

GOD KNOWS WHAT HE IS TALKING ABOUT:  
USING SECULAR DATA TO SHOW THAT COHABITATION IS A  
DETRIMENT TO INDIVIDUALS AND SOCIETY

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## ABSTRACT

Every pastor is familiar with the issue of premarital cohabitation. It is becoming one of the biggest enemies of traditional marriage in our society today. The bad news is that it's not going anywhere anytime soon. In fact, cohabitation rates have increased more than seventeen-fold over the course of 50 years. How can marriage come out on top? The Bible is, without a doubt, the most important resource in the fight against the sin of cohabitation. Unfortunately, some people will not listen to the testimony of God alone as a reason to not live together. So, are there other resources that can help prove the case for marriage and against cohabitation? This thesis, first of all, will compare what Scripture says about marriage with what it has to say about living together outside of marriage. It will then examine how cohabitation has woven itself so deeply into the lives of so many people. It will also address the negative effects cohabitation has on those involved in the relationship. Finally, it will discuss how those in the church can use this information in a God-pleasing way. Above all, this thesis will demonstrate that secular data provides valuable assistance as Christians look to counsel those who are living together outside of marriage.

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## INTRODUCTION

God covers a multitude of topics in his Word. He tells how he created the world; he shares his magnificent plan of salvation worked in Jesus Christ; he points to his continued work in the world through his church which faithfully uses his Word to make disciples of all nations. In the midst of all that, however, there are some common church words missing: words like “Trinity,” “incarnation,” and “omniscience.” Yet, the truth about these is attested to throughout the Scriptures, even though the words themselves are never found in the pages of Scripture.

For example, Christians know the Trinity exists by looking throughout the Bible and seeing how God references himself. Likewise, Christians cannot deny the fact that the Son of God became flesh and underwent an incarnation, based on other words which describe the two natures of Jesus Christ. When Christians read about how insurmountable the knowledge of God is, they see the truth of the omniscience of God at work.

The same could be said about the word “cohabitation.” God does not use that word anywhere in the Bible. This has led some people to reason, “Since God does not talk about cohabitation, people get to choose however they approach it, right?” This could be true, except for the fact that God addresses how people ought to live their lives sexually, both inside and outside of marriage. While the word “cohabitation” cannot be found in the pages of Scripture, God speaks against any attack on marriage. That being said, God also upholds marriage as the prime example of how relationships ought to be carried out so as to be the blessing for all people he intended it to be when he instituted it.

## CHAPTER ONE: WHAT DOES GOD SAY...

### **About Marriage?**

God talks about marriage often. An exhaustive list of Bible passages which talk about marriage would take up too much space within the scope of this paper. The first place to look is where God first instituted marriage near the beginning of time in the Garden of Eden as he brought Eve to Adam. Genesis 2:24 says “That is why a man leaves his father and mother and is united to his wife, and they become one flesh,” (NIV). This is what many people have done throughout history. In marriage, they have followed the pattern of the oldest institution in the world. One man unconditionally commits himself to one woman for the remainder of their lives on earth, forming a cohesive, single, lifelong unit under the love of Christ. The way God instituted marriage, commitment is at its core.

When God inspired those words to be written, he knew he was laying down a principle for mankind which would last for all time across the globe. Today, marriage is still viewed in many societies as the foundational building block of society. This is because God created people, not to be alone, but to need someone else in their lives.<sup>1</sup> In fact, that is the whole reason God created Eve for Adam. God said in Genesis 2:18, “It is not good for the man to be alone. I will make a helper suitable for him.” In a way, God was saying that his perfect creation was not complete until he had instituted the relationship of marriage between one man and one woman. God sees marriage as a foundation of humanity. He upholds marriage as an ideal relationship, one through which he blesses people in ways which are entirely unique to this special relationship. The three major unique blessings of marriage are often grouped together as

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1. Glenn T. Stanton, *The Ring Makes All the Difference: The Hidden Consequences of Cohabitation and the Strong Benefits of Marriage* (Chicago: Moody Publishers, 2011), 26.

companionship, sexual happiness, and children. The only way God wants mankind to pursue the blessings of marriage and fulfill the basic human needs of emotional, spiritual, mental, and physical connection is through marriage.

God also speaks about the ideal of marriage in the New Testament. In Ephesians 5, the apostle Paul addresses the way husbands and wives ought to live their lives. He tells wives in verses 22 and 23, “Submit yourselves to your own husbands as you do to the Lord. For the husband is the head of the wife as Christ is the head of the church, his body, of which he is the Savior.” Paul then says to husbands in verse 25, “Love your wives, just as Christ loved the church and gave himself up for her.” Without digging too deeply into the exegetical intricacies of these verses, one can easily gather what a God-pleasing marriage looks like. If wives fulfill their role as the church and husbands fulfill their role as Christ, then both parties find themselves living selflessly. That is exactly what God intends in marriage: one man and one woman live together in love that does not think about what benefits themselves most, but what brings the most glory to the other person. That is what Christ did for his church when he died to save her. The church selflessly strives to bring glory to Christ in all she does. Thus, the perfect ideal of marriage exists, as does every perfect ideal, in Christ.

However, as is the case with every perfect thing God created, sin has demolished what God had originally intended. Ever since sin entered the world, Satan has told people they can find fulfillment for their human needs and desires through ways which not only are not marriage but make a mockery of marriage. With these attacks, Satan convinces people they do not need to commit to marriage; they can get those unique blessings through other means. In Genesis 4, relatively soon after the fall into sin, Lamech married two women, essentially thumbing his nose at God. He thought he had found a better solution to being alone than what God had originally

planned for the people of the world. That pattern continued, as seen by the multiple accounts of broken marriages throughout history, both inside and outside the Bible.

The sinful attacks on marriage still run rampant today. The devil seems to be succeeding in breaking down the “lifelong selfless commitment between one man and one woman” ideal God set up at the beginning of the world. Satan accomplishes this through a variety of means such as homosexuality, gender fluidity, divorce, sexual promiscuity, sexual abuse, and cohabitation, among others. The common root of every sin committed against marriage and, in reality, all other sins is selfishness. When people are selfish, they rarely want anything to do with unconditionally committing themselves to someone else. In doing so, men and women lose the essential key to a happy marriage: self-sacrificing love.

As a way to help his fallen creation fight against the attacks of the devil, God has given commandments to honor marriage. These instructions can be found in the Ten Commandments, where he says, “You shall not commit adultery” (Exod 20:14; Deut 5:18; Matt 5:27; 19:18; Mark 10:19; Luke 18:20; Rom 13:9). Through the apostle Paul, God says, “Each man should have sexual relations with his own wife, and each woman with her own husband” (1 Corinthians 7:2b). God is clear that the blessings he connects to marriage are to be reserved for marriage only. The writer to the Hebrews explicitly says, “Marriage should be honored by all, and the marriage bed kept pure, for God will judge the adulterer and all the sexually immoral” (13:4). Anyone who reads that verse can see how serious God is about commitment to marriage. There are consequences for those who do not do what God desires when it comes to sexual immorality. Given how serious God is about the purity of marriage, what does he have to say about something like cohabitation, even if he does not overtly mention it in the Bible?

### **About Cohabitation?**

What really is cohabitation? Is it simply living together with someone of romantic interest? What if the couple is not having sex? What truly defines a situation as cohabitation? As stated before, God never gives such an exact definition. However, Merriam-Webster defines cohabitation, “to live together as or as if a married couple.”<sup>2</sup> By that definition, cohabiters are acting as though they are married without going through the steps God intended them to take. Even though the dictionary does not spell it out, living as a married couple would imply some sort of romantic interest. It is also worth noting that there is no mention of a lifelong union or commitment in the definition of cohabitation.

Within the definition of cohabitation, the marriage bed is obviously not kept pure. This is true even when there is not any sexual activity between the couple. Christians reach this conclusion through 1 Thessalonians 5:22, which says, “Reject every kind of evil.” The very temptation of having sex while cohabiting can serve as a warning sign for those who cohabit. For example, someone who struggles with drinking too much would be wise to stay away from bars and restaurants which serve alcohol. The same principle holds true with soiling the marriage bed. It is not beneficial to willingly walk into a situation where a man and a woman know they will be tempted to go against the law which God has established. Even if the cohabiting man and woman do refrain from having sex, non-sexual cohabitation can still give the impression of living in sin to many people in the lives of the cohabiting individuals. If this is the case, the couple would still not be rejecting every kind of evil.

One of the ways God specifically refers to sins against marriage is with the phrase “gratify the desires of the flesh.” In the book of Romans, it says, “Let us behave decently, as in

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2. “Definition of cohabit,” Merriam-Webster, <https://www.merriam-webster.com/dictionary/cohabitation>.

the daytime, not in carousing and drunkenness, *not in sexual immorality* and debauchery, not in dissension and jealousy. Rather, clothe yourselves with the Lord Jesus Christ, and do not think how to *gratify the desires of the flesh* [emphases added]" (13:13-14). Obviously, this phrase can address more than just sexual sins. Still, this quick gratification people look for is often of a sexual nature. So, when God says through Paul to not think about such things, cohabitation would fall into the category of quick gratification since it is an attempt to take hold of the blessings of marriage without having to jump through so many hoops.

Jesus himself addressed cohabitation when he spoke with a woman in Samaria. The verses say, "He told her, 'Go, call your husband and come back.' 'I have no husband,' she replied. Jesus said to her, 'You are right when you say you have no husband. The fact is, you have had five husbands, and the man you now have is not your husband. What you have just said is quite true'" (John 4:16-18). While Jesus never said the word "cohabitation" in talking with this woman, he addressed the general sin of sexual immorality, but also the specific sin of cohabitation. This woman was obviously not committed to any man. Plus, the man this woman was currently living with was not her husband. The fact that Jesus points out the relationship status of the Samaritan woman shows that there is something wrong with the way she is living.

Jesus did not say those words to shame the woman into moving out, though. He simply wanted to show her how a life lived without Christ is always empty. That is one way the Word of God stands alone from any other resource the world has: it shows people their sinfulness. However, the message of the Bible does not stop there and neither did Jesus when talking with this woman. The Bible also shows people their Savior from sin. Jesus did not end their conversation with his condemnation of her living arrangements. Instead, he proclaimed to her that he was the promised Messiah. Later in John 4, the same woman told others about what Jesus

had said to her. Through her testimony, they invited Jesus to speak with them. He spoke and they believed in him.

Cohabitation is a sin, but it is not an unforgiveable sin. God loves cohabiters, too. As is the case with any sin, Christians will seek to show cohabiting couples the severity of their sin, moving them to repentance. The goal, however, cannot simply be repentance. Jesus showed his grace to the Samaritan woman and her whole town after he spoke with her. The same holds true in talking about cohabitation in the 21<sup>st</sup> century: the goal in pointing out the sin of cohabitation is to shower the repentant sinner with the loving forgiveness of Christ.

### **About How to Deal with Cohabitation?**

God has made it clear in his Word what he expects when it comes to marriage. He wants it done the way he made it to be done. Yet, Satan keeps introducing more ways for people to live in opposition of marriage. As will be shown, a number of negative outcomes occur in the lives of those who toss aside the gift of marriage. It is as if God built an ideal home, founded on the perfect foundation of marriage. Around that home, he has built a fence with his law concerning marriage to keep people safe from the temptations of Satan and the consequences which follow the sins of the flesh. Yet, people continuously think they know better than God. So, they jump over the fence with no regard for what might happen to them. As a result, they often suffer the consequences God tries to protect them from.

When someone is found to be caught in the sin of cohabitation, along with any other sexual sin, there is a need for repentance. Equally necessary for them is the forgiveness found at the cross of Christ. God has equipped Christians with his Word to deal with cohabitation. When Christians use the sharp sword of the Word, they honor God and uphold marriage as the ideal God intended it to be.

Perhaps Janet was confirmed at her home church. She then went off to high school and college while remaining consistently absent from church. While away at college, she met Matthew. He has no church background and has convinced Janet to live with him. Janet then brings Matthew to church for the first time on Christmas Eve. After the service, the pastor asks, “So, where are you guys living?” The answer that is becoming increasingly common is, “We share an apartment,” or something similar. What can be done to show such people the light God has shown on marriage?

The first thing to do as a pastor or family or friend in such a situation would be to point this couple to what God says in his Word about cohabitation and marriage. While they might view this sin as harmless or merely a temporary fix, the Scriptures are clear that all sin is condemned by God and meant to be taken seriously. The power of God’s law is necessary to break through the callousness of conscience these two people have in their hearts. Only the law will move them to see how they have jumped headlong over the fence God set up to protect them. However, only the forgiveness found in the gospel can move their hearts to a resolution which pleases God. Just as Jesus did not force the woman in John 4 to leave her life of sin, so too in the lives of those who cohabit, the law must not be the driving force of a change in lifestyle. Rather, the Samaritan woman was moved by the gospel to leave her life of sin. That is the prayer of those who minister to cohabiting individuals, as well.

However, a challenge Christians face in communicating these truths to the modern world is that unbelievers, and even some Christians, do not hold the same biblical values most Christians do. It seems as though many couples who approach a pastor for pre-marriage counseling are comprised of at least one person who does not know or believe what the Bible

says about marriage or cohabitation, much like the couple in the above example. How might a Christian minister to people who do not value the Word of God as true and relevant?

God has ordered the world in such a way to show marriage as the only and best route to build a family and a society. As more and more research uncovers the different effects of cohabitation and marriage, nearly every secular study has found that marriage is far superior to cohabitation in many ways. Thus, in talking with cohabiting couples, even those who do not respect the Word of God for what it is, Christians can share what is now shown to be common sense regarding the increased benefits found in the unity of marriage. This scientific information in no way serves as a substitute for the law and gospel of God. The Word of God is the only thing powerful enough to change hearts. However, this data can serve as a way to open the eyes of those who are cohabiting so that they can see that God knew what he was doing when he instituted marriage. While not setting aside the Word of God as the powerful Sword of the Spirit, this paper will demonstrate that secular data provides valuable assistance to Christians seeking to counsel those who are living together outside of marriage.

## CHAPTER TWO: WHAT CAUSES PEOPLE TO COHABIT?

Just how has it gotten to the point where people blatantly stand in such opposition of marriage, particularly by cohabiting in droves? The easy answer is sin. However, that answer does not speak specifically to the astronomical rate at which cohabitation is growing as a lifestyle choice. Over the last fifty years, cohabitation has ballooned at least seventeen-fold.<sup>3</sup> While the increase in cohabitation was somewhat gradual throughout the late 1900s, from 2000 to 2011, the number of cohabitations nearly doubled. Today, that translates to roughly 7.8 million couples being involved in cohabitation in the United States alone.<sup>4</sup> Why are cohabitation numbers so high? If marriage is considered in many societies across the world as the foundation of society itself, then this issue should not exist. All the couples of the world should live in complete harmony with each other and treat marriage with the same regard their society claims to regard it.

However, marriage seems to be losing its footing as the only means by which to build a family. Not only is cohabitation gaining ground on marriage, but so many other alternatives to heterosexual lifelong unions have also been introduced into societies as replacements of marriage. Stephanie Coontz writes, “The coexistence in *one* [emphasis original] society of so many alternative ways of doing all of these different things [childrearing, sexual interactions, etc.] – and the comparative legitimacy accorded to many of them – has never been seen before.”<sup>5</sup>

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3. William Bradford Wilcox and Elizabeth Marquardt, eds., *The State of Our Unions 2012: The President's Marriage Agenda*, (National Marriage Project, University of Virginia, 2012), 76.

4. Normi Binti Abdul Malek, “Is Cohabitation an Alternative to Marriage?” *Procedia – Social and Behavioral Sciences*, 3<sup>rd</sup> Global Conference on Business and Social Sciences (GCBSS-2016) on “Contemporary Issues in Management and Social Sciences Research”, Kuala Lumpur, Malaysia, 219 (May 31, 2016): 12–18. doi:10.1016/j.sbspro.2016.04.026., 13.

5. Stephanie Coontz, “The World Historical Transformation of Marriage,” *Journal Of Marriage & Family* 66, no. 4 (November 2004): 974.

In a recent study conducted by Barna Group, 65 percent of American adults said that they believe cohabitation is a generally good idea.<sup>6</sup> Multiple studies show the numbers found on cohabitation confirm this belief has become a reality, not just in America, but around the world. People are putting their beliefs into practice and marriage is suffering greatly for it.

It is interesting to note that the study of cohabitation is a relatively new field of sociology. In past generations, cohabitation has not been a mainstream issue which plagues society to the degree it does today. It existed, but the numbers were not substantial enough for sociologists to do anything with other than record them. Also, sociological studies usually have to observe data across a few decades to see if the numbers hold true across generations and cultures. In the past twenty years, sociologists have come to stronger conclusions about cohabitation due to the simple fact that it has been around and observed longer by the scientific community with little to no variation in the results it produces.

One might think that cohabitation only happens to one small fraction of people. That claim is completely false. The Pew Research Center found that cohabitation occurs among people of every ideology and ethnicity, just at different rates. Of 2,691 adults who were surveyed by the Research Center, 47 percent of black people say they have cohabited, compared to 44 percent of white people and 39 percent of Hispanics.<sup>7</sup> The survey also polled for political ideology. The numbers here are not surprising. Conservatives are the less likely than moderates or liberals to cohabit, with numbers coming in at 35 percent, 46 percent, and 55 percent, respectively.<sup>8</sup>

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6. "Majority of Americans Now Believe in Cohabitation." Barna Group, June 2016, <https://www.barna.com/research/majority-of-americans-now-believe-in-cohabitation/>.

7. "The Decline of Marriage And Rise of New Families." Pew Research Center, November 2010, <http://www.pewsocialtrends.org/2010/11/18/the-decline-of-marriage-and-rise-of-new-families/>, 77.

8. Pew Research, "The Decline of Marriage," 77.

Religion also plays a part in whether a couple will cohabit or not. Even a significant percentage of the most religious people, defined as attending services at least once a week, cohabit. However, coming in at 27 percent who say they had cohabited, they are the least likely group to cohabit. That compares favorably against those who are moderately religious (45 percent of those who attend services monthly or less) and the non-religious (63 percent of those who seldom or never go to services).<sup>9</sup> All things considered, every possible demographic is affected by cohabitation because every demographic is equally affected by sin.

Now to the reasons these people might give for cohabiting. According to the Barna study mentioned above, when asked to give the main reason for cohabiting, the overwhelming majority, 84 percent, of those who thought cohabiting was a good idea pointed to testing compatibility. The other two leading reasons given were “convenience or practicality” and “cheap rent” at 9 percent and 5 percent, respectively.<sup>10</sup> These are in line with what many pastors or counselors will hear as they talk with cohabiting couples. It seems to make sense: renting one apartment is cheaper than renting two. Shopping or going out becomes more convenient. There is less driving done to see each other which means less money spent on gas. It all sounds nice on the surface. None of those address the biggest reason behind cohabitation, though. Why do people feel such a strong need to test compatibility?

### **Views Stemming from Past Generations**

Glenn T. Stanton, a champion of studies which compare cohabitation and marriage, found a connection as to why people are so much more willing to cohabit than generations past. Instead of putting the blame fully on the cohabiters themselves, he looked back into history and saw a

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9. Pew Research, “The Decline of Marriage,” 77.

10. Barna Group, “Majority of Americans.”

pattern. Every generation of the twentieth century, he writes, “has found something they were largely denied as they were raised. In turn, the generation as a whole has found fulfillment in place of what was lacking during their earlier years. For example, the generation raised during the Depression became remarkably prosperous. The generation raised in the family solidity of the 1940s and 1950s ushered in the experimentation and family upheaval of the 1960s and 1970s.<sup>11</sup>

Now, the current mixture of generations looks back on the record numbers of divorce created by their families of origin. Despite the promises of happiness and freedom their parents bought into when they got divorced, current generations have not seen divorce as a powerful, healthy, liberating event.<sup>12</sup> Instead, families of divorce are plagued with more restrictions, along with the rigors of single parenthood or mixed marriages. Many adults came of age in the midst of remarkable ambivalence about marriage and their attitudes reflect these conflicted sentiments.<sup>13</sup>

### High or Low View of Marriage

Despite these conflicted sentiments, the vast majority of people want a cohesive family unit. That is what they have been denied so far in their lives. In fact, David Popenoe, former dean of social and behavioral sciences at Rutgers University, writes that people who cohabit are much more likely to come from broken homes.<sup>14</sup> This is not said to put blame on these individuals or their families. Rather, it is simply a fact that will play into at least one case of cohabitation a pastor

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11. Stanton, *The Ring*, 16.

12. Barbara Defoe Whitehead, *The Divorce Culture* (New York: Alfred A. Knopf, 1997) quoted in Stanton, *The Ring*, 16.

13. John P. Bartkowski and Xiaohe Xu, “Refashioning Family in the 21<sup>st</sup> century: Marriage and Cohabitation among America’s Young Adults,” 2014, 3.

14. David Popenoe and Barbara Defoe Whitehead, *Should We Live Together?* (National Marriage Project, Rutgers University, 2002), 11.

comes across in his ministry. It is not a detail to which pastors or other Christians can simply turn a blind eye.

In some cases, the lack of family consistency may be one of many reasons as to why the cohabiters are acting the way they are. One study found that, overall, many studies have linked parental behavior and early family environments to later relational behavior and outcomes. For undergraduate students, parental conflict and insecure attachment to parents have been found to be negatively associated with their level of commitment to romantic partners.<sup>15</sup> Without even realizing what they are doing, people may attempt to medicate their pain by turning to the same type of lifestyle which initially caused their pain, one which runs away from the ideal of marriage instituted by God. From that, many other issues arise.

One such problem shows itself when people realize they have become cripplingly frightened at the prospect of marriage. In their minds, if there is so much pain connected to divorce, it is better to stay unmarried. David DeVaus, the Senior Research Advisor at the Australian Institute of Family Studies, says, “One reason for the support of living together before marriage stems from the high divorce rates and the perception that marriages face a high risk of breakdown.”<sup>16</sup> In order to avoid shame, people cohabit rather than marry.

Stanton calls the above line of reasoning a high view of marriage. Many would not think of cohabiting couples as having a high view of marriage, but the numbers do back up his assertions. In fact, the National Marriage Project says that somewhere between 90-95% of young

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15. Sandra L. Duemmler and Roger Kobak, “The Development of Commitment and Attachment in Dating Relationships: Attachment Security as Relationship Construct,” *Journal of Adolescence* 24 (2001): 401-415 quoted in Brian J. Willoughby and Eunicia Jones, “Transitioning into Cohabitation Early in a Relationship: Associations with Family of Origin Assessments and Couple Outcomes,” *Journal of Couple & Relationship Therapy* 11, no. 3 (2012): 241.

16. David DeVaus, Lixia Qu, and Ruth Weston, “Premarital cohabitation and subsequent marital stability,” *Family Matters* no 65 (2003): 34.

people want to get married someday and 85% of them will someday fulfill that hope.<sup>17</sup> That being said, 6 in 10 young people will cohabit at some point in their lives.<sup>18</sup> While Bartkowski writes to address these issues among young people, the issue of cohabitation conflicting with a strong desire to marry spans across all ages. So, the path to making that hope a reality varies greatly from person to person.

Not all who cohabit have a high view of marriage, though. A more likely view many cohabiters hold is what Stanton calls a low view of marriage. This is the general secular thought which defines marriage as a man-made legal contract or piece of paper. People profess that what really matters is the love they have for each other.<sup>19</sup> The church or government do not have the right to tell them otherwise. This, too, comes from the generation of experimentation and family upheaval mentioned earlier. Many in the church might label this view as the secularization of marriage, mainly because the love of which such a couple speaks of is not the type of love God expects to be present in a lifelong committed relationship between a man and woman.

### **Views Stemming from Modern Culture**

#### Individualism

Regardless of which view of marriage young people hold, there are other factors at work which seem to push people toward cohabitation more than predisposed views of marriage do. Bradford Wilcox, professor of sociology at the University of Virginia, says, “My suspicion is that, particularly in Latin America and in Asia, cohabitation is being driven in part by Western-style

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17. Bartkowski and Xu, “Refashioning Family,” 3.

18. Bartkowski and Xu, “Refashioning Family,” 7.

19. Stanton, *The Ring*, 15.

individualism. It's a way of maximizing one's freedom and flexibility in a relationship and minimizing the commitments."<sup>20</sup> Nearly everything in Western culture has become about personal fulfillment and achievement. More and more, the goal of personal achievement, whatever it may be, easily pushes out any thoughts of marriage. Instead, people are trending toward cohabitation.

People who are looking for intimate relationships are not getting a consistent message on how to advance in the next crucial steps of their lives. In one moment, they are longing to settle down and sacrifice their lives for someone they will love unconditionally for the rest of their lives. At the same time, they are told to do what is best for themselves, whether that is pursuing a degree, climbing the ranks of a workplace, or paying off their debt.

Bartkowski writes, "Among the most formidable cultural changes to influence marriage is the increasing pervasiveness of individualism. Broadly understood, the ethic of individualism elevates self-fulfillment over social obligations."<sup>21</sup> Social obligations here would include actions which were assumed in prior generations as being part of adult life, such as getting married, bearing children, and similar life events. In short, marriage, a completely selfless lifestyle, is pitted against individualism, which is everything but selfless. As Bartkowski puts it, "Young Americans appear caught between a love of freedom and a longing for commitment and companionship."<sup>22</sup> Again, while Bartkowski focuses on young people in his study, multiple other studies show what he says to be the case for many other age groups.

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20. Andrea Palpant Dilley, "The Three Myths of Cohabitation," March 2017, <http://www.christianitytoday.com/women/2017/march/three-myths-of-cohabitation.html>.

21. Bartkowski and Xu, "Refashioning Family," 2.

22. Bartkowski and Xu, "Refashioning Family," 3.

When looking at it from this perspective, do people who cohabit deserve all the blame for what they are doing? Their views on marriage have been shaped, clouded, and reshaped by a completely varied sampling of marriage, depending on what their life experiences have been. Not only that, but family, church, and society are all preaching entirely different doctrines when it comes to what the next step is for their lives. Bartkowski says, “Only one thing is certain [for adults looking forward to marriage]: they are facing an uncertain future, one that is replete with choices but lacking in a clearly defined destination.”<sup>23</sup>

If anything, couples are doing what seems best to them, in view of all the other attacks on marriage which are present in the world today. If they do not get married, they will have no chance of getting divorced. In fact, Andrew Cherlin, another leader in the study of cohabitation, writes that 62 percent of young adults believe that living together with someone before marriage is a good way to avoid an eventual divorce [should they ever actually get married].<sup>24</sup> The same general idea seems to have made its way into the relational thought process of every age group.

### Consumerism

Couples often cohabit without thinking about future consequences. They are more concerned about what they can access immediately. Wilcox says, “In some ways, cohabitation is sort of like being at McDonald’s compared to having a nice meal at one’s home. Cohabitation is quick, it’s convenient, and it can taste good. But it doesn’t leave the same feeling in your stomach as a good home-prepared meal does, and it’s not as healthy and as enriching for you.”<sup>25</sup> Given the choice

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23. Bartkowski and Xu, “Refashioning Family,” 9.

24. Andrew J. Cherlin, *The Marriage-Go-Round: The State of Marriage and the Family in America Today* (New York: Alfred A. Knopf, 2009), 139.

25. Palpant Dilley, “Three Myths.”

between a home-cooked meal and a fast-food burger, the decision does not seem difficult from a nutritional standpoint. However, when one realizes the level of commitment connected to a feast at home. It takes a lot of time and energy to accomplish the goal of a home-cooked meal. From going to the store to pick up ingredients to putting away the dishes after the meal is done, many people would rather get a burger and fries at the drop of a hat. The work doesn't seem worth it to many people.

In the same way, young people look at the marriage standard set up by prior generations. From a practical viewpoint, marriage is not entirely appealing, given the way it has been treated. Some people can work hard at marriage to make it turn out well, but other people seem to get the same exact benefits of marriage without all the hard work of marriage when they cohabit. Working so hard for something that might not even work out in the long run does not line up with the culture of consumerism. If someone is going to give themselves to another person, they rarely see any reason as to why they should wait to receive the benefits of their relationship.

Another major facet which comes out of this worldview is the "try before you buy" mentality. If someone is buying a car or a home, they want to know as much as possible about what they are buying before they sign on the dotted line. The same holds true for something as simple as choosing a flavor of ice cream. People want to be sure they don't mess up their decision. So, they sample as much as they are able before they make the purchase. This same thought process has infiltrated the minds of many people as they aim to fulfill their hope of not being alone in life. They are left thinking that relationships should be a product of personal preference.<sup>26</sup>

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26. Bartkowski and Xu, "Refashioning Family," 2.

There is an obvious problem with this view of relationships. Stanton puts it best, “You are not buying a husband or a wife. Your potential spouse is not a consumer product. The wedding chapel is not Sears, where they guarantee satisfaction or your money back. You are committing your life to someone, to care for them, to love them, to give yourself totally, for better or for worse. Either you are up for it or you are not.”<sup>27</sup> In an age when people can trade in a cell phone for a newer and better model whenever they want, is it possible that the same trade-in mentality has made its way into intimate relationships?

#### “Relational Inertia” and “Sliding vs Deciding”

In studying cohabitation, Scott Stanley, a professor of psychology at the University of Denver, has coined a few terms which have made their way into the broader world of relational studies. The first term is “relational inertia.” When couples put more time and energy into a cohabiting relationship, they can get caught in a sort of gravitational pull and remain in the relationship, regardless of whether the two individuals are really compatible or not. He says, “There is greater inertia favoring relationship continuance with cohabitation than with dating because, all other things being equal, constraints will be greater with cohabitation (e.g., financial obligations, a shared lease, sharing a pet, pregnancy, loss of perspective on possible alternatives).”<sup>28</sup> In a way, the more milestones people cross in a relationship, the more difficult it becomes to break off the relationship. Issues are compounded when couples cross these milestones with little to no discussion or thought about what the milestones mean in the grand scheme of their relationships. This is often the case with cohabiting couples.

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27. Stanton, *The Ring*, 69.

28. Scott M. Stanley, Galena K. Rhoades, & Howard J. Markman, “Sliding vs. Deciding: Inertia and the Premarital Cohabitation Effect,” *Family Relations*, 55 (2006): 10.

To illustrate what he means, Stanley points to natural physics, which dictates that it is harder to stop a rolling ten-ton truck than a Volkswagen bug. The more baggage and weight you put into something moving downhill, the more difficult it becomes to pump the brakes and bring the vehicle to a stop. The issue of not communicating about the future of the relationship might show itself in this analogy through not planning what kind of or how much baggage fits in the truck. So, couples cannot find a way to put a stop to the relationship, even though they might be trying to “pump the brakes.” They simply have too much baggage. As a result, he infers that some couples who otherwise would not have gotten married end up married partly because they cohabit.<sup>29</sup>

This phenomenon is what Stanley refers to as “sliding versus deciding”. He explains his own phrase this way:

We use the terminology “sliding versus deciding” to describe this phenomenon of moving through relationship transitions such as cohabitation without fully considering the implications. While research on cohabitation led to the development of our concepts of inertia and sliding, we suspect that sliding through most any relationship transition or milestone in which constraints may increase (e.g., cohabitation, sexual intercourse, dating exclusively, marriage, break-up, divorce, and pregnancy) can be associated with greater average risks than explicit and thoughtful deciding.<sup>30</sup>

While these two terms may never find their way into a counseling session or casual conversation, they no doubt will still prove useful to Christians as they interact with couples who are either considering cohabitation or are already cohabiting. Ultimately, Stanley seems to have crystallized much of the research on cohabitation, summarizing it with these two phrases.

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29. Stanley, Rhoades, and Markman, “Sliding vs. Deciding,” 10.

30. Stanley, Rhoades, and Markman, “Sliding vs. Deciding,” 15.

### CHAPTER THREE: WHAT MAKES COHABITATION SO BAD?

Cohabitation seems to fulfill the perceived needs each person believes they have. However, as evidenced by people sliding into cohabitation, people who cohabit tend to not care about the perceived needs of their significant other. To continue the sliding analogy from Stanley, each person in the relationship packs the truck with whatever they think is most important, often with no regard for what the other person wants to pack. For example, when entering a relationship, men and women are often looking for different benefits or outcomes. Stanton writes a list which encapsulates what men generally desire in a relationship: somewhat regular sex, warm food and cold beverages, interesting entertainment, and fulfilling work. He compiles a similar list for women: closeness, connecting, sharing, intimacy, and a sense of meaningfulness.<sup>31</sup>

While it would seem easier for many couples to learn about these things as they live with each other under the same roof, it is far wiser for couples to discuss what they are looking for in a relationship before moving in together. If couples do not discuss their different desires and, instead, slide into a cohabiting situation, they may find themselves too attached to each other to put an end to the relationship. This can happen even though neither of them really wanted to commit to each other in the first place. They have all their baggage in the truck already, even though they might have simply been looking for a quick fix for the loneliness they felt, whether sexually or otherwise.

So, now what will they do? Since they cannot pump the brakes and stop their relationship, they will be left to deal with the issues which are attached to cohabitation. These issues might include contrasting views concerning the permanency of the relationship, sexual

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31. Stanton, *The Ring*, 28-29.

faithfulness, and pooling of financial resources, among any number of others.<sup>32</sup> Men tend to have their basic desires easily met in cohabitation, while women seem to miss out on many of their desires in a relationship, at least according to the above list from Stanton. This lopsidedness can also create problems between the cohabiters which are difficult to solve.

Even though sociologists may point to different cultural factors as chief causes of cohabitation, these factors play a small part in what ultimately leads people to cohabit. Whether studies point to lack of communication or “sliding vs deciding,” the most important point is missed. Unconditional commitment, as found in Ephesians 5, is the missing piece in the relationship puzzle. The lack of this Christ-like commitment is the main cause of cohabiting. Before the relationship even begins, a willingness to commit to each other is often replaced by a self-centered mentality. Thus, people enter into cohabitation for all the wrong reasons, mainly looking to have their needs met rather than seeking to meet the needs of their significant other.

### **What about Engaged Cohabitation?**

There are some studies which show a connection between engaged cohabiters and more positive outcomes. In fact, engagement might erase some of the negative outcomes typically associated with cohabitation.<sup>33</sup> This information drives home the idea that nothing else is more integral to a successful relationship than unconditional love and commitment. Does this mean it is okay for engaged couples to cohabit? By no means. The presence of a public, agreed-upon intention to marry on a specific day in the near future certainly helps discard some of the downfalls of cohabitation, such as relational ambiguity. Stanton calls this the “mothers-in-law have ordered

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32. Ambert, “Cohabitation and Marriage.”

33. Willoughby and Jones, “Transitioning into Cohabitation,” 240.

their dresses” factor.<sup>34</sup> There are more people involved than just the two in the relationship itself once an engagement is announced. The extended families start making travel arrangements, bridal parties get fitted for their wardrobes, and, most importantly, mothers buy a special dress. This adds extra incentive for the engaged cohabiting couple to act more like a married couple in terms of commitment.

That being said, engaged cohabiters still exhibit significantly poorer relationship interactions, though not nearly as harmful as those of pre-engagement or serial cohabiters.<sup>35</sup> Engaged cohabiting couples are not married couples, even if they act like they are. Stanton points out that engagements can certainly end before the big day.<sup>36</sup> There is still considerable risk involved with cohabiting prior to making the unconditional commitment found in marriage.

### **Divorce**

As mentioned earlier, couples will often cohabit to test compatibility with each other as a sort of precursor of marriage. These couples hope to whittle down their choices so that they will not marry someone they will eventually end up divorcing. With the growing number of cohabiting couples, one might think that many of these relationships stand the test of time without marriage being a part of the picture. That is not the case. More than 50 percent of cohabiting relationships end in dissolution within five years.<sup>37</sup> That number is fairly consistent with the current divorce rate in America, although some sources say that divorce is actually beginning to decline. This

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34. Stanton, *The Ring*, 68.

35. Stanton, *The Ring*, 68.

36. Stanton, *The Ring*, 69.

37. Ambert, “Cohabitation and Marriage.”

decrease could be a result of increased cohabitation or prolonged singlehood to achieve personal goals. That being said, when cohabiting relationships end, they are not counted as a divorce.

When cohabiting couples do get married, *Psychology Today* reports that women who cohabited were as much as 80 percent more likely to separate or divorce than those who did not live with their partner before marriage.<sup>38</sup> Plus, the more cohabiting relationships a person has had, the higher the risk of divorce or relationship dissolution becomes. As Stanton points out, “There is *nothing* [emphasis original] so many couples do at their own hand, by their own consent, to so seriously harm their future marital prospects than to live together before marrying.”<sup>39</sup> Scholars have found that simply being married to a spouse who has previously cohabited raises one’s risk of divorcing.

There are also studies which show a link between having premarital sex and divorce. Jay Teachman found that “women with more than one intimate relationship prior to marriage have an elevated risk of marital disruption. The risk is particularly great for women who cohabited with both their husbands and another man.”<sup>40</sup>

One would think the high divorce rates among couples who have cohabited would be proof enough that cohabitation is not a means to the end of a happy and stable marriage. Bartkowski writes, “If cohabitation was an effective pilot test for marriage, one would expect that cohabiting partners would have higher quality marriages, combined with a lower likelihood

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38. Malek, “Is Cohabitation an Alternative,” 16.

39. Stanton, *The Ring*, 70.

40. Jay Teachman, “Premarital Sex, Premarital Cohabitation and the Risk of Subsequent Marital Dissolution Among Women,” *Journal of Marriage and Family* 65 (2003): 454.

to divorce once they do decide to marry. Hence, only the best cohabiting relationships would be characterized by a remarkable degree of harmony and longevity. But, alas, this is not the case.”<sup>41</sup>

This heightened risk of divorce likely comes from the lack of commitment to the relationship. Although, according to one theory, the aversion toward divorce is instilled at a much earlier stage. Scholars call this the “self-selection explanation,” which could also play into the high and low views of marriage discussed earlier. DeVaus puts it this way:

The personal characteristics that influence [the] choice of marriage pathway also influence risks of marital separation. That is, people who choose to cohabit before marrying have characteristics that make them more divorce-prone. These people would be more at risk of eventual marriage break-up regardless of whether they had lived together first. In support of this explanation, a large number of studies in the 1990s suggested that those who cohabited before marriage had more unconventional backgrounds, were more likely to come from a divorced family themselves and held values and attitudes that increased their chances of divorcing.<sup>42</sup>

In other words, people who have been raised in broken or divorced homes are more prone to experience divorce or a broken home, despite their efforts, simply because of the way they were raised. Most scholars categorize cohabiters as being “more unconventional” than others. This is not to be limited to divorce. Abuse, parental infidelity, and financial hardships could all be considered parts of an unconventional upbringing, along with other factors. Popenoe says,

By this explanation cohabitation doesn’t cause divorce but is merely associated with it because the same types of people are involved in both phenomena. There is substantial empirical support for this position. Yet, in most studies, even when this ‘selection effect’ is carefully controlled statistically, a negative effect of cohabitation on later marriage stability still remains. And no positive contribution of cohabitation to marriage has ever been found.<sup>43</sup>

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41. Bartkowski and Xu, “Refashioning Family,” 8.

42. DeVaus, Qu, and Weston, “Cohabitation and Marital Stability,” 35.

43. Popenoe and Whitehead, *Should We Live Together*, 5.

So, while the self-selection explanation definitely adds a wrinkle to the statistics concerning a predisposition of cohabiting couples toward divorce, it is not the efficient cause of divorce. Again, the lack of commitment to the relationship itself is often the chief cause for ending the relationship, whether the couple is still cohabiting or have gotten married.

### **Sexual Infidelity**

An intimate sexual relationship is a wonderful blessing of marriage. However, “sexual relationships outside of marriage are more accessible and socially acceptable in western societies.”<sup>44</sup> Regular accessible sex is, perhaps, one of the most enticing perceived perks of cohabitation, especially for men. As nice as this may sound to single people looking for an emotional and physical connection, faithfulness to such a connection is hard to come by in a cohabiting relationship. In fact, as James Q. Wilson writes, “Scholars increasingly regard cohabitation as a substitute for being single, not an alternative to marriage.”<sup>45</sup> This statement shows itself to be true in more than just sexual fidelity, as the apparent singleness of cohabiters reaches into how cohabiting couples manage their finances and operate around each other.

As far as infidelity is concerned, Stanton brings out data founded by the National Sex Survey. This data proves that commitment to a cohabiting sexual relationship is highly unlikely. For instance, live-in boyfriends are four times more likely than husbands to cheat within the past year.<sup>46</sup> With the way men are often portrayed in movies and the media, this number may not be surprising. However, while the general thought may lean toward infidelity being strictly a male

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44. Ambert, “Cohabitation and Marriage.”

45. James Q. Wilson, *The Marriage Problem: How Our Culture Has Weakened Families* (New York: Harper Collins, 2002), 39.

46. Stanton, *The Ring*, 47.

issue, it was found that cohabiting women show even higher rates of cheating than cohabiting men. Stanton writes, “Live-in girlfriends are *eight times* [emphasis original] more likely than wives to cheat.”<sup>47</sup>

This discrepancy between men and women could be written off due to the perceived notion that married men cheat more than married women do. Thus, the rate of cheating done by cohabiting men is closer to that of married men. However, in a 2011 study conducted at Indiana University, it was found that married men and women cheat at about the same rate, but they cheat for different reasons.<sup>48</sup> Regardless of gender, when it comes to sexual faithfulness, cohabiters tend to act more like single people than married people. As Ambert puts it, “Many cohabiters...remain in a permanent state of availability. In other words, they are still ‘playing the field’ while benefiting from economic advantages, companionship, and sexuality.”<sup>49</sup>

Some have tried to prove that such an open sexual relationship will actually bring more sexual satisfaction to each person in the cohabiting relationship. This is an unfounded claim. In fact, “a monogamous sexual partnership embedded in a formal marriage evidently produces the greatest satisfaction and pleasure.”<sup>50</sup> Stanton continuously points to the fact, as his book is so aptly titled, the ring really does make all the difference. People with wedding rings on their fingers are generally less likely to cheat on their spouses. Likewise, other people are less likely to sexually approach someone with a wedding ring on. Cohabiters normally don’t wear rings. Even

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47. Stanton, *The Ring*, 47.

48. “12 Surprising Facts About Infidelity” Jenna Birch, May 2015.  
<http://www.womansday.com/relationships/dating-marriage/advice/a6716/infidelity-in-marriage/>.

49. Ambert, “Cohabitation and Marriage.”

50. Ambert, “Cohabitation and Marriage.”

if they did, few people have heard someone say to them in shock, “You slept with a cohabiting woman or man?”<sup>51</sup>

### **Economic Downfalls**

Many in modern society believe that there has to be some economic benefit to cohabiting. Cohabiting couples generally hold two or more jobs and, thus, bring more income to the table. There is less money spent overall on rent, food, gas, and utilities. The couple can even sign a lease together if they so desire. The money they save can be used to invest in a future event, such as a wedding. Those benefits are exactly the same as, if not better than, any economic benefits marriage can bring, right?

The science does not back up what many people think to be common sense. Multiple studies have shown married people typically earn and save more than their unmarried counterparts – cohabiting or single.<sup>52</sup> One such study at Purdue University found that wealth accumulation in cohabiting situations is far below what is typical in marriage, with cohabiters more closely resembling the earnings and savings rates of singles.<sup>53</sup> Especially when someone can pack up and leave with little to no warning or legal repercussion, money does not seem to be shared with the same openness in a cohabiting relationship as a living space or sex.

Instead of acting like roommates, married couples are a cohesive unit. This holds true in economic practices as well. Married couples save and invest more for the future, and they can act

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51. Stanton, *The Ring*, 48.

52. Linda J. Waite and Maggie Gallagher, *The Case for Marriage: Why Married People Are Happier, Healthier, and Better Off Financially* (New York: Doubleday, 2000), 93 quoted in Stanton, *The Ring*, 48.

53. Janet Wilmoth and Gregor Koso, “Does Marital History Matter? Marital Status and Wealth Outcomes among Preretirement Adults,” *Journal of Marriage and Family* 64 (2002): 254-68 quoted in Stanton, *The Ring*, 49.

as a small insurance pool against like uncertainties such as illness and job loss.<sup>54</sup> Cohabitors are less likely to help out their significant other when they experience such tragedies. They are also less likely to invest in future events which don't specifically pertain to them. While there are definitely two people involved in marriage and cohabitation alike, the key factor is not just that they are together, but *how* the two are joined together.<sup>55</sup>

Men, in particular, seem to mature with respect to handling money when they get married. Popenoe writes, "When men marry, especially those who then go on to have children, they tend to become more responsible and productive than their unmarried counterparts. Thus, they bring in and handle money much better than cohabiting men. Also, extended family members are more willing to transfer wealth to in-laws than to a boyfriend or girlfriend."<sup>56</sup> If Josie is married to Jimmy, Josie's parents would not give much thought to writing Jimmy and Josie both into their will. If Jimmy is merely a boyfriend or live-in partner, the likelihood of him being a part of the will and inheriting wealth from the family of his significant other becomes much less likely. The same could hold true for things like tuition assistance, a down payment on a house, or any other situation where parents might financially assist their children and the spouses of their children.

The difference, as is the case with every downfall of cohabitation so far, is the lack of commitment. Are there some benefits to sharing rent, food costs, and other expenses in a

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54. Thomas A. Hirschl, Joyce Altobelli, and Mark R. Rank, "Does Marriage Increase the Odds of Affluence? Exploring the Life Course Probabilities," *Journal of Marriage and the Family* 65 (2003): 927-38; Joseph Lupton and James P. Smith, *Marriage, Assets and Savings* (Santa Monica, CA: RAND Corporation, 1999) in Shoshana A. Grossbard-Schechtman, ed., *Marriage and the Economy* (Cambridge: Cambridge University Press, 2003): 129-52 quoted in Wilcox and Marquardt, *State of Our Unions 2012*, 80.

55. Stanton, *The Ring*, 51.

56. Popenoe and Whitehead, *Should We Live Together*, 9.

relationship other than marriage? Possibly, but “the economic advantage that may result following cohabitation is often of short duration because of the fragility of these unions.”<sup>57</sup>

### **Spiritual and Mental Health**

Not only does cohabitation deprive people of potential wealth, but it also can deprive people of a healthy life. When talking about health, researchers do not just look at physical health; they look across the spectrum at physical, mental, emotional, even spiritual health. In every facet, cohabitation leaves people much worse for wear than marriage.

Starting with the most obvious, cohabitation substantially lowers the probability of a couple going to church.<sup>58</sup> For those who are religious, this aversion toward church attendance could come from the sense that, deep down, they know better than to cohabit. Thus, they avoid the people and pastors they have grown up with to avoid feeling shame.

As far as those who are not religious, they likely hear stories about how churches are usually not approving of cohabiting relationships. They do not see a need to go and hear how wrong they are for living with someone they love. The fact they avoid church and scriptural teachings altogether would also lead to having fewer issues with getting divorced, should they continue their relationship by getting married. A cohabiting couple generally does not care for their spiritual needs.

Cohabitation does not improve mental health, either. In fact, cohabitation is consistently associated with higher levels of depression and lower levels of self-esteem, as well as lower life

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57. Ambert, “Cohabitation and Marriage.”

58. Ross M. Stolzenberg, Mary Blair-Loy, and Linda Waite, “Religious Participation in Early Adulthood: Age and Family Life Cycle Effects on Church Membership,” *American Sociological Review* 60, no. 1 (February 1995): 94.

satisfaction.<sup>59</sup> The numbers are not even close. A study in the 1990s found that rates of severe depression are lowest, at 1.5 percent, among those who have been married only once.

Meanwhile, cohabiters exhibit severe depression at a rate of 5.1 percent. The only group showing more depression than cohabiters were those who have been *twice* divorced (5.8 percent).<sup>60</sup> With all the stress attributed to divorce in modern society, it is difficult to imagine that cohabitation causes even more mental stress than divorce. However, that is exactly what sociologists are finding. The same study shows that cohabiting individuals are twice as likely as their married counterparts to suffer from *any* psychiatric disorder.<sup>61</sup>

It really is true that “marital status is a key determinant of psychological well-being.”<sup>62</sup> One scholar even claims that marriage has the same emotional effect as would receiving an extra \$100,000 a year. Cohabitation does not create such an effect.<sup>63</sup> While money certainly does not buy happiness, there is a boost people feel when they receive a raise at work or a gift, especially if it were to be something as large as \$100,000. Marriage brings the same sort of emotional boost to people. While the adrenaline rush of receiving such a raise will wear off in a few hours or days, the emotional boost marriage gives stays with people for much longer, given the nature of

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59. Laura Stafford, Susan L. Kline, and Caroline T. Rankin, “Married Individuals, Cohabiters, and Cohabiters Who Marry: A Longitudinal Study of Relational and Individual Well-Being,” *Journal of Social and Personal Relationships* 21 (April 2004): 244 quoted in Stanley, Rhoades, and Markman, “Sliding vs. Deciding,” 32.

60. Lee Robins and Darrel Regier, *Psychiatric Disorders in America: The Epidemiologic Catchment Area Study* (New York: Free Press, 1991), 64, quoted in Stanton, *The Ring*, 101.

61. Robins and Regier, *Psychiatric Disorders*, 334, quoted in Stanton, *The Ring*, 101.

62. Susan L. Brown, “The Effects of Union Type on Psychological Well-Being: Depression among Cohabiters versus Marrieds,” *Journal of Health and Social Behaviors* 41 (2000): 241-255 quoted in Stanton, *The Ring*, 101.

63. Chris M. Wilson and Andrew J. Oswald, “How Does Marriage Affect Physical and Psychological Health? A Survey of Longitudinal Evidence,” *Institute for the Study of Labor Study Paper* 1619 (Bonn, Germany: Institute for the Study of Labor, May 2005): 1.

the commitment given in marriage. Married people know they have more to live for than just a paycheck; they have someone else to sacrifice themselves for.

On the other hand, cohabiters are rarely sure where their relationship is headed. Cohabiting couples can easily think their relationship is in danger, which, in turn, causes stress.<sup>64</sup> On top of that, one study found that cohabitation is significantly associated with greater levels of relational unfairness, relative unhappiness, and less frequent partner interaction, as well as higher levels of sexual infidelity.<sup>65</sup> It is striking, too, that these factors were associated with cohabitation itself, after taking out other factors that could play into these outcomes of cohabitation, such as the self-selection explanation, economic standing, or ethnicity. Given the fact that cohabitation itself can lead to an increase in so many areas which easily cause stress, it becomes easier to see why the likelihood of psychiatric disorders is so high among cohabiting individuals.

### **Physical Health**

From the physical standpoint, married people tend to live longer than their unmarried counterparts. In 1991, Dr. Robert Coombs of UCLA conducted a meta-analysis of 130 studies which had been conducted over the past century concerning the connection between marital health and physical well-being. He wrote, “Virtually every study of mortality and marital status shows the unmarried of both sexes have higher death rates, whether by accident, disease, or self-inflicted wounds, and this is found in every country that maintains accurate health statistics.”<sup>66</sup>

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64. Larry L. Bumpass, James A. Sweet, and Andrew Cherlin, “The Role of Cohabitation in Declining Rates of Marriage,” *Journal of Marriage and Family* 53 (1991): 913-27 quoted in Stanton, *The Ring*, 100.

65. Bruce Wydick, “Grandma Was Right: Why Cohabitation Undermines Relational Satisfaction but Is Increasing Anyway,” *Kyklos* 60 (2007): 621.

66. Robert Coombs, “Marital Status and Personal Well-Being: A Literature Review,” *Family Relations* 40 (1991): 98 quoted in Stanton, *The Ring*, 96.

Married couples live longer because they live healthier lives. Ambert says, “Married people eat at home more, stay out late less, use alcohol and illegal drugs less, and are better organized to take care of their basic needs. A cohesive marriage is an important social resource and brings an informal element of social control in the life of individuals.”<sup>67</sup> Married couples also run a much lower risk of contracting STDs, due to their increased sexual exclusivity.

Stanton gives a term which Ambert uses in the above citation a new spin. He believes that “social control” makes the biggest difference in the lives of married people. To the public, “social control” is known more commonly as “nagging.” These words of loving advice may not always be welcomed at the time, but they help married couples keep one another healthy.<sup>68</sup> Social control influences sleep schedule, diet, exercise frequency, alcohol consumption, along with a slew of other habits and life practices.

Perhaps social control is one of the bigger reasons why there is such an increased health benefit to marriage. Since there is someone else totally invested in their life, a married person exhibits elevated levels of health. Marriage helps couples get through minor illnesses such as colds, flu, and migraines. The influence affects more than just these relatively smaller issues, however. Married people have also been found to recover from and fight against cancer, heart disease, heart attacks, and any kind of surgery better and faster than those who are unmarried.<sup>69</sup> Another study found that, for men, the protective health benefits of marriage could be strong enough to offset the consequences of smoking. For women, the result is cut in half.<sup>70</sup>

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67. Ambert, “Cohabitation and Marriage.”

68. Stanton, *The Ring*, 98.

69. Janice K. Kiecolt-Glaser and Tamara L. Newton, “Marriage and Health: His and Hers,” *Psychological Bulletin* 127 (2001): 472-503 quoted in Stanton, *The Ring*, 97.

70. Wilson and Oswald, *How Does Marriage Affect Health*, 22.

There is definitely something pulling married people through these diseases and physical hardships. Obviously, Christians will rightly say God heals them. However, these statistics include non-believers. The saving factor is, again, commitment. The love and devotion a couple have for each other have been scientifically proven to make men and women alike healthier and stronger against the deadliest of diseases. Ambert sums up the health benefits of marriage best:

A married couple is a small, all-encompassing health and welfare agency staffed with volunteers. Marriage lowers health care costs, welfare outlays, police and penal institution expenditures. It reduces costs related to alcohol abuse, drug addiction, and STDs. Later on in life, it prevents the hospitalization of many elderly persons who suffer from severe mental and physical disabilities, as they are cared for by their spouses, particularly their wives. Moreover, as married individuals who have children become more vested in their neighborhood and schools, they contribute to the stability and betterment of their area and of the educational system.<sup>71</sup>

As one can see, these benefits reach outside the individuals of the married couple; they also affect society as a whole. Healthy habits mean, for one, fewer crimes committed under the influence of drugs and alcohol. The wealth-building power of marriage can eliminate the need for welfare. Plus, as married people live longer and healthier lives, they are not forced into nursing homes as quickly as others might be, given their improved mental and physical health.

### **Aggression**

Cohabitation pales in comparison to marriage in many different ways. There are few aspects of life which are not affected when a couple moves in together before marriage. More than that, cohabitation is a great detriment to society and individuals. Cohabitation is less stable and does not provide nearly as many long-term benefits as does marriage. This shows itself most clearly in studies which examine physical violence among cohabiters. Cohabiting couples exhibit an extremely high rate of violence and abuse in their relationships. Stanton says, “The Family

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<sup>71</sup> Ambert, “Cohabitation and Marriage.”

Violence Research Program at the University of New Hampshire, the nation's leading institution studying domestic violence, finds that all other things being equal...the overall rate of violence for cohabiting couples is twice as high as for married couples, and the rate for 'severe' violence is nearly five times greater."<sup>72</sup>

The *Journal of Family Violence* also reported that cohabitation is the most frequently cited relationship when it comes to reporting domestic violence: 48 percent of all domestic violence between couples happens in cohabiting relationships, compared to 19 percent among married couples, and 27.3 percent among those who were divorced or separated.<sup>73</sup> Perhaps the most shocking of these statistics is that women in cohabiting relationships are *nine times* [emphasis added] more likely to be killed by their partner than are women in marital relationships.<sup>74</sup>

There are really two viable reasons sociologists give to explain the extreme shift toward violence in cohabitation. One is that cohabitation itself makes people more likely to be abusive. This comes from having few to no restrictive boundaries in the relationship, along with a lower level of commitment. The other option has to do with the self-selection explanation discussed above. Scholars taking this line of thought would say that aggressive cohabiters are aggressive due to the way they were raised or any other number of pre-existing characteristics. Ambert also says that poverty and other stressors which arise in the lives of cohabiting couples may also play a part in the high rate of violence among such couples.<sup>75</sup> However, these other stressors are common among many other couples, cohabiting or not, to a certain extent.

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72. Stanton, *The Ring*, 46.

73. Stanton, *The Ring*, 46.

74. Popenoe and Whitehead, *Should We Live Together*, 7.

75. Ambert, "Cohabitation and Marriage."

Overall, there is not a unique determining factor which explains the connection between violence and cohabitation. The serious reality of domestic violence still remains. Just as a loved one would be sure to point out the life-threatening risks inherent in smoking cigarettes or taking up a different persistently unhealthy lifestyle, Christians will want to warn their cohabiting loved ones about this huge physical and emotional risk.

### **Children**

Obviously, there are some great risks connected to cohabitation. These risks do not stop at the cohabiting individuals, either. An often-overlooked demographic in these relationships is children. Nearly one-half of all children spend some time in a cohabiting family by age 12.<sup>76</sup> Many studies have shown that cohabiting greatly affects children who are a part of such relationships. The same issue is at the core of this downfall of cohabitation: commitment and stability, two of the greatest needs children have, are both lacking.<sup>77</sup> When parents attempt to find the person who is right for them with no regard for their children, the instability on which the children are raised can create a sense of normalcy. Thus, children raised with no commitment or stability would grow up and exhibit no sense of commitment or stability, which would result in a less-committed society and more broken homes.

Three of every four children born to cohabiting parents will see their parents split up before the age of 16. Only one out of three children in married households face that same outcome.<sup>78</sup> When parents split, they often decide that the children will stay with the mother. The

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76. Sheela Kennedy and Larry Bumpass, "Cohabitation and Children's Living Arrangements: New Estimates from the United States," *Demographic Research*: Volume 19, Article 47. (2008): 1663.

77. Ambert, "Cohabitation and Marriage."

78. Popenoe and Whitehead, *Should We Live Together*, 8.

mother likely will then find a boyfriend to fill the void of the absent father in her life and the life of her children. It is important to note that children in these situations rarely have an opportunity to voice their opinion when it comes to parental relationship changes. The great majority of children in cohabiting households are in such a situation: they were not born into the present union but in a previous union of one of the adult parents, usually the mother.<sup>79</sup> Children are forced to live in cohabiting situations.

It would reasonably follow that having two people, even if one is a stepparent, to watch and support children is better than a single mom who takes on the role of two parents. Plus, this arrangement could help the family mesh together before the couple decides to get married. At least, that is what the common thought is today: single parents and children are worse off than stepfamilies.

Research has said otherwise. In fact, the same outcomes which affect the cohabiting stepparents, as discussed above, often trickle down to any children involved. Popenoe says,

Stepfamilies typically have an economic advantage, but some recent studies indicate that the children of stepfamilies have as many behavioral and emotional problems as the children of single-parent families, and possibly more.... Stepfamily problems, in short, may be so intractable that the best strategy for dealing with them is to do everything possible to minimize their occurrence.<sup>80</sup>

These stepfamily problems cannot easily be pushed aside. Even when children are born in a cohabiting relationship and stay there, these stepfamily issues can still show themselves early in the lives of children. A study at Princeton and Columbia Universities found that “children born to cohabiting parents have more aggressive, withdrawn and anxious/depressive behaviors at age

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79. Popenoe and Whitehead, *Should We Live Together*, 8.

80. Alan Booth and Judy Dunn, eds., *Stepfamilies: Who Benefits? Who Does Not?* (Hillsdale, NJ: Lawrence Erlbaum Associates, 1994), 5, 19, quoted in Stanton, *The Ring*, 77-78.

*three* [emphasis added] than children born to married parents.”<sup>81</sup> Even if this cohabiting couple would get married after giving birth, the behavioral issues still remain.<sup>82</sup> Just the simple fact that children are born into a cohabiting household seems to have a significant effect on their mental and emotional development.

As children grow, the issues only increase. Due to the psychological stress put on them early on in life, many children in cohabiting households exhibit significantly poorer overall mental and emotional health. Children become increasingly more aware of the lack of commitment and social norms inside their own household. Even though children rarely speak out about how they feel about the relationship their parents or stepparents are in, they show their feelings in other ways. This often translates into poor school performance and behavioral issues – both at home and at school.<sup>83</sup>

In fact, a study which compared educational performance of children in married households with those of other households found this:

Delinquency levels and problems in school are highest among adolescents in cohabiting, stepfather families when compared with married families and true single-parent families. Compared with their peers with married parents, teens in cohabiting homes had 122 percent greater odds of being expelled from school and delinquency. Delinquency rates are much lower for teens living with a truly single mother than with a cohabiting mother. And youths with cohabiting parents are 90 percent more likely to earn lower grades and have lower expectations of attending college.<sup>84</sup>

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81. Cynthia Osborne, Sara McLanahan, and Jeanne Brooks-Gunn, “Young Children’s Behavior Problems in Married and Cohabiting Families,” *Fragile Families Research Brief* (Bendheim–Thoman Center for Research on Child Wellbeing, Princeton University, June 2005): 9.

82. Osborne et al., “Young Children’s Behavior Problems,” 2.

83. Popenoe and Whitehead, *Should We Live Together*, 8.

84. Wendy D. Manning and Kathleen A. Lamb, “Adolescent Well-Being in Cohabiting, Married and Single-Parent Families,” *Journal of Marriage and Family* 65 (2003): 876-893 quoted in Stanton, *The Ring*, 83.

These issues combine to give a possible explanation as to why so many children struggle to focus and perform well in school and in society as a whole: their home life is causing such internal conflict that they are not sure how to act.

The absence of a married father in the home has also been found to be the principal cause of child poverty.<sup>85</sup> While this does not make sense on the surface, the data backs it up. The poverty status of children is no longer determined by whether mom and dad have jobs; it is determined by their marital status.<sup>86</sup> These statistics are so important to the foundation and continuation of society. Former President Barack Obama said in a speech on fatherhood:

We know the statistics—that children who grow up without a father are five times more likely to live in poverty and commit crime; nine times more likely to drop out of schools and twenty times more likely to end up in prison. They are more likely to have behavioral issues, or run away from home, or become teenage parents themselves. And the foundations of our community are weaker because of it.<sup>87</sup>

Barack Obama knew the importance of marriage, even if his political agenda may not have reflected such a belief. He knew the impact the lack of a cohesive family unit has on children.

While child poverty and mental health are certainly important to keep in mind when talking about cohabitation, just like cohabiters must be aware of an extremely high risk of abuse, the same holds true for children. A 2010 study conducted by the US government found that children living with their mother and her boyfriend are around eleven times more likely to be emotionally, verbally, physically, and sexually abused compared to children living with their

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85. Robert Rector, *Marriage: America's Greatest Weapon Against Child Poverty*, The Heritage Foundation, 2010, <http://www.heritage.org/poverty-and-inequality/report/marriage-americas-greatest-weapon-against-child-poverty-0>.

86. Stanton, *The Ring*, 81.

87. "Obama's Speech on Fatherhood," speech by Barack Obama, Apostolic Church of God, Chicago, June 15, 2008, transcript posted on RealClearPolitics, [http://www.realclearpolitics.com/articles/2008/06/obamas\\_speech\\_on\\_fatherhood.html](http://www.realclearpolitics.com/articles/2008/06/obamas_speech_on_fatherhood.html) quoted in Ryan T. Anderson, *Truth Overruled: The Future of Marriage and Religious Freedom* (Washington, DC: Regnery Publishing, 2015), 31.

own married parents.<sup>88</sup> Multiple studies show that girls are especially at risk when it comes to being sexually abused by their stepfathers or live-in father figures. The mental scarring which occurs from this type of abuse is well-documented and is obviously something society does not condone, especially given the recent spike in women speaking out against sexual abuse.

The abuse in these homes, regardless of whether it is sexual in nature or not, reaches such a level that children living in a household with a non-biologically related adult are eight times more likely to die of maltreatment than children living with their two biological parents. The odds of maltreatment did not increase in single-parent homes.<sup>89</sup> This evidence suggests that, by far, the most unsafe of all family environments for children is one in which their mother lives with her boyfriend.<sup>90</sup>

All of these factors regarding children in cohabiting households show the terrible trickle-down effect cohabitation has. Marriage, on the other hand, benefits children in terms of economic security, school achievement, affective and emotional stability, leisure activities, prosocial behavior, and later on as adults, in terms of employment.<sup>91</sup> Children in married households can draw support and knowledge from two equally-invested parents, while being given a more well-rounded approach to healthy habits, attitudes, and behaviors.

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88. Andrea J. Sedak, et al., *Fourth National Incidence Study of Child Abuse and Neglect (NIS-4): Report to Congress, Executive Summary*. Washington, DC: US Department of Health and Human Services, Administration for Children and Families (2010) quoted in Stanton, *The Ring*, 79.

89. Michael Stiffman et al., "Household Composition and Risk of Fatal Child Maltreatment," *Pediatrics* 109 (2002): 615 quoted in Stanton, *The Ring*, 79.

90. Popenoe and Whitehead, *Should We Live Together*, 8.

91. Elizabeth C. Cooksey, Elizabeth G. Menaghan, and Susan M. Jekielek, "Life-Course Effects of Work and Family Circumstances on Children," *Social Forces*, 76 (1997): 637-667 quoted in Ambert, "Cohabitation and Marriage."

## CHAPTER FOUR: HOW CAN CHRISTIANS USE THIS INFORMATION?

As research has shown, people rarely cohabit for good reasons. When people do cohabit, they rarely experience positive outcomes, at least in comparison to marriage. In many ways, cohabitation cannot even hold its own when compared to the effects divorced or single lives have on people. Cohabitation is, by its nature, destructive and dangerous for couples, children, and society.

The goal of bringing out all the downfalls and risks of cohabitation is to help people see how dangerous it is. After hearing only a handful of the ways cohabitation is harmful to people, it is easy to see how the devil uses what seems to be common sense to lure people away from what actually *is* common sense. While non-Christians will continue to speak and act against marriage as the best way to build a family, the truth remains that God wants those same people to see that he knew what he was talking about. So, how can this information be given to more people, both Christians and non-Christians alike?

### **Pre-Marriage Counseling**

Obviously, pastors will want to use this information in counseling couples who come to them for pre-marriage counseling and are found to be cohabiting. However, as was spelled out in chapter one, these statistics do not replace the Word of God as the chief tool of Christian ministry. They merely serve to assist in helping people see what God was intending and was not intending when he organized marriage to be what he made it to be.

Neither are these statistics meant to serve as a scare or shame tactic to get results. One of those desired results is often getting the couple to either move out or get married. Such an approach does not get to the heart of the matter: the sinful hearts of the cohabiters. For instance,

if a pastor were to open a session with a cohabiting couple by saying, “So, Janet, Matthew is nine times more likely to kill you because you live together,” just so that she moves out away from him, that would be altogether misplaced. At best, such a statistic might cause Janet and Matthew to examine their relationship with each other. At worst, the pastor has lost an opportunity to address the real issue at hand: what they are doing to their relationship with Christ through their willful and persistent sin. If pastors approach counseling cohabiters with only the end goal of moving out in mind, they will likely miss that most important issue. Such a solution is not at all a solution unless it is preceded by confession of sin and proclamation of forgiveness in Jesus. That is the chief work of a pastor, by the power of the Holy Spirit, as he speaks to a cohabiting couple.

Even before the law and gospel begin to do their work through the work of the Holy Spirit, there may be some other issues which need to be addressed. These issues could reach back to things like family of origin or traumatic life experiences, among others. One of the ways a pastor could uncover such issues is to ask questions which relate to these topics. Scott Stanley implores marriage counselors to ask the couple about their lives:

There are implications for marriage counseling from the body of knowledge that now exists. Because we know that those who cohabit prior to marriage are at greater risk for marital distress and divorce, exploring a couple’s relationship history and decision-making processes around major transitions may be particularly valuable. In our own work, the framework proposed here has prompted exploration of couples’ histories for evidence that major transitions occurred without clear deliberation and discussion. Where sliding is in substantial evidence, it is then important to listen for inertia-based reasons for how the relationship continued (e.g., “We’d been living together so long, marriage just seemed like the next step.”). Why is such history important? Because transitions occurring before clear and mutual dedication may suggest that a couple needs specific help with commitment issues.<sup>92</sup>

What does that say to counseling pastors? They need to know the people they are counseling. To put it even more simply, pastors need to listen to what cohabiting couples are saying before they

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92. Stanley, Rhoades, and Markman, “Sliding vs. Deciding,” 20.

take their turn to speak. The Word of God encourages all Christians to listen before they speak, as seen in James 1:19, “My dear brothers and sisters, take note of this: Everyone should be quick to listen, slow to speak and slow to become angry.” After a pastor listens to a couple speak about how they met or the circumstances surrounding their cohabitation, he may more easily find a place where he can bring up one of the above-cited statistics. From there, he can tactfully attach that statistic to the Word of God, pointing out how serious God is when he speaks about marriage and sins against marriage.

The pastor, more importantly, gets to lavish the forgiveness of sins on such a couple. In that approach, the statistic is obviously not the focal point of the conversation. Rather, the statistic is used as a stepping stone to help people reach a common understanding about what the Word of God says about marriage and cohabitation. In this way, the pastor may be able to more easily meet where they are at those whose knowledge or respect of the Bible is not that of a mature Christian.

### **Educating Youth**

The cycle of people opting for cohabitation over and against marriage is not going anywhere. The devil will continue to use cohabitation to break down the institution of marriage until Jesus returns on the Last Day. As long as marriage is a powerful and beautiful institution, its ugly stepsister, cohabitation, will be right next to it, trying to take all the God-given beauty away from marriage. This does not give Christians a reason to give up in the fight for marriage. Especially after seeing the vastly different effects marriage has on people, would it not make sense to share this information with people *before* cohabitation even becomes a possibility in their lives?

This is why many sociologists have advocated for marriage and relationship education, starting even in the primary levels. Popenoe says, “Particularly helpful in this regard [that is,

revitalizing marriage over against cohabitation] would be educating young people about marriage from the early school years onward, getting them to make the wisest choices in their lifetime mates, and stressing the importance of long-term commitment to marriages.”<sup>93</sup>

This could be done through a variety of avenues. One way would be through teen Bible class or youth group. Curricula are often set to talk about sexuality with teens, but rarely talk about the dangers around cohabitation. Perhaps that stage of life is viewed to be too far off by teachers and students. However, the next stage of life, for many, is when many young people will be influenced by other worldviews and ideas at college, including the acceptance of cohabitation as a viable lifestyle.

Talking to teenagers about cohabitation and marriage seems to be the best avenue through which to address the issue. Popenoe wants this education to start earlier than the teenage years, when the minds of children are still somewhat malleable. Especially in a cohabitation-heavy culture where many children will likely be in a cohabiting household at some point in their lives, it makes sense to point out the harmful nature of cohabitation to children, even as they are part of such a relationship. If a teacher or caregiver would choose to take this approach, they must be ready for a difficult conversation to follow, one that might include the child opening up about their true feelings about or experiences with their stepfamily. Still, addressing the situation in any way is better than sweeping it under the rug.

Bradford Wilcox also made an interesting connection, “If we could have something like the campaigns we’ve had against smoking, we could make a lot of progress on this front.... Having something like a ‘put the baby carriage after marriage’ campaign, done in a winsome

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93. Popenoe and Whitehead, *Should We Live Together*, 16.

way, would be helpful and important.”<sup>94</sup> There are campaigns about the dangers of talking to strangers, fires, drug and alcohol consumption, smoking, and natural disasters; why not have a campaign spelling out the dangers of cohabitation and other alternatives to marriage? This campaign could be shown to children of all ages and discussed in the home between parents and children. While the general public ambivalence toward marriage could make it difficult for such a campaign to be widely well-received, it seems as though Wilcox is on to something here.

This is where the work of the Wisconsin Synod might be able to assist in equipping youth leaders around the country with materials for such a campaign. As stated above, teen Bible study curricula and youth rallies often speak to issues like pornography and sex before marriage, but rarely does one find lessons about cohabitation. Might this be something the next generation of WELS leaders consider as an issue which demands a proactive program rather than a reactive response?

Even if the Synod would not engage in such a program, individual congregations, circuits, or districts could work to create such a campaign which engages and educates the youth about the dangers and downfalls of cohabitation. Church members are encouraged to reach out to their own pastors and the pastors of their circuit and district with topics of concern. A campaign against cohabitation is something that would be a worthwhile topic to bring into the hearts and minds of such leaders.

### Bible Class Instruction

The job of educating the youth is, most importantly, one for parents to take up. Often, parents will warn their children about being sure to stay out of trouble, but specific instruction is lacking. Parents know their children better than any pastor or teacher ever will. They can talk

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94. Palpant Dilley, “Three Myths.”

about the dangers of cohabitation in ways their children can understand. Still, pastors can assist parents in this endeavor by teaching about cohabitation in an adult Bible class.

For instance, a pastor might bring the teens and adults together for a four-week Bible class series discussing the biblical view of marriage. One of the weeks could address cohabitation directly. He might ask people what they have heard or believe about cohabitation. One suggested approach is to post some of the myths of cohabitation either on a handout or on a projection screen. Then the pastor could open the floor for discussion about whether the statement is true or false, after which he could show a statistic which debunks the specific myth.

Of course, the pastor would also want to have Bible passages ready to show how the downfalls of cohabitation do not line up with the plan God has for marriage. Such sections might include Ephesians 5, John 4, Genesis 2, or Romans 13, among others. After this Bible class, parents and teens alike would likely be more open to talking about cohabitation and other issues which affect marriage. Pastors would then be equipping parents and teens while also encouraging discussion about difficult issues at home.

### Living It Out at Home

Children learn primarily from what they see in their everyday lives. If parents bemoan marriage as the “ball and chain” the general public makes it out to be, it would not be a surprise for their children to avoid marriage at all costs. The same holds true if children see the adult figures in their lives living together outside of marriage. However, if parents uphold marriage and show the benefits of it, even through the tough times, it is more likely that children will want to pursue marriage as a lifestyle of their own.

What does that look like in the home? First of all, parents who are not married ought to strive to work toward marriage for the benefit of their children. This is said keeping in mind that

the most important thing in ending cohabitation is the hearts of everyone involved, as discussed above. Still, the well-being and development of children influence many of the choices adults make. This is one of the easiest choices to make in teaching children the importance of marriage.

As has been a common theme throughout this paper, living out the directives God gives to husbands and wives in Ephesians 5 must be a main focus of home life. In other words, parents need to show they are committed to each other. A child notices when his father selflessly loves his mother just like Jesus loves his bride. A child also quickly takes notice as to what selfless submission looks like from her mother to her father. While parents might never discuss what Ephesians 5 means with their children, it would be wise to discuss with each other how they are both seeking to live out their God-given roles in the home.

What this specifically looks like will vary from family to family. However, there are some things which could not only improve the quality of a marriage, but also teach a child as to what a God-pleasing marriage includes. The best example of such a practice is modeling forgiveness in the context of marriage. This would include both the acts of asking to be forgiven and of being forgiven. Fights and disagreements will still happen in marriage. Other things will happen which require one spouse to ask for forgiveness and the other to speak words of forgiveness. These are parts of human nature. Children will sometimes be able to hear arguments or see parents acting in unloving ways toward each other. If a child only hears or sees negative experiences between his or her parents, one can imagine what he or she thinks marriage is all about. When there is an opportunity in marriage to model forgiveness to each other, parents might consider inviting their children to witness what it looks like to admit a fault and speak words of forgiveness each other.

Other examples of modeling marriage for children come in many different forms: helping each other around the house; warmly welcoming each other home from work; praying together each day; saying “I love you;” not talking about each other behind their back; and supporting each other in every situation. Clearly, this is not an exhaustive list, but it covers the general thought that parents cannot simply live their lives normally and hope their children figure marriage out on their own. Parents must prioritize teaching their children about marriage. As children grow up, they will look back on what they observed in their parents and apply it to their own lives and marriages. The negative effects cohabitation has on children have been found out. When parents model what a marriage truly consists of, the likelihood of positive childhood experiences goes through the roof. What image of marriage will parents leave behind for this next generation?

## CHAPTER FIVE: CONCLUSION

What does God say about cohabitation? Actually, he says quite a bit. God, while never using the actual word “cohabitation,” speaks strongly against the sins of sexual immorality and gratifying the desires of the flesh. God also shows the world why he instituted marriage in the first place through what is being discovered about cohabitation. By no means does that mean God is working outside his Word, through science. God says that he only works through the means he has prescribed: Word and Sacrament. However, since God has gifted his creation with scientists and sociologists who can uncover truths about the consequences of certain lifestyles, Christians can praise God for these secular findings.

Through the work of sociologists, God has helped the world to see that people who cohabit are usually looking to heal a wound from a past relationship, whether the relationship is with parents or of a romantic nature. The pains which come from a harmful experience so easily shape the view of marriage someone will hold throughout their lives. Based on their experience and view, people will aim to fill their God-given need for connection in a variety of ways. God intended marriage to be the way people would fill that void. However, in a worldwide culture overflowing with individualistic and consumeristic ideology, marriage is often viewed not as a perfect institution, but merely one of many options to build a family and a society.

God has also used science to show the ways in which cohabitation will never be like marriage. Commitment is lacking, which results in a whole host of other problems. In cohabitation, a man and a woman do not unite themselves into one cohesive flesh, as God stated they ought to do at the first marriage in Genesis 2. While many of the issues connected to cohabitation are shocking and hurtful, the lack of commitment and unconditional love is generally the source of every downfall of cohabitation. This lack of commitment affects not just

the man and the woman who make the move to cohabit, but also any children who are a part of the household, whether as stepchildren or offspring of both cohabiters. As Christians seek to show cohabiters their sin, they must also keep in mind the life-changing effects this lifestyle can have on children.

God has allowed these statistics to be found by those who might not believe in him. It is time for those who do believe in him to properly use this information which shows God to be the wise and loving creator and preserver he says he is. A statistic about a potential poverty rate or length of a relationship will never turn a person away from sin; only the powerful Word of God can do that. However, these statistics can open the eyes of people who would otherwise be blind to the potential dangers of cohabitation. Sociologists have properly equipped people with that information. Then, after eyes are opened to the wisdom of God, Christians are equipped by God with the truth of His Word.

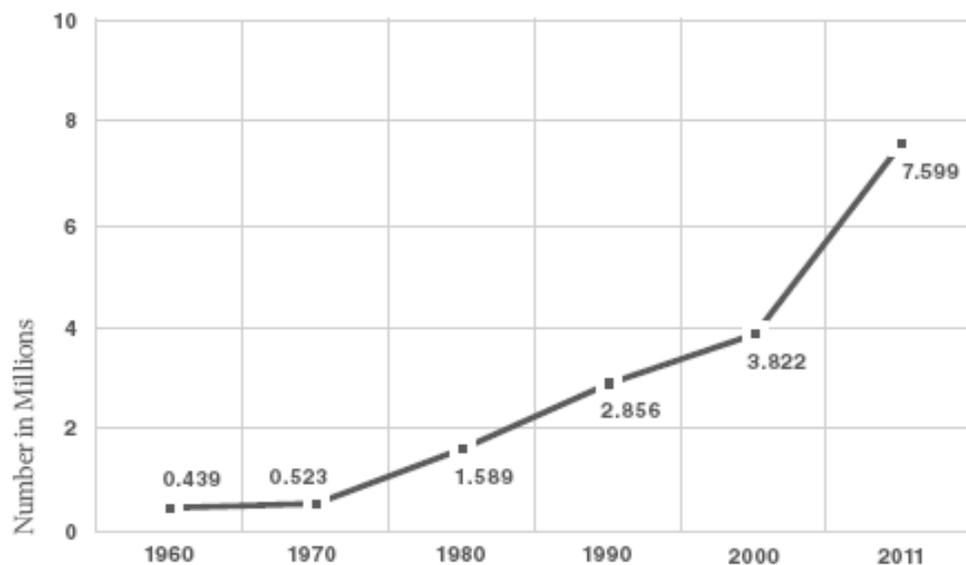
While uncommitted individuals and lifestyles dominate the current culture, the Word of God remains the sure foundation upon which Christians make their stand for the lifelong commitment of marriage. The epitome of such marriage is found only in the truth of Scripture, where Christ laid down his life for his Church, so that she would be committed to him forever. Ephesians 5 clearly spells out how that perfect marriage affects the marriages of this world. While no one will ever say their marriage to their spouse is completely perfect, Christians see just how eternally committed their Savior is to them. Only in that perfect commitment does every marriage find the power and love necessary to commit themselves to each other until death parts them.

## APPENDIX 1

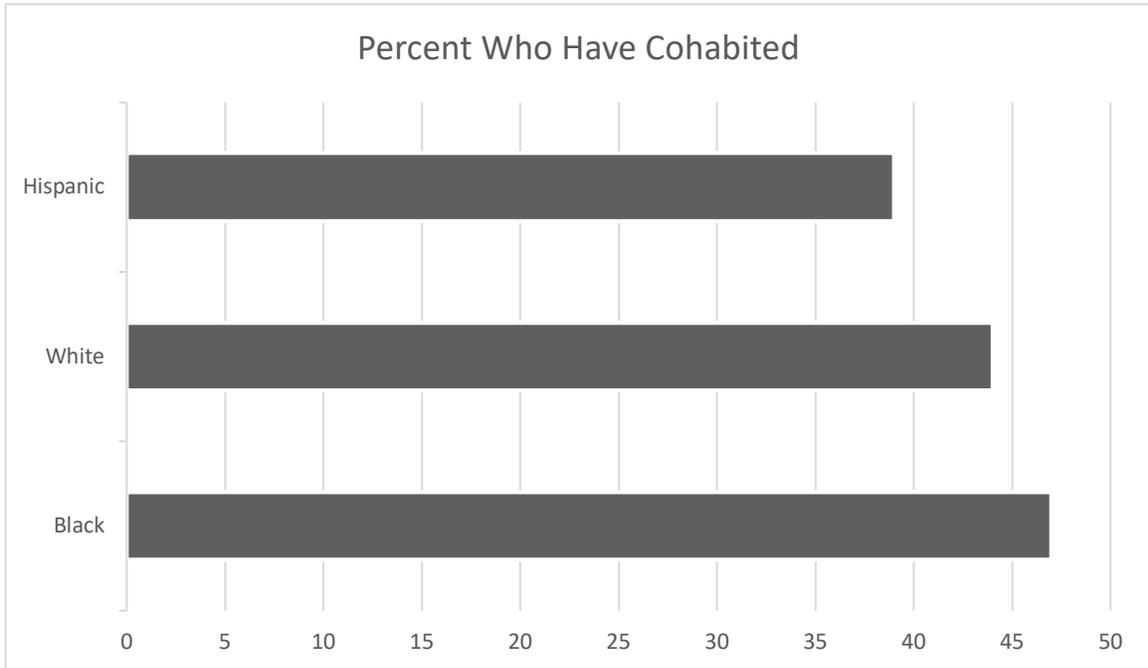
### CHARTS OF STATISTICS CONCERNING COHABITATION

There are quite a few statistics to keep straight in this paper. While some of them are easier to visualize, others are hard to keep straight. So, in an effort to make those difficult-to-visualize numbers more easily accessible, this appendix puts a couple of the cited statistics into charts or tables. Some charts are borrowed from the sources as cited in the body of the paper. Not every last statistic is accounted for.

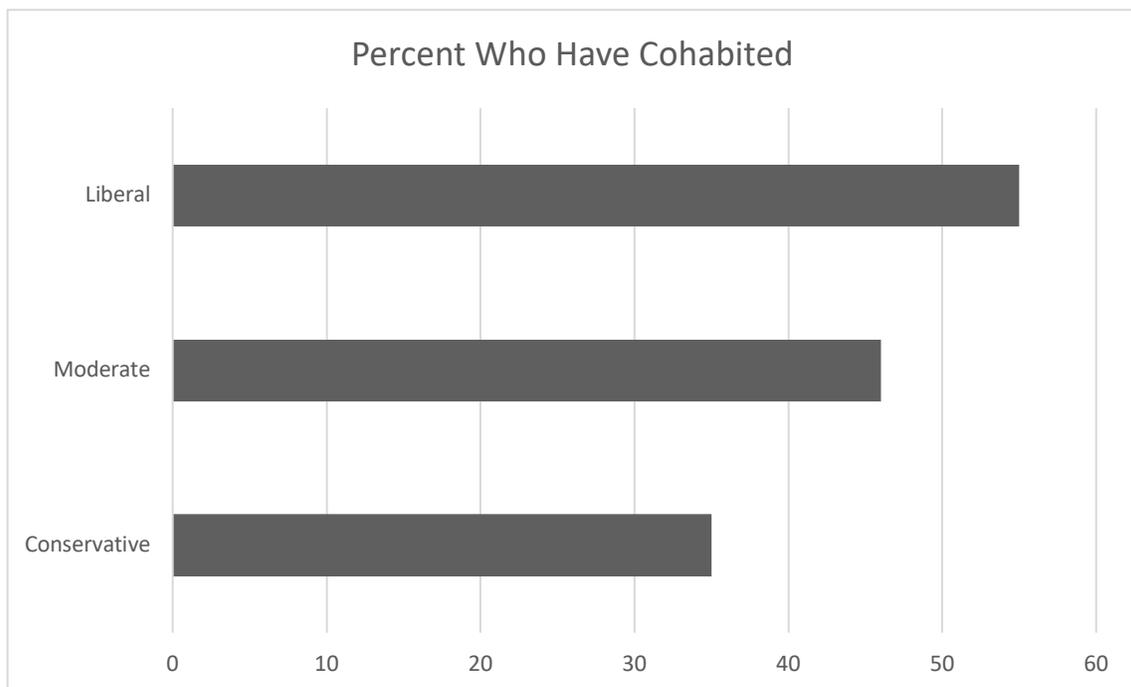
#### **Number of Cohabiting Unmarried Adult Couples of the Opposite Sex, by Year in the United States**



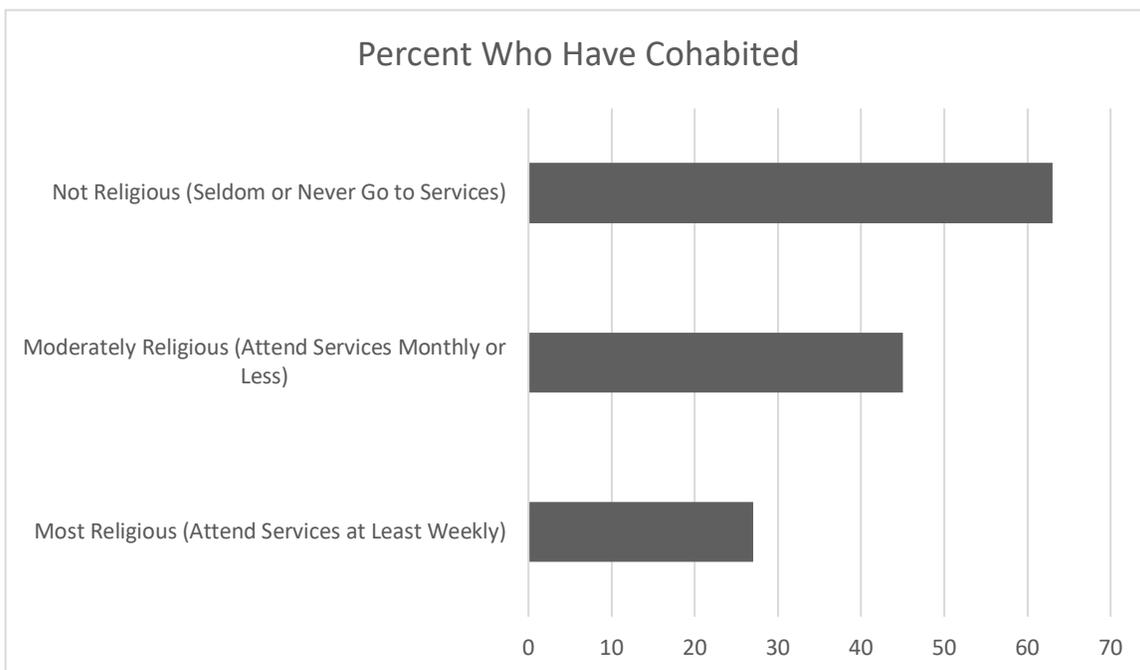
### Who Has Cohabited Based on Race



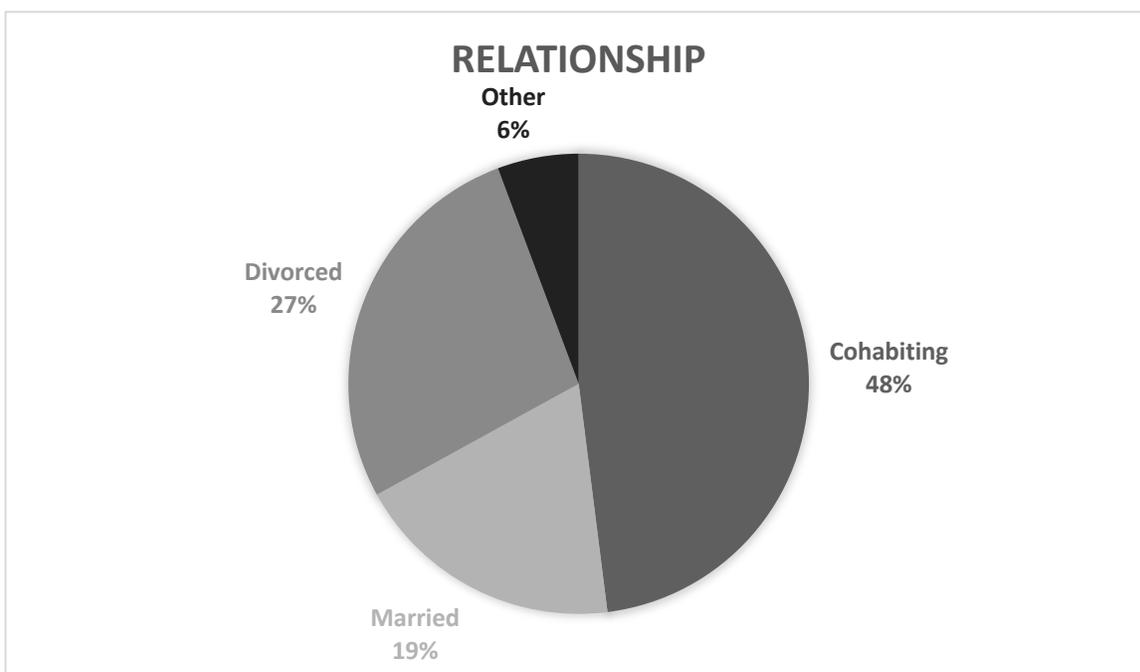
### Who Has Cohabited Based on Political Ideology



### Who Has Cohabited Based on Religiosity



### Cited Relationships When Domestic Abuse is Reported



## APPENDIX 2

### QUESTIONS TO USE IN PRE-MARRIAGE COUNSELING

Of all the resources used in writing this paper, the most helpful and insightful was by far Glenn T. Stanton's *The Ring Makes All the Difference*. Not everyone may have immediate access to this book, though it is highly recommended by this writer as a deeper treatment of this topic. Stanton ends each of his chapters with a series of questions to give to couples who are either cohabiting or considering cohabitation. Some of the questions require background knowledge, some of which can be found in the body of this paper. Other questions will not make much sense without the full text of Stanton's book. Still, many of these questions will prove helpful in developing an approach to addressing couples or individuals involved in cohabitation. They are all included in this appendix.

#### **Chapter 1 – Cohabitation Nation**

1. What are you looking for in life regarding your own family relationships?
2. Do you have a high or a low view of marriage? What about your partner?
3. If you are considering cohabitation, honestly list your personal reasons for choosing this option. What are the relational benefits you believe it will achieve for you?
4. What are your fears or concerns about entering a cohabiting relationship?
5. People are products of their heritage. What is the marriage story of your family of origin? What kind of marital history, success or failure, did your parents have? What about your partner? What was the marital history of your grandparents? What about your partner's grandparents?
6. How do you think the generational history of marriage in your family has affected your attitudes toward marriage? How has it done so in positive ways and in negative ways?
7. How do you think your partner's attitudes toward marriage have been affected by his or her family's marital history? (Have your partner answer the same question for you—and discuss this between you. This can be very helpful.)

## **Chapter 2 – What are we looking for in relationships?**

1. Discuss with your partner what you are both looking for in your relationship. List, in descending priority, your five most important things. Be honest with your expectations.
2. How different are your expectations? How similar?
3. Do you think men and women really have different expectations for their domestic and sexual relationships? Why or why not?
4. What is it about being a man or a woman that might drive these different expectations?
5. In the beginning of this chapter, we looked at how our need for relationship is rooted in being created in the image of God. How does this affect your view of either marriage or cohabitation? What practical difference do you think it might make?
6. What are some ways you could see how *sliding* into cohabitation, rather than *deciding* for marriage, could influence the quality and nature of your relationship?

## **Chapter 3 – How cohabiting relationships differ from marriage**

1. What are some of the findings you have found surprising about the differing outcomes researchers have found among marrieds and cohabiters?
2. How can you imagine marriage affecting these factors in a couple's lives? How could the clarity of commitment in a marriage have this sort of impact?
3. Based on what you learned in this chapter, what would be your advice to a younger couple who is considering cohabiting?

## **Chapter 4 – Is test-driving your marriage smart?**

1. Why do you think couples believe that cohabiting can boost their chances of succeeding in marriage?
2. From what you have learned about cohabiting relationships, why do you think researchers are finding that living together tends to harm future marriages?
3. How do you think this might be true of you and your relationships?
4. How does the information in this chapter correspond with what you have seen in friends and family members who have been in cohabiting relationships?
5. Based on what you have learned, what would you advise a close friend who was considering living with their partner before marriage? If that situation were reversed, what would you want your friend to say to you?

### **Chapter 5 – Why mom and dad’s marriage license matters to children**

1. Even if you don’t yet have children—and don’t intend to have them in the near future—how do you think the factors that negatively impact children in cohabiting homes could help or hurt your own relationship with your partner?
2. Why might it be reasonable to think that things in your relationship that might be harmful for children might also be harmful to you?
3. How do you think factors about a couple’s current cohabiting relationship could affect—for good or for bad—the kind of parents they may eventually become?
4. Why do you think domestic violence against children is higher in cohabiting homes?
5. What are some reasons why you’d explain that poverty is so much higher in cohabiting homes than in married homes?

### **Chapter 6 – Marriage, health, and happiness**

1. Do you find it surprising that a marriage license has such a strong effect on a husband’s and wife’s health, while simply cohabiting does not?
2. What does it say to you that studies find that simply being married is like being ten years younger or having an extra \$100,000 dollars a year? Or that the health benefits of marriage are strong enough to offset the health risks of smoking?
3. Why do you think the agreed-upon commitment of marriage makes such a significant difference in a couple’s health?
4. How do you think the “social control/nagging” factor found by Professor Umberson works to make a couple safer and healthier? Do you agree with how this might work? Why or why not?
5. Given what you have learned, what would you tell friends who were considering cohabiting? Is that advice good enough for yourself?

### **Chapter 7 – Cohabitation: The relationship on the guy’s terms?**

1. Do you think that cohabitation has been more widely understood as something beneficial for women, harmful for women, or neutral?
2. Does it surprise you that men and women have differing expectations for where their cohabiting relationship is headed? Why or why not?
3. What do a man’s and a woman’s differing expectations mean for the future of the relationship? How likely do you think it is that either one’s expectations will work out?

4. Besides the reasons mentioned in this chapter, what are ways that marriage could be the relationship that favors the women's needs and cohabitation the relationship that favors the man's?
5. How do you see that *relational inertia*—sliding rather than deliberate deciding—could draw couples into cohabiting relationships and then draw those in unsatisfying cohabiting relationships into marriage?

### **Chapter 8 – Learning from the book of Scripture and the book of science**

1. If this is our Father's world, what are some of the ways God communicates to us in two important books: the book of Scripture and the book of science?
2. How can we strengthen our faith by looking at how these two books complement one another?
3. Do you find it interesting to find a connection between what God says about relationships and what science is recently discovering? What points are most significant to you and why?
4. While the Bible may not speak of cohabitation specifically, where and how does Scripture give us insight into whether cohabitation fits God's plans for our relationships?

### **Chapter 9 – Marriage is more than...**

1. What aspects of marriage do you imagine cause it to provide more happiness, health, and longevity than cohabiting?
2. Why might a big wedding contribute to a happy marriage?
3. How could a big wedding tend to distract from the importance of the marriage itself?
4. Why do you think happiness is not a destination you can run directly toward? How are you more likely to get there by pursuing other routes?
5. Ask four couples who have been married thirty years if they started out as soul mates, or if they became soul mates over time. Write down what you learn from these couples and discuss how this can strengthen your own relationship.

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