It’s no secret that many couples are cohabiting, that is, living together in a sexual relationship without marriage. Currently, sixty percent of all marriages are preceded by cohabitation, but fewer than half of cohabiting unions end in marriage.

On average, marriage preceded by cohabitation is forty-six percent more likely to end in divorce.

Many couples believe—mistakenly—that cohabitation will lower their risk of divorce. This is an understandable misconception, since many people are the children of divorce, or have other family members or friends who have divorced. Other reasons for living together include convenience, financial savings, companionship and security, and a desire to move out of their parents’ house.

**What Social Science Says about Cohabitation**

- On average, marriage preceded by cohabitation is forty-six percent more likely to end in divorce.
- The risk is greatest for “serial” cohabitors who have had multiple relationships.
- Some studies indicate that those who live together with definite plans for marriage are at minimal risk; however, there are no positive effects from cohabiting.
- Cohabitation puts children at risk. Forty percent of cohabiting households include children. After five years, one-half of these couples will have broken up, compared to fifteen percent of married parents.

**Cohabitation and Catholic Church Teaching**

Every act of sexual intercourse is intended by God to express love, commitment, and openness to life in the total gift of the spouses to each other. Sexual intercourse outside of marriage cannot express what God intended. Rather, it says something false—a total commitment that the couple does not yet have. This total commitment is possible only in marriage.

The *Catechism of the Catholic Church* points out that some couples claim a right to live together if they intend to marry later on. Although the couple may be sincere in their intention, the *Catechism* stresses that human love is not compatible with “trial marriages.” Rather, “it demands a total and definitive gift of persons to one another.”
Cohabitation and Marriage Preparation

If you are a cohabiting couple who has chosen to marry, the Catholic Church welcomes your decision to marry. Because cohabitation can have an effect on the marriage, couples are encouraged to explore certain questions with the pastoral minister who is preparing them for marriage. These include:

- Why did you choose to live together?
- What did you learn from the experience of living together?
- Why did you decide to marry?
- Why do you wish to marry in the Catholic Church?
- What does marriage as a Sacrament mean to you?

Pastoral ministers may encourage cohabiting couples without children to separate for a period before marriage as a sign of their free, loving decision to follow the Church's vision of marriage and sexuality. Couples are also encouraged to receive the Sacrament of Penance.

People have a right to marry; therefore, cohabiting couples cannot be denied marriage in the Catholic Church solely because they are cohabiting. However, cohabitation may raise questions, for example, about the couple's freedom to marry, that need to be explored.

For more information:

“Marriage Preparation and Cohabiting Couples,” an information report from the U. S. Catholic Bishops’ Committee on Marriage and Family

David Popenoe and Barbara Whitehead, “Should We Live Together? What Young Adults Need to Know about Cohabitation Before Marriage.”
Why Isn’t It Good to Live Together Before Marriage?

Making a Case for Marriage

The Situation

- In 2004 more than 5 million Americans were cohabiting, that is, living together in a sexual relationship without marriage. This compares to 500,000 in 1970. (“The State of Our Unions: The Social Health of Marriage in America 2005,” David Popenoe and Barbara Whitehead, National Marriage Project, Rutgers University, marriage.rutgers.edu, pp. 21, 22)


- Fewer than half of cohabiting unions end in marriage. (Popenoe and Whitehead, “Should We Live Together?” 2002, p. 6, marriage.rutgers.edu/publicat.htm)

- Many couples believe — mistakenly — that cohabitation will lower their risk of divorce. Since many are the children of divorce, or have other family members or friends who have divorced, this is a widespread and understandable misconception.

- Other reasons for living together include convenience, financial savings, companionship and security, and a desire to move away from the family of origin.

What Social Science Says about Cohabitation


- The risk is greatest for “serial” cohabitators who have had multiple relationships. Some studies indicate that those who live together with definite plans for marriage are at minimal risk; however, there are no positive effects from cohabiting. (Popenoe and Whitehead, “Should We Live Together?” pp. 5–6)
Social scientists have tried to determine whether some of the risk is due to the selection effect, i.e., that people who cohabit are already those who are more likely to divorce. While research shows the selection influence, most social scientists emphasize the causal effect, that is, cohabitation itself increases the chance of future marital problems and divorce. (Anne-Marie Ambert, “Cohabitation & Marriage: How are they related,” 2005, pp. 18–19. [www.vifamily.ca/library/cti/cohabitation.pdf]; Stanley, Kline, & Markman, “The Inertia Hypothesis: Sliding vs. Deciding in the Development of Risk for Couples in Marriage,” pp. 6–8. [www.bgsu.edu/organizations/cfdr/cohabitation/lead_papers/inertia_hypothesis.pdf])

Cohabitation usually favors one partner over the other. Studies find that cohabiters are unequally committed. Often, the more committed partner is willing to put up with poor communication, unequal treatment, insecurity, and abuse. Typically, women are more vulnerable since they tend to be more committed. (Anne-Marie Ambert, “Cohabitation & Marriage: How are they related,” 2005, pp. 13–15)

Cohabitation puts children at risk. Forty percent of cohabiting households include children. After five years, one-half of these couples will have broken up, compared to fifteen percent of married parents. (Whitehead, “Patterns & Predictors of Success & Failure in Marriage,” p. 7, from the 2005 colloquium “Promoting & Sustaining Marriage as a Community of Life & Love.”)

Church Teaching / Pastoral Response

Church teaching on cohabitation reflects its belief about the dignity of marriage. Marital love is an image of God’s love for humanity (Catechism of the Catholic Church, 1604), and Christian marriage is a sign of Christ’s union with the Church (Catechism, 1617). This union can never be temporary or a “trial”; it is permanently faithful.

Every act of sexual intercourse is intended by God to express love, commitment, and openness to life in the total, unreserved gift of the spouses to each other. Premarital sexual intercourse is sinful because it violates the dignity of persons and the nuptial meaning and purpose of sexuality (United States Catholic Catechism for Adults, p. 406). It cannot express what God intended. Rather, it says something false—a total commitment that the couple does not yet have. This total commitment is possible only in marriage, “the covenant of conjugal love freely and consciously chosen, whereby a man and woman accept the intimate community of life and love willed by God himself” (Familiaris Consortio, 11).

This mutual self-giving enables the couple to become co-creators with God to bring new life into the world. The gift of sexual intercourse has two purposes: to express and strengthen marital love (unitive) and to share that love with children (procreative). Only in marriage can this total self-giving take place, and only in marriage can children be raised with the secure, committed love of a mother and father.
Bl. John Paul II recognized that couples can enter into cohabitation (“free unions”) for various reasons. He urged pastors and the church community to become familiar with these situations on a case-by-case basis. “They should make tactful and respectful contact with the couples concerned and enlighten them patiently, correct them charitably, and show them the witness of Christian family life in such a way as to smooth the path for them to regularize their situation” (Familiaris Consortio, 81).

Following Familiaris Consortio, diocesan marriage policies that address cohabitation mostly favor an approach that integrates correction with understanding and compassion. This is an opportunity for evangelization and a teachable moment. “While couples need to be welcomed with the gospel values of love, understanding, and acceptance, they also need to be challenged by the gospel message of commitment and faithfulness.”

Conclusion

Many young people are searching for a soul mate in a marriage partner. They want an intimate and enduring relationship where they can share their deepest dreams and desires. In a misguided effort to achieve this intimacy, they often enter into a cohabiting relationship. In so doing, they undermine their chances of attaining the very thing they most want. The Catholic Church understands this quest for intimacy, which God himself has placed within the human heart. Sexual expression is a means of achieving marital intimacy, where the spouses are committed to each other and to the marital relationship. The Catholic Church has consistently taught this truth, and social science research now confirms it.

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THE DOWNSIDE OF COHABITING BEFORE MARRIAGE

The New York Times Sunday Review

by: Meg Jay

AT 32, one of my clients (I’ll call her Jennifer) had a lavish wine-country wedding. By then, Jennifer and her boyfriend had lived together for more than four years. The event was attended by the couple’s friends, families and two dogs.

When Jennifer started therapy with me less than a year later, she was looking for a divorce lawyer. “I spent more time planning my wedding than I spent happily married,” she sobbed. Most disheartening to Jennifer was that she’d tried to do everything right. “My parents got married young so, of course, they got divorced. We lived together! How did this happen?”

Cohabitation in the United States has increased by more than 1,500 percent in the past half century. In 1960, about 450,000 unmarried couples lived together. Now the number is more than 7.5 million. The majority of young adults in their 20s will live with a romantic partner at least once, and more than half of all marriages will be preceded by cohabitation. This shift has been attributed to the sexual revolution and the availability of birth control, and in our current economy, sharing the bills makes cohabiting appealing. But when you talk to people in their 20s, you also hear about something else: cohabitation as prophylaxis.

In a nationwide survey conducted in 2001 by the National Marriage Project, then at Rutgers and now at the University of Virginia, nearly half of 20-somethings agreed with the statement, “You would only marry someone if he or she agreed to live together with you first, so that you could find out whether you really get along.” About two-thirds said they believed that moving in together before marriage was a good way to avoid divorce.

But that belief is contradicted by experience. Couples who cohabit before marriage (and especially before an engagement or an otherwise clear commitment) tend to be less satisfied with their marriages — and more likely to divorce — than couples who do not. These negative outcomes are called the cohabitation effect.

Researchers originally attributed the cohabitation effect to selection, or the idea that cohabiters were less conventional about marriage and thus more open to divorce. As cohabitation has become a norm, however, studies have shown that the effect is not entirely explained by individual characteristics like religion, education or politics. Research suggests that at least some of the risks may lie in cohabitation itself.

As Jennifer and I worked to answer her question, “How did this happen?” we talked about how she and her boyfriend went from dating to cohabiting. Her response was consistent with studies reporting that most couples say it “just happened.” “We were sleeping over at each other’s places all the time,” she said. “We liked to be together, so it was cheaper and more convenient. It was a quick decision but if it didn’t work out there was a quick exit.”
She was talking about what researchers call “sliding, not deciding.” Moving from dating to sleeping over to sleeping over a lot to cohabitation can be a gradual slope, one not marked by rings or ceremonies or sometimes even a conversation. Couples bypass talking about why they want to live together and what it will mean.

WHEN researchers ask cohabitators these questions, partners often have different, unspoken — even unconscious — agendas. Women are more likely to view cohabitation as a step toward marriage, while men are more likely to see it as a way to test a relationship or postpone commitment, and this gender asymmetry is associated with negative interactions and lower levels of commitment even after the relationship progresses to marriage. One thing men and women do agree on, however, is that their standards for a live-in partner are lower than they are for a spouse.

Sliding into cohabitation wouldn’t be a problem if sliding out were as easy. But it isn’t. Too often, young adults enter into what they imagine will be low-cost, low-risk living situations only to find themselves unable to get out months, even years, later. It’s like signing up for a credit card with 0 percent interest. At the end of 12 months when the interest goes up to 23 percent you feel stuck because your balance is too high to pay off. In fact, cohabitation can be exactly like that. In behavioral economics, it’s called consumer lock-in.

Lock-in is the decreased likelihood to search for, or change to, another option once an investment in something has been made. The greater the setup costs, the less likely we are to move to another, even better, situation, especially when faced with switching costs, or the time, money and effort it requires to make a change.

Cohabitation is loaded with setup and switching costs. Living together can be fun and economical, and the setup costs are subtly woven in. After years of living among roommates’ junky old stuff, couples happily split the rent on a nice one-bedroom apartment. They share wireless and pets and enjoy shopping for new furniture together. Later, these setup and switching costs have an impact on how likely they are to leave.

Jennifer said she never really felt that her boyfriend was committed to her. “I felt like I was on this multiyear, never-ending audition to be his wife,” she said. “We had all this furniture. We had our dogs and all the same friends. It just made it really, really difficult to break up. Then it was like we got married because we were living together once we got into our 30s.”

I’ve had other clients who also wish they hadn’t sunk years of their 20s into relationships that would have lasted only months had they not been living together. Others want to feel committed to their partners, yet they are confused about whether they have consciously chosen their mates. Founding relationships on convenience or ambiguity can interfere with the process of claiming the people we love. A life built on top of “maybe you’ll do” simply may not feel as dedicated as a life built on top of the “we do” of commitment or marriage.

The unfavorable connection between cohabitation and divorce does seem to be lessening, however, according to a report released last month by the Department of Health and Human
Services. More good news is that a 2010 survey by the Pew Research Center found that nearly two-thirds of Americans saw cohabitation as a step toward marriage.

This shared and serious view of cohabitation may go a long way toward further attenuating the cohabitation effect because the most recent research suggests that serial cohabitators, couples with differing levels of commitment and those who use cohabitation as a test are most at risk for poor relationship quality and eventual relationship dissolution.

Cohabitation is here to stay, and there are things young adults can do to protect their relationships from the cohabitation effect. It’s important to discuss each person’s motivation and commitment level beforehand and, even better, to view cohabitation as an intentional step toward, rather than a convenient test for, marriage or partnership. It also makes sense to anticipate and regularly evaluate constraints that may keep you from leaving.

I am not for or against living together, but I am for young adults knowing that, far from safeguarding against divorce and unhappiness, moving in with someone can increase your chances of making a mistake — or of spending too much time on a mistake. A mentor of mine used to say, “The best time to work on someone’s marriage is before he or she has one,” and in our era, that may mean before cohabitation.

Meg Jay is a clinical psychologist at the University of Virginia and author of “The Defining Decade: Why Your Twenties Matter — and How to Make the Most of Them Now.”