

## A Christian view on couples living together

*[I realise this is a sensitive issue which applies to many couples nowadays. So I want to say that we readily welcome and respect everyone who contacts us or comes to church, even if we might disagree over matters such as cohabitation. I am also aware of the pain people suffer when they get divorced. This paper simply deals with the advantages of marriage compared with cohabitation.]*

**Obviously there are exceptions but extensive research clearly indicates that when couples co-habit, rather than marry:**

**1. They are likely to be less committed to each other than married couples, and are more individually independent, so feeling insecure compared with married couples.**

Many cohabiters feel unready for, or even afraid of marriage. Cohabitation affords an easier way out of a relationship. Marriage means a total, lifelong, exclusive commitment whereas cohabiters are often committed to a relationship only whilst it provides them with personal satisfaction. Thus cohabitation means weaker relationships than in marriage. Researchers concluded that "cohabitations are not informal marriages, but relationships formed by looser bonds."<sup>[1]</sup> An important implication of this is that cohabiters live with a measure of uncertainty and insecurity in their relationship.

Marriage requires an emotional investment in the relationship. The long-term commitment encourages them to work at their relationship, including any weaknesses and failings. It takes time to develop the qualities essential to a deep relationship: trust, honesty, openness, deep companionship, spiritual intimacy. They are more likely to divide responsibilities and pool resources.<sup>[2]</sup> Cohabiters have less incentive to do so.<sup>[3]</sup>

Cohabiters value their individual independence more than married couples. So they are less likely to accept financial responsibility for their partners.<sup>[4]</sup> They more often have separate bank accounts and are less likely to monitor one another's spending with an agreed budget. Financial union is a cornerstone of marriage.<sup>[5]</sup> Researchers discovered that married couples tend to be better off than cohabiters because of a greater sense of mutual responsibility.<sup>[6]</sup> Financial union also helps insure partners against unexpected problems.

Marriage also encourages a deeper financial commitment to parenthood. Research discovered that 68% ex-married fathers provide more financial support to the mother of their children (if she remained unattached) compared with 16% of ex-cohabiting men. They also provided more money.<sup>[7]</sup>

**2. Their relationship is likely to break up, especially if there are children (and the break up is very painful).**

Cohabiting couples are much more likely to split up than married couples. On average, cohabitations last less than two years before breaking up or converting to marriage (but see point 9). Less than four per cent of cohabitations last for ten years or more.<sup>[8]</sup> One study found that after 5 to 7 years, 39% of all cohabiting couples have broken their relationship.<sup>[9]</sup> Another found that within two years about 50% of all cohabiting relationships have ended or have led on to marriage (but see point 9), and after five years only about 10% of couples are still cohabiting.<sup>[10]</sup><sup>15</sup> In comparison, about 45% of first marriages today are expected to break up over the course of a lifetime.<sup>16</sup>

A cohabiting relationship is more likely to break down after the birth of a child because many men feel this limits their independence. They are not committed to fatherhood. Hence cohabitation is a major factor in producing lone parenthood. Some 15% of single

parent families are caused by the breakdown of cohabiting relationships.

The breakdown of cohabiting relationships is not necessarily any less painful than divorce and it can lead to conflicts over property and finances.<sup>[11]</sup>

### **3. They are less healthy and happy than married couples.**

Researchers have found that married couples are emotionally happier than cohabitators. They are better related to the wider family, friends and community who provide social, emotional and practical support.<sup>[12]</sup> This is to be understood in the light of the fact that cohabitation does not have the legal constraints and sanctions of marriage and expectations of the social roles of cohabitators is less clear.

Relationships improve when cohabiting couples get married.<sup>[13]</sup> Cohabiting people also feel less healthy and have higher mortality rate than married couples (50% higher for women and 250% higher for men).<sup>[14]</sup> They are less likely to monitor each other's health and to seek to correct unhealthy behaviour. They are much more likely to suffer from depression than married people.<sup>[15]</sup> One study found that depression was three times more likely for cohabitators, especially women.<sup>[16]</sup> Another found that cohabiting women are more irritable, anxious, worried and unhappy than married people.<sup>[17]</sup> One survey of 14,000 couples over 10 years discovered that less than 25% of cohabitators claimed to be very happy in general compared with 40% of married people.<sup>[18]</sup>

### **4. Their children are less happy, secure and successful than those whose parents are married.**

Because of the high risk that a cohabiting couple will split up, children of cohabitators generally experience poorer emotional development. Studies show that cohabiting relationships with children are more likely to break down than those without children,<sup>[19]</sup> and less than 50% of cohabiting women who have a child will be lone mothers ten years later.<sup>[20]</sup> 75% of children of cohabitators will experience the splitting up of their parents before the age of 16 compared with only 33% of children of married couples.

Male cohabitators are much more likely to abuse the children of the relationship physically or sexually.<sup>[21]</sup> The situation is worse if the man is not the natural father of the child.<sup>[22]</sup> One study discovered that children living with cohabiting parents are 20 times more likely to suffer abuse and where the man is not the biological father the figure is 33 times.<sup>[23]</sup> These children have more behaviour problems and lower academic achievement than the children of married couples.<sup>[24]</sup> One study found that nearly 75% of children of cohabitators are likely to commit a criminal offence compared with just over 25% for children of married parents.

It was noted above that children of a cohabiting couple who split up are less likely to receive financial support from their father.

### **5. They are more likely to experience violence and abuse in the home than married couples.**

Research has shown that cohabiting women are more likely to experience physical or sexual abuse than married women.<sup>[25]</sup> Some researchers found that they are twice as likely to do so.<sup>[26]</sup> The US Justice Department discovered that women cohabiting with a boyfriend are 62 times more likely to be assaulted.<sup>[27]</sup>

Newly married couples who had cohabited were found to have experienced much higher rates of premarital violence and this led to higher rates of marital violence.<sup>[28]</sup> Statistics show that 16% of cohabiting women experience arguments becoming physical compared with 8% of married women.<sup>[29]</sup> Another study indicated that cohabiting women are 3-4 times more likely to be physically abused by their partners whilst pregnant than

married women.<sup>[30]</sup>

## **6. They are not as satisfied sexually as married couples.**

Research has discovered that whilst cohabiting couples have intercourse more frequently than married couples,<sup>[31]</sup> they experience lower levels of sexual satisfaction.<sup>[32]</sup> The increased commitment and security of marriage make it more satisfying. Sex is more enjoyable after marriage.<sup>[33]</sup> Some 40% of married women and 50% of married men reported that their sex life was physically and emotionally satisfying, compared with some 30% of cohabiting women and 38% of cohabiting men.<sup>[34]</sup>

## **7. They are less likely to be happy and faithful if they later marry than married couples who have not cohabited.**

Research discovered that married couples who had previously cohabited were less happy and satisfied than those who had not cohabited.<sup>[35]</sup>

Research has indicated that married couples experience more enjoyable sex particularly when they have not cohabited (or had sex) before marriage.

Cohabitors are more likely to be unfaithful to their partners than married couples.<sup>[36]</sup> One study indicated that 90% of married men had been unfaithful compared with 43% of cohabiting men.<sup>[37]</sup> Also married women were 5 times more likely to be faithful than cohabiting women. Another study found that 94% of married people had been faithful compared with 75% of cohabitants.<sup>[38]</sup>

Research also indicates that cohabitants who get married are more likely to be unfaithful in marriage.<sup>[39]</sup> One study found that married women who had cohabited before marriage were 3.3 times more likely to be unfaithful in marriage.<sup>[40]</sup>

## **8. They are more likely to divorce if they later marry, than married couples who have not cohabited.**

Many studies indicate that the divorce rate is higher for marriages where the partners have previously cohabited.<sup>[41]</sup> One study discovered that the risk of breakdown of a marriage of couples who had cohabited was 46% greater than those who had not cohabited.<sup>[42]</sup> Others would put the figure much higher.<sup>[43]</sup> The National Survey of Families and Households found that married couples who had cohabited were almost twice as likely to divorce within 10 years than those who hadn't, i.e. 57% to 30%.

Canadian sociologists at the University of Western Ontario concluded that cohabitation "has a direct negative impact on subsequent marital stability," because it "undermines the legitimacy of formal marriage" and so "reduces commitment of marriage."

## **Conclusion**

"In the final analysis, thirty years of research show that for the benefit of men, women, and their children, marriage is superior to cohabitation. Cohabitation cannot provide or compete with the rewards and benefits of a strong, committed marriage. Cohabitation is not an effective "trial marriage," if such a thing exists. It does not provide divorce insurance. Couples will be better off on life's measures of success and happiness (e.g., emotional health, physical health, and personal wealth) if they are married rather than living together. Cohabitation has more costs than rewards but, unfortunately, continues to be popular, especially among young adults, even though cohabitants fail to receive the benefits or avoid the risks they think they will. People need to know that cohabitation fails to bring couples the happiness and stability they desire in a close personal relationship." (Jeffrey H. Larson, Ph.D., LMFT, CFLE, Professor of Marriage and Family Therapy at Brigham Young University)

## The Difference between Marriage and Living Together (Cohabitation)

<b>Marriage is:</b>	<b>Cohabitation (Living Together) is <u>OFTEN</u>:</b>
<ul style="list-style-type: none"> <li>• A relationship based on love as primarily an act of the will and therefore more secure than relationships based on emotions:                             <ul style="list-style-type: none"> <li>▪ <i>At a wedding a couple make an act of the will. They promise that they <u>will</u> love, comfort, honour and protect each other</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• A relationship based on love as mainly emotional and sexual                             <ul style="list-style-type: none"> <li>▪ <i>Couples often live together because they feel in love and enjoy a sexual relationship so see no need of making solemn vows which are the deepest commitment of the human will</i></li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>• A relationship established before God with a pledge to each other of loyalty, trust, devotion and reliability:                             <ul style="list-style-type: none"> <li>▪ <i>At a wedding a couple make solemn vows before God</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• A relationship not established before God and mostly without any pledge or vows                             <ul style="list-style-type: none"> <li>▪ <i>Couples often move into living together casually and with a lack of clear definition of their relationship and responsibilities. Sometimes they feel that marriage demands a commitment for which they are not ready.</i></li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>• A relationship founded on unselfish giving to each other:                             <ul style="list-style-type: none"> <li>▪ <i>At a wedding the couple promise to love, comfort, honour and protect each other; It is an act of total self-giving and sharing of everything they have</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• A relationship based more on what the individual is going to get out of it                             <ul style="list-style-type: none"> <li>▪ <i>This is inevitable where a relationship is based largely on emotion and sexual attraction. Sometimes couples prefer to live together to gain financial advantages.</i></li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>• A permanent, exclusive relationship:                             <ul style="list-style-type: none"> <li>▪ <i>At a wedding a couple promise to forsake all others and be faithful to one another for life, whatever the circumstances: for better, for worse,</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• A trial relationship which can “easily” be ended:                             <ul style="list-style-type: none"> <li>▪ <i>Couples often live together rather than marry because they fear their relationship may not last. Sometimes this is based upon understandable</i></li> </ul> </li> </ul>

<p><i>for richer, for poorer, in sickness and in health.</i></p>	<p><i>hurts from an earlier divorce.</i></p>
<ul style="list-style-type: none"> <li>• A relationship which recognises that sexual intercourse is not just a joining of two bodies but a union of whole persons – an expression of a totally and permanently committed relationship.</li> <li>▪ <i>At a wedding the priority is that a couple comfort and help each other, living faithfully together in need and in plenty, in sorrow and in joy and that in this context they enjoy the delight and tenderness of sexual union which can strengthen the union of their hearts and lives.</i></li> </ul>	<ul style="list-style-type: none"> <li>• A relationship which can see sex as a matter of personal pleasure in the context of what might not be a permanent relationship.</li> <li>▪ <i>Couples often live together rather than marry to see if they are sexually compatible. However for someone to have sex with a partner without making a faithful commitment that partner is using the person as a means of sexual pleasure, rather than as an act of self-giving which is what it should be.</i></li> </ul>
<ul style="list-style-type: none"> <li>• Fully recognised by the community.</li> <li>▪ <i>At a wedding it is stated that marriage enriches society and strengthens community.</i></li> </ul>	<ul style="list-style-type: none"> <li>• A private relationship not seen as on a par with marriage and is seen as contributing little to the wider social community.</li> </ul>
<ul style="list-style-type: none"> <li>• The most secure relationship for the birth and nurture of children.</li> <li>▪ <i>At a wedding a couple solemnly vow that they will love, comfort, honour and protect each other "till death us do part."</i></li> </ul>	<ul style="list-style-type: none"> <li>• Not as secure a relationship as marriage:</li> <li>▪ <i>Surveys show that 70% of married couples will still be together when their child is 16, whereas only 36% of cohabiting parents will still be together.</i></li> </ul>

<sup>[1]</sup> Schoen and Weinick 1993:408-414

<sup>[2]</sup> Waite and Gallagher, Case for Marriage, 2000

<sup>[3]</sup> Cherlin 2000, 2004 (The deinstitutionalization of American marriage. *Journal of Marriage and Family*, 66,); Brines and Joyner 1999

<sup>[4]</sup> Larson, Should We Stay Together? A Scientifically Proven Method for Evaluating Your Relationship and Improving its Chances for LongTerm Success (San Francisco: Jossey-Bass, 2000),. note 5.

<sup>[5]</sup> Waite & Gallagher (2000), note 6.

<sup>[6]</sup> Linda J. Waite, "Does marriage matter?" *Demography*, 32, 483-507 (1995).

<sup>[7]</sup> Patricia Morgan, The Rise of Cohabitation and its Consequences, The Institute for the Study of Civil Society 2002.

<sup>[8]</sup> Ermisch, J. and Francesconi, M., *Cohabitation in Great Britain: Not for Long, but Here to Stay*, Institute for Social and Economic Research, University of Essex, 1998; Ermisch, J., *Pre-marital Cohabitation, Childbearing and the Creation of One-Parent Families*, ESRC Research Centre on Micro-social Change, Paper Number 95-17, 1995, from British Household Panel Study.

- <sup>[9]</sup> Casper and Bianchi, *Continuity and Change in the American Family* (Thousand Oaks, CA: Sage Publications, 2002).
- <sup>[10]</sup> Bumpass and Sweet, 1989. "National Estimates of Cohabitation." *Demography* 24-4:615-625
- <sup>[11]</sup> Waite & Gallagher (2000), note 6.
- <sup>[12]</sup> Waite & Gallagher (2000), note 6.
- <sup>[13]</sup> Brown 2004 "Moving from Cohabitation to Marriage: Effects on Relationship Quality." *Social Science Research* 33:1-19.; Skinner, K.B., S.J. Bahr, D. R. Crane, and V.R.A. Call. 2002. "Cohabitation, Marriage, and Remarriage: A Comparison of Relationship Quality Over Time." *Journal of Family Issues* 23:74-90
- <sup>[14]</sup> Popenoe & Whitehead (1999), note 4. Lee A. Lillard and Linda J. Waite. 1995. "Till Death Do Us Part: Marital Disruption and Mortality." *American Journal of Sociology* 100:1131-1156; R. Jay Turner and Franco Marino. 1994. "Social Support and Social Structure: A Descriptive Epidemiology." *Journal of Health and Social Behavior* 35:193-212; Linda J. Waite. 1995. "Does Marriage Matter?" *Demography* 32-4:483-507; Sanders Korenman and David Neumark. 1990. "Does Marriage Really Make Men More Productive?" *The Journal of Human Resources* 26-2:282-307; George A. Akerlof. 1998. "Men Without Children." *The Economic Journal* 108:287-309.
- <sup>[15]</sup> Mastekaasa, A., 'Marital status, distress and well-being: an international comparison', *Journal of Comparative Family Studies*, Vol. 25, No. 2, 1994, p. 183; Kurdek, L.A., 'The relations between reported well-being and divorce history, availability of a proximate adult, and gender', *Journal of Marriage and the Family*, Vol. 53, February 1991, pp. 71-78; Robins, L. and Reiger, D., *Psychiatric Disorders in America*, New York: Free Press, 1990; Horwitz and White, 'The relationship of cohabitation and mental health', 1998. Allan V. Horwitz and Helene Raskin White. 1998. "The Relationship of Cohabitation and Mental Health: A Study of a Young Adult Cohort." *Journal of Marriage and the Family* 60:505-514; Waite. 1995.
- <sup>[16]</sup> Lee Robins and Darrel Reiger. 1990. *Psychiatric Disorders in America*. New York: Free Press, p. 72.
- <sup>[17]</sup> Ciavola 1997
- <sup>[18]</sup> Waite & Gallagher 2000:67
- <sup>[19]</sup> Ermisch and Francesconi, *Cohabitation in Great Britain: Not for Long, but Here to Stay*, 1998.
- <sup>[20]</sup> Ermisch, Pre-marital Cohabitation, Childbearing and the Creation of One Parent Families, 1995.
- <sup>[21]</sup> R. Whelan, *Broken homes and battered children: A study of the relationship between child abuse and family type* (London: Family Education Trust, 1993).
- <sup>[22]</sup> E. Thompson, T. L. Hanson, & S. S. McLanahan, "Family structure and child well-being: Economic resources versus parental behaviors." *Social Forces*, 73, 221-242 (1994).
- <sup>[23]</sup> Robert Whelan. 1993. *Broken Homes and Battered Children: A Study of the Relationship Between Child Abuse and Family Type*. London: Family Education Trust. See especially Table 12, p. 29. (Data are from the 1980s.) See also Patrick F. Fagan and Dorothy B. Hanks. 1997. *The Child Abuse Crisis: The Disintegration of Marriage, Family and The American Community*. Washington, DC: The Heritage Foundation.
- <sup>[24]</sup> J. E. Stets, "Cohabiting and marital aggression: The role of social isolation." *Journal of Marriage and the Family*, 53, 669-680 (1995). Sarantakos, S., 'Children in three contexts: family, education and social development', *Children Australia*, Vol. 21, No. 3, 1996; Meltzer, H. et al., *Mental Health of Children and Adolescents in Great Britain*, Office for National Statistics, London: The Stationery Office, 2000.
- <sup>[25]</sup> e.g., Scott 1994:79; Jackson 1996
- <sup>[26]</sup> Waite & Gallagher (2000) p. 41, note 6; Johnson 1996; Dr. Jan Stats of Washington State University, one of the most noted researchers on the issue of cohabitation found evidence (Stets 1991:670) "that aggression is at least twice as common among cohabitators as it is among married partners. During a one-year period, about 35 out of every 100 cohabiting couples have experienced physical aggression, compared to 15 out of every 100 married couples." She also found that "approximately 14 percent of those who cohabit admit to hitting, shoving, or throwing things at their partner during the past year, compared to 5 percent of married people" (ibid. P.674). A recent study at Penn State University (Brown & Booth 1997) confirmed that cohabitators argue, shout and hit more than married couples. The Family Violence Research Program at the University of New Hampshire found after studying 2,143 adults that "cohabitators are much more violent than

marrieds (Yllo and Straus 1981:339). They specifically found that the overall rate for "severe" violence was nearly five times as high for cohabitants when compared with marrieds. Marriage inhibits male violence. Another study found that spousal killings are higher in common law unions (Wilson and Daly 1992:197). The National Crime Victimization Survey, conducted by the U.S. Justice Department shows that of all violent crimes against women by their relatives or intimate partners between 1979 and 1987, about 65 percent were committed by either a boyfriend or ex-husband, while only 9 percent were committed by husbands. The evidence is convincing. Statscan, a Canadian government agency, reported "in a one year period, one in every five women who live in common law is assaulted- and those with male partners under 25 are at most risk."

<sup>[27]</sup> "Cohabitation - It's Training for Divorce" - Chuck Colson (1995)

<sup>[28]</sup> McLaughlin, I.G., Leonard, K.E., and Senchal, M. 1992. Prevalence and distribution of premarital aggression among couples applying for a marriage license. *Journal of Family Violence*, 70, 309-319. Lynn Magdol, T.E. Moffitt, A. Caspi, and P.A. Silva: "Hitting Without a License," *Journal of Marriage and the Family* 60-1 (1998): 41-55; Sev'er, A. 2002. *Fleeing the house of horrors: Women who have left abusive partners*. Toronto: University of Toronto Press.

<sup>[29]</sup> Linda J Waite, an analysis of the 1987/88 National Survey of Families and Households; A recent study at Penn State University (Brown & Booth 1997) comparing the relationship qualities of 682 cohabitators and 6,881 marrieds, (both White and Black, aged 19 to 48 years of age), found that cohabitators argue, shout and hit more than married couples.

<sup>[30]</sup> data examined by the US Department of Health and Human Services in 1994

<sup>[31]</sup> Laumann, E.O., Gagnon, G.H., Michael, R.T., and Michaels, S. 1994. *The social organization of sexuality: Sexual practices in the United States*. Chicago: University of Chicago Press; According to the 1992 National Health and Social Life Survey, cohabiting men and women make love on average between seven and seven and a half times a month, or about one extra sex act a month than married people.

<sup>[32]</sup> Nock, S.L. 1995. "A Comparison of Marriages and Cohabiting Relationships." *Journal of*

*Family Issues* 16:53-76.; Brown and Booth, 1996; Linda J.Waite and Kara Joyner, "Emotional and Physical

Satisfaction with Sex in Married, Cohabiting, and Dating Sexual Unions: Do Men and Women

Differ?" Edward O. Laumann and Robert T. Michaels, eds., *Sex, Love, and Health in America* (Chicago:

University of Chicago Press, 2001) 239-269

<sup>[33]</sup> Hering 1994:4; Nock, S.L. 1998. *Marriage in men's lives*. New York: Oxford University Press; Laumann et al. conclude that "A monogamous sexual partnership embedded in a formal marriage evidently produces the greatest satisfaction and pleasure" (p. 364).

<sup>[34]</sup> Linda J. Waite & K. Joyner, "Emotional and physical satisfaction in married, cohabiting, and dating sexual unions: Do men and women differ?" In *Studies on Sex*, edited by E. O. Laumann & R. Michael (Chicago: University of Chicago

<sup>[35]</sup> Alfred DeMars and Gerald Leslie (1984) ; Dr. Joyce Brothers (Scott 1994)

<sup>[36]</sup> Wellings, K., Field, J., Johnson, and A., Wadsworth, J., *Sexual Behaviour in Britain: The National Survey of Sexual Attitudes and Lifestyles*, London: Penguin Books, 1994, p. 116; Steinhaiser, J., 'No marriage, no apologies', New York Times, 6 July 1995.

<sup>[37]</sup> Ciavola 1997

<sup>[38]</sup> Judith Treas and Deirdre Giesen, "Sexual Infidelity Among Married and Cohabiting Americans" *Journal of Marriage and the Family* 62 (2000): 48-60

<sup>[39]</sup> Renate Forste and Koray Tanfer, "Sexual Exclusivity Among Dating, Cohabiting, and Married Women," *Journal of Marriage the Family* 58 (1996): 33-47; Also CT Inc. Research Department, "Christianity Today Marriage and divorce Survey Report," July, 1992.

<sup>[40]</sup> Forste and Tanfer 1996:33-47

<sup>[41]</sup> Bakrishnan et al. 1987; Bennett, Blanc, and Bloom 1988; Berrington and Diamond 1999; Brüderl, Diekmann, and Engelhardt 1999; Bumpass and Sweet 1989; DeMaris and Rao 1992; Dush, Cohan, and Amato 2003; Hall and Zhao 1995; Teachman et al. 1991

<sup>[42]</sup> A 1992 study of 3,300 cases, for example, based on the 1987 National Survey of Families and Households

<sup>[43]</sup> Bumpass & Sweet 1995; Hall & Zhao 1995; Bracher, Santow, Morgan & Russell 1993; DeMaris & Rao

1992 and Glen 1990. *Psychology Today* reported the findings of Yale University sociologist Neil Bennett that cohabiting women were 80% more likely to separate or divorce than were women who had not lived with their spouses before marriage.