 2015), it is also a core characteristic of Hispanic culture (Sabogal 1987), both of which have cultural relevance in the Philippines as an Asian country and former Spanish colony.

Marital relationships were also meant to serve family-centric purposes. Marriage in the Philippines traditionally functioned as an alliance between family clans, and it was important for a male suitor to gain the approval of the entire family by demonstrating devotion to his intended and her family through acts of service, such as fetching water and chopping firewood. Courtship and marriage alliances were also traditionally managed by parents and other kin, with parents exercising a large degree of control over their children's relationship decisions and the courtship process (Medina 2015). Today, there is less emphasis on marriage as a duty to one's family in the contemporary Philippines (Williams and Guest 2005). Traditional courtship with its emphasis on parental approval has given way to more modern forms of dating that are less supervised and family-centric. Instead, people are more likely to exercise personal choice in mate selection and see marriage as important for practical and personal reasons, such as for company, to have children for old age support, and to provide structure and discipline to one's life (Williams and Guest 2005).

Because of the importance of reciprocity within families, Philippine family values have also historically been linked to a preference for large families and a child-centric culture (Miralao 1997; Morillo et al. 2013; Medina 2015). Children are expected to provide help to their parents

— such as with housework, caring for other siblings, and financial contributions when they start working — and to care for their parents in old age (Medina 2015). Additionally, children play an important role in the family by linking the maternal and paternal kin groups to form the bilaterally extended family, effectively expanding the clan group from which resources and support may be expected (Medina 2015). Finally, children are also perceived to provide important emotional benefits such as companionship, love, happiness, a sense of purpose and fulfilment, and an incentive to work hard and lead a moral life (Bulatao 1978). Although family behaviours and structures have shifted to incorporate less traditional modalities, (Medina 2015), children remain highly valued and two parent households are still viewed as normative and essential for child well-being (Morillo et al. 2013). Furthermore, the family is still perceived to be defined by emotional closeness, support, and warmth (Tarroja 2010), highlighting the persistently important role of family in Philippine culture.

Cohabitation Context in the Philippines

Approximately 18 percent of reproductive aged women in the Philippines are currently cohabiting, with 27 percent of 20-29 year olds currently cohabiting (ICF 2014). Older studies argued that although cohabitation was becoming more prevalent among young people, cohabitation was still not an accepted or widespread substitute for marriage (Kabamalan 2004; Williams et al. 2007; Medina 2015). In particular, previous studies of attitudinal survey data found that cohabitation was widely disapproved of, even among younger people who were most the likely to cohabit (Kabamalan 2004; Williams et al. 2007). Despite increasingly engaging in cohabitation and premarital sex, most Filipino youth were not in favour of these practices for either men or women (Kabamalan 2004; Williams et al. 2007). Attitudes regarding how women should behave were even more conservative (Ventura and Cabigon 2004). Relatedly, young men were also more likely to engage in premarital sex than young women, underscoring gendered norms for sexual behaviours (Gipson et al. 2012).

The Philippines is the only country in the world where divorce is illegal for most of the population and the only recourse to marital dissolution is either legal separation (without the possibility of future re-marriage) or a costly and complicated annulment procedure inaccessible to most. Cohabitation may therefore be a way to test a relationship before marriage (Williams and Guest 2005) or a strategy to avoid marriage and the risk of divorce altogether. Cohabitation

is also the only arrangement available to married people who are estranged from their spouses and wish to re-partner but cannot legally remarry. The prevalence of legal separation is very low in the Philippines, attributable to the inaccessibility of the procedure, but also possibly due to strong kinship linkages, social stigma, and the prevailing child-centeredness of the Filipino culture wherein two parent households are viewed as ideal for childrearing (Abalos 2017; Chant 1997; Morillo et al. 2013). Nonetheless, petitions for marital annulment have more than doubled between 2000 and 2014 (Abalos 2017), alongside a decline in the number of registered marriages (PSA 2014). Several attempts to pass a divorce law and increasing public support for legalizing divorce suggest that social norms and perceptions of family unions and dissolutions may be liberalizing (Miller 2008; Laranas 2016) although support is still nowhere near universal (Abalos 2017).

Data and Methods

Motivation for using focus groups

The interactive group discussion technique is useful for exploring norms and values that govern behaviours because values and norms are not fixed traits that occur in isolation from a social context but are instead replicated, produced, or adjusted through social interactions (Bloor et al. 2001; Stewart et al. 2007; Liamputtong 2011 ; Klarner and Knabe 2017). In social interactions, people experience the acceptance or rejection of a given behaviour, which further transmits and reinforces shared beliefs and attitudes; social interactions are shaped by compliance with norms and in turn, norms are reaffirmed by social interactions (Perelli-Harris and Bernardi 2015). Unlike in-depth interviews, focus groups create a situation where people can discuss, challenge, and criticize each other (Wilkinson 2003; Barbour 2007). Such norms may relate to the proscription or prescription of certain behaviours and the discourse provided by focus groups documents the arguments for and against various behaviours. Lastly, the use of focus groups to examine social norms is particularly useful for explaining family change because ideational change theories highlight the importance of normative context in shaping the development of new behaviours (Thornton 2001; van de Kaa 2001; Lesthaeghe 2010).

Focus group discussions

Together with a research team from UPPI, I held eight focus group discussions in 2016 among men and women in Quezon City, National Capital Region and in Hermosa in the Bataan Province in Region III-Central Luzon, assessing how cohabiting and married men and women viewed cohabitation and marriage.

The focus group discussion guide consisted of open ended questions. For example, the moderators asked respondents their opinions on why some people cohabit and why some people marry, why they thought cohabitation was becoming more popular, and whether they thought cohabitation was now accepted by society. The moderators also asked whether expecting or having a child was a good reason for a couple to marry or if there was a certain time limit of cohabitation after which a cohabiting couple should eventually marry. The discussion guide provided probes for each question in case they were needed to stimulate conversation. An example of a question and its relevant probe is provided below:

"Sometimes unmarried couples live together for years, buy a house together, or have a baby together and still do not get married. Do you think this is accepted and common in the Philippines?
Probes: Do you know of anyone like this? If so, do you think there is stigma against them?"

Based on the recommendation of UPPI faculty experienced with conducting focus groups in the target population, most discussions had 6-8 participants, for a total of 54 respondents, 26 women and 28 men. One discussion had 9 people and another had 5 people due to no-show of one recruited participant. Only women and men above 18 years of age were recruited. In total, eight focus group discussions were conducted with cohabiting and married women and men who were aged 22-62 years from one urban barangay (Pansol, Quezon City, National Capital Region) and one rural barangay (Bacong, Hermosa, Bataan province). Focus groups were divided by sex, residence, and union status. In particular, I ran separate discussion groups for married and cohabiting people so people could openly express opinions on potentially sensitive subjects such as premarital sex, nonmarital childbearing, cohabitation, and divorce, encouraging examination of the underlying values that shape their beliefs, preferences, and practices. By stratifying people based on similar background, discussions were among people who were more likely to

have similar views (Barbour 2010), coalescing around a more homogenous set of norms and themes.

Because respondents were all over 18 and represented a wide range of ages, viewpoints did not particularly favour any particular stage in the life course, and excluded teenage perspectives. With the wide range of respondent ages, moderators made a deliberate effort to encourage everyone to participate in the conversation, in case either the oldest or youngest participants felt hesitant to share views different from the majority. In cases where respondents were asked about issues pertaining to a stage in the life course they were no longer in or had not yet reached, (i.e. how to advise adult children on relationships) the moderator nonetheless encouraged respondents to reflect hypothetically on the question and share their views. Respondents all came from the same small community and most had a high school education, which limited the range of represented socioeconomic statuses to the exclusion of very poor or very affluent people, as well as both the very low and very highly educated. And although I held discussions among both urban and rural residents, the rural residents lived only a few hours' drive from the National Capital Region, and were not by any means the most isolated rural dwellers in the Philippines. The vast majority of respondents were parents and due to the recruitment method, everyone reported being in either a legal marriage or cohabiting relationship, which may also be reflected in people's views of childbearing and partnership. Finally, in group discussions, sometimes the most outspoken people are the most likely to share their opinions and have them dominate the conversation. The moderators counterbalanced this potential drawback by directly inviting less vocal people to share their views.

Data analysis

All discussions were audio recorded and lasted between 60 to 90 minutes in duration. The note-takers made notes for the entire duration of each discussion. After each focus group, the research team debriefed and summarised the major findings of the discussion. All focus groups' audio recordings were transcribed verbatim into Filipino and translated into English by members of the research team. All translation was conducted by two members of the research team to ensure as much consistency as possible. One audio recording was cut off toward the end of the discussion, so I relied on the discussion notes for analysis of that portion of the focus group. The focus group discussion notes were taken in English so did not require translation.

I coded transcripts using the qualitative data analysis software NVivo 13 with a thematic coding process. I reviewed the data for major themes using a top down, deductive approach, using theoretical explanations to guide the identification of themes pertaining to the practical, emotional, and social benefits and drawbacks of cohabitation, as well as those of marriage.

In order to not be limited by existing theories and explanations, I also allowed for new perspectives to organically arise in a more bottom up, inductive approach, allowing the data to speak for itself. This involved identifying themes raised by respondents outside of the range of expected theoretical explanations – for example, the role of surnames and lineage (see section 0). Finally, I noted recurring themes, categorizing them as themes of individualization and/or familism. Thematic codes were used to identify and retrieve quotations to elucidate major findings that emerged in the focus group context.

Results

Child-centric views of relationships

Although the objective of the focus groups was to explore cohabitation and marriage, respondents independently raised the issues of children and family when asked about relationships. . The consistent reference to children and family was a revealing component of the data, speaking to the family-centric and child-centric nature of Philippine culture. Because I wanted to let the focus group data speak for themselves, this section presents findings that demonstrate how respondents consistently viewed cohabitation and marriage from a child and family-centric perspective. Results in subsequent sections are also presented without disentangling mention of children and family.

Respondents often shared their views on the benefits and disadvantages of cohabitation and marriage by describing how either relationship type would affect their families and children. This is different from qualitative studies of cohabitation and marriage in Western contexts where participants focus on what cohabitation or marriage mean for their intimate relationships, and not for the whole family, indicating a more individualistic approach to marriage and cohabitation (Perelli-Harris et al. 2014). Qualitative studies in Western countries also disentangle cohabitation as a relationship and cohabitation as a context for childbearing because not all

cohabiting couples have or plan to have children together (Hiekel and Castro-Martin 2014). This was not the case for this study, where nearly all cohabiting participants had children with their partners.

Some respondents also directly associated partnering, whether cohabitation or marriage, with having children, without acknowledging the possibility of delaying childbearing in a relationship. For example, respondents were asked whether a person needed to marry to feel complete, to explore how people viewed marriage as a path to self-fulfilment. Male respondents reported that marriage and the subsequent inevitable transition to family life motivated them to change destructive behaviours, making their lives more purposeful, stable, and wholesome. Because marriage implicitly also meant having children, men reported the same benefits for both.

Respondent: "Before, I don't [didn't] really want to get married. I don't [didn't] want to marry because I think [thought] that a life of a young man is convenient and comfortable. You won't have any problems; your salary will be fully yours. But it seems my intuition tells me I lack[ed] something. I was fed up of my life as a young man. Because modesty aside, when I was a young man, I had a lot of women around me… And then, I will see a family walking in the streets… They are complete and happy. But me? I am walking alone… [Now] I have four children. I am already complete. Maybe stress would not disappear permanently in life. You are always worrying but it is very fulfilling."
-rural married male, age 54, college educated

Women also spoke of partnering as synonymous beginning childbearing, for example, by explaining that they did not want their daughters to have a boyfriend until the daughter was also ready to have children. However, in contrast to men, women were more likely to evaluate the gratification of marriage and childbearing separately. For female respondents, having children was reportedly a universal requirement for happiness. However, many women did not view having a husband or indeed even a partner as either necessary or a guarantee of happiness, reasoning that some husbands drink too much alcohol or are abusive, suggesting less alignment with traditional values and more emphasis on individual partnership preferences, despite their child-centric values.

Moderator: "But who do you think are happier, those who have spouses or those who have none?"
Respondent 1: "It depends on the situation eh."
Respondent 2: "It depends on the person. On where she'll find happiness. On where she'll find joy."

Respondent 3: “Eh if you have a husband, but then you’re always fighting—“
-rural married females, ages 30-40, high school educated

Respondent: “Your world revolves around your children- maybe a husband is secondary. As long as you have a child, life is complete”
-urban cohabiting female, age 30, high school educated

Views of cohabitation and marriage

Both male and female, and both married and cohabiting respondents reported that cohabitation was previously highly stigmatized but had now become largely acceptable, as a prelude to marriage and as a longer term arrangement for childbearing and childrearing. Respondents acknowledged that marriage was important and had some benefits that cohabitation lacked, but also expressed a common thread of ambivalence. Respondents were neither opposed to marriage nor did they believe it was essential for everyone to marry. Female respondents in particular noted that norms around cohabitation had changed because sexual mores were more relaxed, and people were “liberated,” “modern,” and “practical.” Respondents agreed that cohabiting families were now very common in their communities but men tended to disagreed on whether this was a positive development.

When asked why people now cohabit instead of marrying, respondents gave a wide range of reasons, reflecting practical adaptations to circumstances, emotional reasons, and changing social expectations. In the next sections, I present respondents’ views on why people cohabit and what the practical, emotional, social benefits are, as well in which ways cohabitation differs or falls short of marriage.

Practical considerations

Economic concerns

Financial concerns were one of the most consistently mentioned reasons to cohabit instead of marry. Respondents said cohabiting was more practical financially than marrying and hosting the expected wedding celebration By cohabiting, couples could either buy themselves time to save money for a wedding, avoid the expense of a wedding altogether, or allocate their resources toward their children instead.

Although respondents emphasized the financial obstacles to marriage, they were well aware of more affordable options to marry, such as at city hall or participating in a mass wedding,

suggesting that financial insufficiency alone may not be the reason for cohabitation. Instead, a lack of urgency or priority to marry may also be at play. Indeed, several cohabiting subjects who expressed both a desire and plan to marry also admitted that paying for a wedding was not a high priority, especially given the competing needs of their children. In this way, cohabitation was viewed as a strategy to save resources for your children.

Moderator: "For example right now, I will give each of you five thousand [pesos]. In your opinion, will you get married?"
Respondent 1: "Ay, not anymore, Ma'am. I will give it to my children..."
Respondent 2: "And also, I would also invest for my kids."
-rural cohabiting females, age 40-44, high school educated

Another rural cohabiting male respondent replied that he had not married his partner because they were "always busy," again highlighting the lack of urgency or priority of marriage. Some explained that unmarried couples with children were simply not "excited" to marry, and were "comfortable" after many years of being together and raising children together, again emphasizing the lack of pressure to marry.

Policy changes

Another reason respondents gave for cohabitation was the recent change in family law — specifically, the Family Code — extending rights to cohabiting families. Most discussion of policy changes was focused on how they impacted children, and not on financial or property related issues, underscoring the child-centric nature of the discussions. Respondents said that because children could claim benefits as their father's dependents regardless of whether their parents were married, cohabitation was now more appealing and marriage less necessary. Respondents also said that school registration for children previously required the parents' marriage license but could now be completed with the child's birth certificate. In addition to incentivizing cohabitation and dis-incentivizing marriage, these policy changes were viewed to have improved the social acceptance of cohabitation.

Respondent: "It [cohabitation] is generally accepted. Because, ma'am, there is now a Family Code.
-rural cohabiting female, age 44, high school educated

The most frequently mentioned policy change in support of cohabitation was related to children's surnames. A child having his or her father's surname is extremely important because it

indicates family membership and paternal recognition. Moreover, the maternal surname is often used as a middle name for children and so the inclusion of the paternal surname is particularly germane because of the Philippine bilateral kinship systems which equally value both maternal and paternal lineage. Before it was amended, the Family Code (1987) had required children born outside of marriage to use their mother's surname. Consequently, the ability of a child to use his or her father's surname was viewed as an important purpose of marriage in the Philippines (Williams and Guest 2005). Since the Family Code was amended to allow children of unmarried parents to use their father's surname, respondents reported that cohabitation was now much more appealing and acceptable because a child could use the father's surname regardless of his or her parents' marital status.

However, respondents did report that compared to cohabitation, marriage still provided more comprehensive legal support for both partners and children. Specifically, respondents said marriage allows access to spousal benefits, such as health care, spousal pensions, and social security. And although respondents believed that children of cohabiters could avail of several key benefits, they still believed having a legally documented marriage would make administrative tasks less complicated for their children, such as school registration, employment applications, or securing permission to travel abroad.

Cohabitation as relationship insurance

Respondents explained that cohabitation was useful for partners to get to know each other and to "check" the relationship. Female respondents in particular advised that it was not wise to rush into marriage and that a couple should take as much time as they needed to get to know each other in cohabitation. Even a couple with multiple children together could "still be in the process of getting to know each other."

When asked how long cohabiters could live together before they should get married, some respondents suggested one to five years while others said there was no set timeframe and it depended on how long it took for a couple to test the relationship and truly get to know each other. While some cohabiters reported a desire to marry their partners, others said that they were cohabiting because they were unsure whether their partner was the right person for them, and did not have a clear aim to marry. This indicates that cohabitation may not always be viewed as a precursor to marriage as previous Philippine studies have asserted but may also be a

"test relationship" or "testing ground," or indeed even an alternative to dating (Perelli-Harris et al. 2014).

Respondent 1: "It's not yet right for me"
Moderator: "When is the right time [to marry] for you? What are the signs that it's already the right time?"
Respondent 2: "For me, when the time comes that I want to be tied to another person already, but for now, not yet".
-rural cohabiting males, ages 38-41, high school educated

Respondents additionally viewed cohabitation as a way to avoid the possibility of being trapped in an unhappy marriage, which is especially germane given the lack of legal divorce. Discussants from one focus group suggested that if divorce were legal and free of cost in the Philippines, "100 percent" of marriages would end. Cohabitation as a testing period may help lower the chance of divorce in the future or may be a strategy for avoiding marriage altogether. Respondents also viewed cohabitation as the only feasible pathway to future re-partnering for people in unhappy marriages.

On respondent summed up many of these themes when discussing his own experiences. Notably, this respondent uses the term "wife" even though he is not legally married to his partner. Throughout the focus groups, cohabiters often referred to their partners as their spouses, even though they were not legally married. Both married and cohabiting respondents also use the English term "live in," which is a commonly used colloquialism for cohabitation. This is not unusual because the Filipino language incorporates many Spanish and English terms.

Respondent: "For us, (we) live in first, because my wife is thinking about what happened to her mother and father who got married then got separated. So that became her thing, her fear. So we talked about living in first. Because in terms of financial problem, to get married, because there are mass weddings anyway, which are free. It's only nowadays that people make a problem about weddings because they make it grand. Getting married does not have to be grand. It just needs to be in the eyes of God, even if it's free that's okay... judge or mass wedding, that's okay. For us, we lived in first because she fears getting married then getting separated. And we're also strengthening our relationship in that we're challenging this live in status first before we get married."
-urban cohabiting male, age 21, college educated

Commitment and Emotional considerations

Love and personal commitment in cohabitation

Respondents believed that people married for love and to secure their relationship and their children's future, but also believed that cohabitation could have love, and some degree of security. Some cohabiting respondents also said that they personally cohabited out of love and so they could be with their partners. Additionally, several respondents said cohabiting relationships could be just as personally committed and stable as marriage, depending on the couple. Respondents reasoned that to some, being married was "just a paper" and a good relationship "does not depend on marriage" but on the couple themselves and their specific relationship and circumstances. Nonetheless, respondents admitted that they may prefer for their children to legally marry, though in reality, many of their adult children had children and were not married, suggesting that although there is tolerance of different pathways, some may still be more preferable.

Respondents also consistently reported that a legal marriage did not ensure the happiness or success of a relationship. Across focus groups, respondents independently raised the point that not all marriages were happy or long lasting, while some cohabiting relationships were both happy and long lasting. Several respondents gave examples of people they knew who were in long term cohabiting partnerships that broke up soon after transitioning to marriage, suggesting that there is nothing about marriage that innately makes a relationship happier or more personally committed. One rural female cohabiter reported that her parents married after 43 years of cohabitation and separated shortly thereafter. She said "it is horrible if people enter into unions and get married, but they would only break up in the end. They have been together for so long and yet did not marry. However, when they were finally married, they ended up separating."

Moral commitment

Although respondents said a cohabiting relationship could be as stable, loving, and personally committed as a marriage, some respondents, especially male respondents, also believed that marriage usually had higher levels of expected moral commitment, although adherence to this expectation varied. Male respondents reported that marriage generally entailed an expectation of higher behavioural standards, such as fidelity and increased romantic attention to one's spouse, compared to cohabitation. In the case of infidelity, men and women felt that marriage

could keep a relationship together through infidelity, which women saw as self-protection if their husband cheated, and men saw as self-protection if they cheated. Men said that being married meant their partners would be more obligated to them and less able to leave them, compared to a non-legal union, with one respondent saying marriage meant you could "snatch her back." Women expressed that being legally married provided a sense of legitimacy and a claim in the relationship as the "original" wife in case of infidelity or a similar threat to the relationship. One female respondent specifically stated that marriage was a "strong defence against the other woman," with which several other respondents agreed, speaking again to a fear of relationship instability as an important consideration for relationship decisions and norms. Additionally, several cohabiting men suggested that marriage could be an important legal link to your children, and in case of conflict with the mother, they would not be denied access to seeing their children.

Social expectations and tradition

Cohabitation and childbearing

Another main reason to cohabit was pregnancy. While marriage used to be the required response to a nonmarital pregnancy (i.e. all respondents in one focus group of married women reported being pregnant when they married), most men and women believed that cohabitation was now an acceptable and often preferable option because cohabitation could allow a couple to co-parent without prematurely committing to a potentially unstable marriage.

When asked whether an unmarried couple should marry if the woman becomes pregnant, one female respondent said:

Respondent: "An attitude like that is old-fashioned. [For example,] when you get pregnant, you have to get married whether you like it or not… This practice is very archaic. Right now, we are in a modern generation already. If you get pregnant and you want to get married and you both love each other, so be it. But if you don't love each other and you only did it [sex] out of impulsiveness—It's okay if you don't marry."
-urban married female, age 40, high school educated

Some respondents also said that having several children still did not necessitate marriage.

Moderator: "If the girl gets pregnant, should they marry?"
Respondent: "No, not really. I have five children with my live in partner… Up to this date our relationship gets stronger."
-rural cohabiting male, age 41, high school educated

While respondents said they would prefer for their children to have children within marriage, they did not want this at the expense of relationship quality. Men in particular said they would prefer to protect their daughters from a bad relationship and care for their grandchildren, instead of encouraging them to marry an unsuitable man.

Respondent: "But [if] it's my daughter. I will ask her if she gets pregnant. If he loves the boy, she should marry the boy. But if she does not, I won't let her marry the boy even if she is pregnant. I will raise and take care of my grandchild."
-rural married male, age 37, college educated

While respondents all acknowledged that childbearing in cohabitation is a common occurrence and increasingly acceptable, there was some disagreement, mostly among men, on whether this was a positive development. Nonetheless, although some participants expressed preferences for how their own children should behave, they were generally hesitant to criticise other people's family decisions, hinting at an ambiguity of social norms and tolerance of a wider range of lifestyles and family forms.

Family and social expectations

Although respondents gave a variety of reasons why people cohabit, they also reasoned that people cohabited simply because it was now an acceptable option. This suggests that cohabitation may have always been a logical, practical, and beneficial arrangement that was only historically marginal because of social norms and stigma. One respondent spoke candidly about how societal expectations and norms regarding sexual behaviour has loosened up markedly:

Moderator: But they [cohabiters] aren't judged anymore or anything of the sort? Like what you were saying earlier [about] morals?

Respondent: "Come on, [before], if you were seen walking off the street with someone after dark, people would have said that something 'happened' to you already. Nowadays, you see couples making out in public, no one cares. It's different now compared to before."
-urban married female, age 45, college educated

Regarding marriage and social and family expectations, respondents' views were varied. Some cohabiting respondents, particularly men, reported being questioned about why they had not married, and some older married women respondents reported being forced or pressured into marriage by their parents because their parents believed that premarital sex had taken place. However, in neither case was family pressure viewed positively or as a good reason to marry. In contrast, respondents' perspectives as parents themselves were decidedly more liberal.

Respondents in particular said that nowadays, "parents' mentalities aren't the same" as they were before. One urban married woman pointed out that pressuring a pregnant daughter to marry a "nobody," such as an irresponsible or abusive man, would "just be a pity." Another woman specifically said she did not want her daughter to marry when she became pregnant because the man in question did not have a job.

Respondent: "If it were up to me, it's okay that she gets pregnant [and doesn't marry] because, the guy does not have a job. My daughter just loves him. But, I tell my child, it's not me who has to deal with your husband… You make the decision. But as a parent, I didn't want her to get married in that kind of situation, a man doesn't have a job. Right, it's like [she's] at a disadvantage?"
-urban married female, age 44, high school educated

Another social expectation regarding marriage that respondents raised was the social norm of a large wedding celebration. Respondents said that if someone in their community married in a church wedding, everyone in the community would expect to be invited. In Western contexts, a wedding may be viewed as a couple's public expression of commitment to each other, made in the presence of family, friends and society (Berrington et al. 2015). However, the respondents in my focus groups expressed that inviting everyone to a wedding was socially expected and necessary, but did not mention public demonstration of love, commitment, and family cohesiveness as the purpose of a big wedding. Instead, respondents emphasized God's blessing as the main purpose of a church wedding, which is further explained in the next section.

Religious values

Religious prohibitions against nonmarital sex and nonmarital childbearing were not mentioned by respondents as reasons to marry instead of cohabit. When prompted to discuss how religion influenced the decision to cohabit or marry, respondents said that religion could actually hinder marriage, such as prohibition of intermarriage across religions. Respondents did not connect the decision to cohabit or marry as a religiously motivated decision, and when prompted, noted that it was better to be practical than to fastidiously follow religious rules. For example, many women said that it was morally superior to pay for your children's education, not towards a wedding celebration. And on a pragmatic level, respondents reported that it did not make sense to marry someone if you were unsure of the relationship, regardless of circumstances or whether it was technically against religious rules.

However, respondents did explain that a church wedding was different than either a civil wedding or long term cohabitation because it importantly provided the union a blessing from God. Both married and cohabiting respondents reported that a civil ceremony meant you were married in the eyes of the law but a church ceremony meant you were married in the eyes of God.

Respondent: "Like, the one in court… that is still in the eyes of the people because an attorney is the one who [marries you]... right? In church, it's like God is your witness. That's the main thing of you getting married."
- urban cohabiting male, age 20, education level unreported

For this reason, many respondents said a church wedding was superior to a civil wedding and cohabitation because it meant the relationship was approved by God. One respondent said:

Respondent: "Ahh, for us, ah, it is important that there is a blessing from the church. One, for our beliefs, most of us here are Catholics eh. They say that when you have the blessing from church, grace and blessings will easily come to you."
-rural married woman, age 40, high school educated

Nonetheless, the same respondent also maintained that the spiritual benefits of marriage did not always outweigh the practical considerations. Specifically, a blessing from God was still reportedly not worth entering into an impulsive marriage.

Discussion

Cohabitation is often perceived to serve more individualistic relationship needs and subsequently, an individualistic perspective is typically applied when exploring how people view cohabitation in relation to marriage, and why and when people choose one arrangement over the other. In the Philippines, the rise of cohabitation has been unexpected because family-centric values feature prominently in the culture. With this in mind, my study considers both individualistic and family-centric lenses when examining views of cohabitation and marriage in the Philippines in order to understand why cohabitation has become an increasingly popular family form.

My key finding is that overall, value systems regarding relationships have indeed changed dramatically and quickly toward an individualistic bent, but the value of family, children, and religion is persistent and select family-centric values appear quite intact. Family and social

expectations regarding marriage have weakened, with personal choice and fulfilment becoming priorities in relationship decisions, consistent with individualistic tendencies and the deinstitutionalization of marriage (Beck and Beck-Gernsheim 1995, Cherlin 2004). With the shift toward individual preferences, the pathway to family formation has diverged into nonstandard biographies and there is increasing tolerance of different family forms, even if some forms may be preferable to others. However, relationships, regardless of their legal status, remain inextricably intertwined with having children and in this way, views and norms remain family and child-centric. Having children, parenting in a two parent household, and ensuring children are strongly connected to both maternal and paternal kin groups remain fundamental priorities. Additionally, having children is not only crucial to achieving full personhood but also a key purpose of relationships. In this next section, I discuss the main findings and how they relate to individualism and familism and the extant literature, as well as how increased tolerance has engendered attitudes of ambivalence.

Individualism, familism, and ambivalence

Respondents expressed views of cohabitation and marriage often associated with individualism (Beck and Beck Gernsheim 1995) — such as acceptance of cohabiting families, the belief that cohabitation can be as committed as marriage, and a tolerance of non-standard biographies. While marriage may have some benefits, respondents perceived cohabitation as having the potential to be of similar relationship quality to marriage, depending on the individual or couple. Although participants named several practical, emotional, and religious benefits of marriage, they also expressed ambivalence and a belief that the decision to marry depends on personal preferences and circumstances and should not be rushed, even when pregnant.

The focus group discussions generally indicated that marriage was neither ideologically rejected nor viewed as essential. Respondents emphasized the importance of love and finding the right partner, expressing a high valuation of romantic fulfilment, which suggests an individualistic attitude about relationships. This is similar to other studies of cohabitation in individualised Western contexts where the arrival of a child, and legal and financial advantages might have roles in the immediate decision to marry, but are not valid reasons alone; instead, the quality of the relationship is the highest priority (Berghammer et al. 2014). Nonetheless, several family-centric values persist, including the high value of children, the power of parenthood, and the

importance of family, as well as a considerable degree of religiosity. Benefits of cohabitation were discussed from a child-centric perspective, while personal legal and financial benefits were not mentioned at all. In contrast to other cohabitation studies where a shared surname between couples is viewed as an important symbol of social identity, love, and public commitment (Berrington et al. 2015), the shared surname most strongly prioritized by both male and female respondents in this study was between father and the child, and not between couples. Still, respondents' high valuation of children did not conflict with the view that relationship decisions should be based on what was best for the couple, instead of following a normative family formation pathway. Instead, to meet the high expectations surrounding both childbearing and partnerships, a more liberal attitude toward the chronology of life events is necessary, yielding a wider range of acceptable life trajectories.

The combination of child-centric values and acceptance of cohabitation has some similarity with other Asian countries where liberal attitudes toward premarital sex and new family behaviours have not encroached on the fundamental importance of marriage and children. In other Asian countries, this "individualization without individualism" (Kyung-Sup and Min-Young 2010) has led to late marriage and low fertility as deliberate risk-averse strategies to control the effective scope and duration of family life. The Philippines differs in its implementation of "individualization without individualism" because value systems regarding marriage have indeed changed but the value of children and family ties has not. However, just as postponement and smaller family size may be strategies to engage in family life more manageably, childbearing within cohabitation could also be a risk-averse strategy. Respondents' view of cohabitation as insurance against potential relationship problems may also be related to individualistic attitudes because while an individualistic approach allows for personal preferences, it also promotes the view that family related failures are personal failures, leading to high anxiety toward relationship instability or failures (Giddens 1994; Beck and Beck-Gernsheim 1995; Bulcroft et al. 2000). Specifically, the rapid emergence of cohabitation and nonmarital fertility — often framed as evidence of deinstitutionalization of the family — may be strategies to achieve both traditional family preferences (i.e. having children and raising them in a two parent household) and a personally fulfilling relationship. Because family life remains so important, reshaping a manageable trajectory is necessary in order to cling to it, given competing external influences (Kyung-Sup 2010). Similarly, because respondents repeatedly emphasized the impact of family

policy change and divorce laws, another relevant perspective on cohabitation and nonmarital fertility may be "institutionalized individualization," in which social structures, services, and policies prompt individuals to follow individualized living arrangements and lifestyles (Beck and Beck-Gernsheim 2010).

Shifting costs and benefits of cohabitation and marriage

A major point of focus group discussions was how economic considerations influence family decisions. Cohabitation in the Philippines follows a negative educational gradient (Kuang et al. 2019) and the focus group respondents cited the high cost of marrying as a benefit of cohabitation, suggesting less privileged couples cohabit out of resource constraint, not preference over marriage, as in the U.S and across Europe (McLanahan 2004; Edin and Kefalas 2005; Perelli-Harris et al. 2010). However, the perceived high cost of marriage must be considered within the context of changing norms, values and policies in the Philippines which have also shifted the cost/benefit ratios of both marriage and cohabitation.

First, the main financial obstacle to marriage overwhelmingly raised by respondents was the cost of paying for a wedding reception, with very little discussion otherwise of overall financial stability. This differs from studies in the U.S and Thailand where the perceived economic obstacles to marriage are not limited to the cost of the wedding but also include a level of economic affluence and stability that should be achieved prior to marriage (Edin and Kefalas 2005; Esara 2012). And in contrast to other studies of cohabitation in the U.S (Reed 2006), no one in the focus groups mentioned sharing expenses, convenience, or housing issues as pragmatic or economic reasons to cohabit. Concern about paying for a wedding to the exclusion of other financial concerns raises questions such as , to what degree is "saving for a wedding" latent for either disinterest or unwillingness to marry and a more palatable way to express such feelings without inviting further questions?

Second, marriage may be perceived as too costly because it is now more optional, given the acceptability of cohabitation and extension of cohabiting families' rights. Respondents said the expense of weddings was why cohabitation increased but wedding celebrations have always required some outlay of resources. Moreover, respondents were widely aware of affordable options to legally marry. Perhaps, now that marriage is viewed as more optional, spending

money on a wedding celebration seems like a luxury that is no longer worth the expense if one can avail of marriage's main benefits through cohabitation.

Third, the decision to marry or cohabit now often occurs in the context of pregnancy or a recent birth, when there are competing demands on attention and resources. Before the rise of nonmarital fertility in the Philippines, it was not necessary to choose between paying for a wedding or children's expenses, since the wedding occurred before children were born. Now that union formation decisions are often made with a pregnancy or child to consider, it follows that some may prefer to allocate resources to their children versus a wedding. As in other places where nonmarital fertility is common, childbearing in cohabitation may be evolving to become a public declaration of commitment similar to weddings (Berrington et al. 2015). This approach is in direct contrast to other Asian contexts where premarital conception or nonmarital birth would likely expedite marriage, not provide a cause to postpone it. Another contrast is the poor access to family planning and lack of legal abortion in the Philippines, relative to other Asian countries, which may also explain the different approaches to nonmarital conceptions. In the Philippines, unintended nonmarital pregnancy may be more likely to occur given the limited access to family planning, and also much more likely to be carried to term, given the lack legal access to abortion. The weakening social pressure to legitimise a nonmarital birth and the extension of rights to cohabiting families, has shifted the balance between the benefits and the significant legal, financial, and emotional liabilities of marriage, making cohabitation more appealing. In summary, my findings demonstrate that the perceived costs and benefits of marriage and cohabitation shift within the context of changing norms, values and policies.

Limitations of generalizability and future research

In contrast to most previous qualitative Philippine studies addressing partnered and unpartnered young people, this study included respondents from a range of ages and focused specifically on legally married and cohabiting people to allow for closer examination of the differences between these two family forms from a larger range of perspectives. The cohabiters in the focus groups were also a heterogeneous group, some of whom had recently partnered and others who had cohabited for over ten years with several children, suggesting that cohabitation does not have a single meaning, as reflected in the range of responses given by participants. While my results reflect the range of attitudes among people of different ages but from a similar level of

education, future qualitative research could examine attitudes by different age groups and education levels to facilitate group discussion among people of similar demographic characteristics. Lastly, because the focus groups were only conducted in two locations in the Philippines, both in Luzon, future qualitative work could also explore a wider range of locations, including Muslim majority regions.

Key contributions of this study

The results of this study show new perspectives on cohabitation and marriage in the Philippines emerging alongside rapid behaviour change, which reflect both individualistic and family-centric orientations. Respondents' perception of cohabitation as a common and acceptable arrangement for having and raising children contrasts strikingly with Philippine studies conducted a decade ago when cohabitation was perceived disapprovingly, and solely as a prelude to marriage for young people unable to immediately marry. This hints at rapid change in society regarding views of cohabitation and by extension, the role and importance of marriage. Additionally, this finding suggests the meaning of cohabitation may have rapidly shifted to become more like marriage, which to date, has not been the case in other Asian contexts where cohabitation is practiced or in earlier Philippine studies. Most strikingly, cohabitation is not only prevalent in a family-centric culture such as the Philippines but is in part motivated precisely by family and child-centric values. Although norms and behaviours regarding cohabitation and marriage have changed profoundly, the focus on and high valuation of family in the Philippines have remained consistent. In other words, views and social norms may have reshaped not to accommodate an entirely new set of values, but to preserve the same values while adapting to new policy circumstances, relationship standards, and other realities.

Previous Philippine literature has also argued that women are more disapproving toward cohabitation and more motivated to marry (Williams and Guest 2005). However, women in this study expressed more liberal attitudes toward cohabitation and nonmarital fertility than the male respondents, a few of whom viewed divorce, nonmarital childbearing and voluntary non-marriage negatively. It is possible women have less conservative attitudes because they bear a larger burden under restrictive divorce laws, rigid sexual mores, or continued stigma against nonmarital childbearing and are more willing to reject conservative views. Earlier studies also mostly assessed younger women, who may have felt social pressure to speak more reservedly

about issues like premarital sex. In contrast, these focus groups encompassed a range of ages, including older women with children who may have felt less guarded about expressing opinions candidly.

Also notable is that value change and innovation in family behaviour appear to be prevalent among the non-elite. Focus group respondents primarily represented medium levels of education, and are not the highly educated forerunners of social change referred to by SDT theory who pioneer new family behaviours that gradually trickle down to other classes and become widespread. In the Philippines, value change and widespread behaviour change appear to be happening rapidly and simultaneously, without a changing socioeconomic gradient (Kuang et al. 2019). Although cross sectional qualitative data are insufficient for identifying value change, it is noteworthy that respondents overwhelmingly reported that social norms had changed recently, with many citing new family policies and modern, liberalized attitudes as relevant drivers.

This study offers a new perspective that rethinks family behaviours as strictly individualistic, and liberal or family-centric and conservative by exploring the extent to which the same behaviours can be re-claimed to address both individual needs and family values. In doing so, this paper challenges the notion that family norms and behaviours must either serve individual fulfilment or traditional, family-centric values. Contrary to the notion that only individualized societies prioritize higher order needs over prescribed family behaviours, the Philippine case demonstrates that societies with strong family ties can also highly value personal emotional fulfilment, adapt behaviours accordingly, and evolve to accept a wide range of family formation trajectories. This contributes to the qualitative literature on the meanings and concepts of cohabitation, a literature which is currently dominated by Western experiences, even as cohabitation has increased across the world.

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