

# Findings



Dedicated to the  
Preservation of the Family.

## Cohabitation

### *What's harmful about living together outside of marriage?*

By Alysse ElHage and Stephen Daniels

**P**arents, what would you say to your twenty-something daughter or son if they announced that they've decided to move in with the person they've been dating? How would you respond if they pointed to the failed or unhappy marriages of others and explained that they want to take a trial run? What would you say to the divorced woman or single mom who has just met the man of her dreams but fears taking another shot at walking down the aisle and possibly losing everything she's worked so hard for should he ever decide to walk out?

These are questions that many families are faced with every day in this country as more people consider what is fast becoming a seemingly attractive alternative to marriage. It's called cohabitation, and in spite of the fact that it significantly lowers the chances for a successful marriage and raises the odds that children will spend at least part of their lives in poverty and be more vulnerable to abuse, more Americans are doing it than ever before.

Cohabitation—which can be defined as an unmarried man and woman living together as husband and wife (i.e., having sex, sharing expenses)—is on the rise. In this country alone, the number of unmarried couples totals more than 4 million, doubling since 1985.<sup>1</sup> This is ten times the number of cohabiting couples in 1960.<sup>2</sup>

Cohabitation has replaced marriage as the first living together union for couples, according to David Popenoe and Barbara Dafoe Whitehead in their 1999 study of marriage in the United States, "The State of Our Unions."<sup>3</sup> In fact, cohabitation precedes over half of all first marriages today.<sup>4</sup>

Cohabitation is often portrayed in movies and on television as either a viable

alternative to married life or as a good way to test a relationship prior to taking the marriage plunge. For example, the popular NBC sitcom, "Friends," features Chandler and Monica opting to live together rather than get married.<sup>5</sup>

Living together has become popular enough that some lawyers are actually drawing up pre-cohabitation agreements to go with these relationships.<sup>6</sup> These are similar to prenuptial agreements and are supposed to educate and protect each partner in the cohabiting relationship. Since a cohabiting partner does not have the same legal rights and obligations as a married partner would, these agreements supposedly help to provide some of the same legal protections that come with being married.

Even the current tax code seems to favor cohabiting or single living arrangements by actually working against marriage. Millions of couples across this country are penalized for being married by having to pay additional taxes for filing jointly.<sup>7</sup>

#### **A Profile**

The popularity of cohabitation raises some important questions, such as why is it so popular and who is doing it? For some, living together has come to be viewed as a safer alternative to marriage in light of increasing divorce rates and family break down. For others, it is a way to test the waters and be sure a relationship has what it takes to last a lifetime.<sup>8</sup>

According to sociologist Dr. David Popenoe, young people who have experienced the painful breakup of their own parents, feel that they are fighting long odds and because of this are more likely to cohabit.<sup>9</sup> This trend can especially be seen in the changing attitudes of young people toward marriage.

For example, one of the findings of the "State of Our Unions" study was that high school girls are less likely than boys to say

they will have happier lives if they choose marriage as opposed to staying single or living with someone.<sup>10</sup> Another significant finding of the study is that 62 percent of high school senior boys and 54 percent of girls agreed that "it is usually a good idea for a couple to live together before getting married in order to find out whether they really get along."<sup>11</sup>

Who is cohabiting is as important as why. Cohabitation in this country is more prevalent among minorities, the least educated (who did not complete high school), those who are divorced and/or who have experienced parental divorce.<sup>12</sup> With half of all marriages ending in divorce today, the number of people who view marriage as an unstable institution shows no sign of decreasing.

#### **The Debate**

As the popularity of cohabitation has increased, so have the voices in support of it. This has been happening in North Carolina, where legislation has been introduced as recently as 1999 to repeal a law that makes cohabitation a criminal offense in this state.<sup>13</sup> The law, which has been in place since 1805, states: "If any man and woman, not being married to each other, shall lewdly and lasciviously associate, bed and cohabit together, they shall be guilty of a Class 2 misdemeanor."<sup>14</sup>

While the push to repeal the law against cohabitation has not yet been successful in North Carolina, there have been some strides in that direction. The General Assembly approved a bill in 1998 that allows the state's Crime Victim Compensation Commission, which uses state and federal funds to pay crime victims or their relatives for medical or funeral expenses, to award funds to crime victims (of domestic violence, for example) who are cohabiting with the perpetrator of the crime.<sup>15</sup> Prior to this legislative change, the Commission had

been prohibited from awarding payment to a crime victim if the victim was committing certain misdemeanors (like cohabitation) when the crime was committed against them.<sup>16</sup>

According to North Carolina's 1990 census data, there are 65,449 unmarried-partner households.<sup>17</sup> If partners living with the same sex are factored in, the number is more than 67,000.<sup>18</sup> Voices have been raised against the nearly 200-year-old law that makes cohabitation a crime, and North Carolina has been urged to adopt a more "modern" view of unmarried couples living together. Some in the media have dubbed the law "archaic" or old-fashioned.<sup>19</sup> Others argue that these types of laws are not being enforced and should not be retained. Of course, the most often used argument about cohabitation is that it's a private decision that doesn't hurt anyone else.

All of these arguments can be answered in one way or another by the results of recent studies on cohabitation which show how living together outside of marriage has an impact that reaches far beyond the bedroom doors into the home and across society. Exactly how much damage cohabiting can do to marriage, family prosperity, and the mental and physical health of women and children will come as a surprise to many people.

### **Impact on Marriage**

One of the most damaging effects of cohabitation is what it does to marriage. According to Maggie Gallagher of the Institute for American Values, cohabitation is more threatening to marriage than premarital sex. "Cohabitation apes marriage and thus creates the external appearance of a union of lives without creating the internal, moral, legal, or emotional reality of such a union," Gallagher writes in *The Abolition of Marriage*. "The result is highly destabilizing, not just for marriage as an institution, but for the young men and women who mistake the substitute for the real thing."<sup>20</sup>

Why is Ms. Gallagher so concerned? Perhaps because about 40 percent of cohabiting relationships will end before marriage.<sup>21</sup> Not only do these young adults who cohabit have to deal with broken hearts and shattered self-esteem after a breakup, but they are also faced with the very real chance that their prior cohabiting relationship will cost them success in their future marriage. In fact, marriages where at least one of the partners has cohabited previously (with someone other than their spouse) are 50 percent more likely to end in divorce.<sup>22</sup>

For cohabitators who do make it down the

aisle, the chance that they will divorce actually doubles.<sup>23</sup> These couples have a 50 to 100 percent higher rate of marital disruption than couples who have not cohabited before marriage.<sup>24</sup>

The quality of the marriage relationship is also diminished significantly for couples

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who have cohabited prior to marriage. These couples have higher levels of instability and disagreement and lower levels of interaction than couples who have not cohabited prior to marriage.<sup>25</sup> One's commitment to the institution of marriage is also effected by prior cohabitation. Couples who have lived together or with someone else prior to marriage have reported lower levels of commitment toward marriage itself.<sup>26</sup>

### **Risks for Women**

Sadly, women are the real losers in cohabiting relationships. While the men get all the perks of marriage without having to commit, the women get very few, if any. Many women in these relationships end up playing the role of the wife, without having the benefits of being a wife.

Those in cohabiting relationships also have greater levels of disagreement and lower levels of happiness. For example, a study by researchers at Pennsylvania State University found that cohabitators report lower levels of fairness and happiness in their relationships than do married couples.<sup>27</sup>

Cohabiting also makes women more vulnerable to abuse. It is more common for women in cohabiting relationships to suffer physical and sexual abuse than women in married relationships.<sup>28</sup> According to the Bureau of Justice's 1998 Criminal Victimization Study, never-married women or women who have been divorced or separated are more likely to be the victims of violent crimes.<sup>29</sup> Another study found that 42 percent of the violence toward women by intimates or relatives is committed by a close friend or partner, compared to only 29 percent being committed by a spouse.<sup>30</sup>

### **Harmful to Children**

Cohabitation involves more than two adults who share a bed and split household expenses. When couples cohabit, the effects are often felt by society's most vulnerable—the children.

Children are more and more becoming a distinct part of cohabiting households. In 1997, 36 percent of all unmarried-couple households included children under age eighteen.<sup>31</sup> According to one recent estimate, nearly half of all children today will spend at least some part of their lives in a cohabiting family before they reach 16-years-old.<sup>32</sup>

Only about 10 percent of these children are actually born to the cohabiting couple, while close to one quarter of them are brought into the cohabiting relationship from a previous marriage or another cohabiting experience.<sup>33</sup> This means that many of these children are living with non-blood relatives.

This puts children in cohabiting relationships at greater risk of suffering from parental breakup. In fact, three-quarters of children born to cohabiting parents will suffer from the breakup of their family before age 16, compared with one-third of children born to married parents.<sup>34</sup>

The instability of cohabiting relationships causes other problems for children, similar to those experienced by children of divorce. According to one 1994 study by researchers at Princeton and the University of Wisconsin, these children have more behavior problems and poorer academic performance than kids in married families.<sup>35</sup>

One of the greatest risks to children from cohabiting relationships has to do with their vulnerability to physical and sexual abuse. According to abuse-prevalence studies that look at both married and unmarried stepparent families and mother's boyfriends (cohabiting and dating), there are higher levels of child abuse in these situations than in intact families.<sup>36</sup> A study in Great Britain that examined the relationship between child abuse and the marital background of parents found that children of cohabiting parents are 20 times more likely to suffer abuse than children living with married parents.<sup>37</sup> Also according to the study, a child who is living with his or her mother and her boyfriend (who is not the father) is 33 times more likely to be abused.<sup>38</sup>

A child is also at greater risk of being killed in a cohabiting household. According to a study presented at a meeting of the American Academy of Pediatrics in 1998,

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the risk of a child being killed by an adult living in his household is eight times greater if they are biologically unrelated.<sup>39</sup>

The news is filled with seemingly countless horror stories of small children being murdered by their mother's live-in boyfriends. California was so concerned about the increase of child abuse deaths that the state's Department of Justice formed a Death Review Board and published a report in March 1997 on the child deaths that had occurred in the state between 1992 and 1995. Nearly 400 of the reported deaths in California were "child abuse" homicides.<sup>40</sup>

One of the case-study examples cited in the report is a three-year-old boy named "Marquis" who literally died of a broken heart at the hands of his mother's boyfriend. After his mother returned home to find his dead body in the hands of her boyfriend, doctors determined that the little boy died as a result of "tremendous blows" to his body that had crushed several of his internal organs. The mother's boyfriend was arrested and later convicted of child homicide after admitting he'd been the only one home at the time the injuries were inflicted.<sup>41</sup>

### Family Income

The relationship between child poverty and cohabitation is quite significant. Not only do children in cohabiting households have to deal with higher chances of family breakup and abuse, they also have to deal with lower levels of family income.

In fact, studies have found that children in cohabiting households are more likely to be "officially poor" than those living in married couple households, with one-third less income than children in married households.<sup>42</sup> According to 1996 statistics, children in cohabiting homes have a 31 percent poverty rate, even when the cohabiting partner's income is considered.<sup>43</sup>

The main reason that child poverty is linked so closely with cohabitation is because of its relationship to divorce. Because the majority of children in cohabiting households are from previous marriages and because cohabiting couples are more likely to split up after marriage, the chance that a child in this situation will experience poverty at some point in their lives is high. Nearly 80 percent of children who have lived in cohabiting households will spend some of their childhood in a single-parent home.<sup>44</sup> "Given this high level of disruption," writes Patrick Fagan of The Heritage Foundation, "cohabitation can be a good marker of future weakness in household income and the economic and social

situation of children in these unions."<sup>45</sup>

### A Cohabiting Society?

If the number of cohabiting couples continues to increase and if cohabitation replaces marriage as an institution, what will it mean for American society as a whole? What will this country look like in, say, 20 or 30 years if this trend continues?

The country of Sweden offers a very telling glimpse of a society where cohabitation has replaced marriage. Here are a few facts about the Swedish family that are worth noting:

- 20 percent of adults in Sweden live alone
- 25 percent of couples cohabit
- Couples cohabiting before marriage have an 80 percent higher divorce rate
- The 1997 marriage rate in Sweden is the world's lowest: 3.6 per 1000
- Over 50 percent of children are born out-of-wedlock.

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- 10 percent of women with children actually stay at home to care for them.
- Nearly 80 percent of women with children under age seven are in the work force.<sup>46</sup>

Sweden serves as a chilling example of what can happen to a country when one of its most precious institutions—marriage—is destroyed in the name of personal freedom and choice. As the number of cohabiting couples in the United States continues to increase, it is easy to wonder whether the American family is headed in the direction of Sweden. Scholars like David Popenoe and Barbara Dafoe Whitehead seem to believe this is very possible if things don't change soon.<sup>47</sup>

### Conclusion

Cohabitation is indeed on the rise in America today. With over 4 million unmarried couples living together in this country and with 36 percent of these households including children, this is no longer an issue that society can afford to ignore.<sup>48</sup>

Many of the arguments in support of cohabitation may appear compelling. But Barbara Dafoe Whitehead and David Popenoe make an important point in their

review of recent research on cohabitation. They write: "For young people who have already suffered the losses associated with parental divorce . . . cohabitation often recapitulates the childhood experience of coming together and splitting apart with the additional possibility of more violent conflict."<sup>49</sup>

As numerous studies have revealed, the harmful effects of cohabitation far outweigh any benefits it may appear to have. Cohabitation is not something that leads to healthier relationships and lasting marriages. In fact, it has been shown to further devastate the institution of marriage by increasing the chances that a couple will end up in divorce, while helping to decrease the marriage rates at the same time.

And that's not all. Its impact on children offers further proof that cohabitation is about more than two people who share a bed and split expenses.

In light of all this, why are so many people choosing to cohabit? Perhaps because very few people realize the damage that cohabitation can do.

"Cohabitation comes wrapped in the language of commitment, but at its core it is about anxiety, commitment with its fingers crossed," writes Maggie Gallagher. "[It] is what lovers do when at least one of them does not dare to marry, to love without a net. It is yet another confirmation of the triumph of fear over love—and perhaps the most destructive one."<sup>50</sup>

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