

# Should We Live Together?

## What Young Adults Need to Know about Cohabitation before Marriage

### A Comprehensive Review of Recent Research

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### Second Edition

#### Executive Summary

Cohabitation is replacing marriage as the first living together experience for young men and women. When blushing brides walk down the aisle at the beginning of the new millennium, well over half have already lived together with a boyfriend.

For today's young adults, the first generation to come of age during the divorce revolution, living together seems like a good way to achieve some of the benefits of marriage and avoid the risk of divorce. Couples who live together can share expenses and learn more about each other. They can find out if their partner has what it takes to be married. If things don't work out, breaking up is easy to do. Cohabiting couples do not have to seek legal or religious permission to dissolve their union.

Not surprisingly, young adults favor cohabitation. According to surveys, most young people say it is a good idea to live with a person before marrying.

But a careful review of the available social science evidence suggests that living together is not a good way to prepare for marriage or to avoid divorce. What's more, it shows that the rise in cohabitation is not a positive family trend. Cohabiting unions tend to weaken the institution of marriage and pose special risks for women and children. Specifically, the research indicates that:

- Living together before marriage increases the risk of breaking up after marriage.
- Living together outside of marriage increases the risk of domestic violence for women, and the risk of physical and sexual abuse for children.
- Unmarried couples have lower levels of happiness and wellbeing than married couples.

Because this generation of young adults is so keenly aware of the fragility of marriage, it is especially important for them to know what contributes to marital success and what may threaten it. Yet many young people do not know the basic facts about cohabitation and its risks. Nor are parents, teachers, clergy and others who instruct the young in matters of sex, love and marriage well acquainted with the social science evidence. Therefore, one purpose of this paper is to report on the available research.

At the same time, we recognize the larger social and cultural trends that make cohabiting relationships attractive to many young adults today. Unmarried cohabitation is not likely to go away. Given this reality, the second purpose of this paper is to guide thinking on the question: "should we live together?" We offer four principles that may help. These principles may not be the last words on the subject but they are consistent with the available evidence and may help never-married young adults avoid painful losses in their love lives and achieve satisfying and long-lasting relationships and marriage.

1. **Consider not living together at all before marriage.** Cohabitation appears not to be helpful and may be harmful as a try-out for marriage. There is no evidence that if you decide to cohabit before marriage you will have a stronger marriage than those who don't live together, and some evidence to suggest that if you live together before marriage, you are more likely to break up after marriage. Cohabitation is probably least harmful (though not necessarily helpful) when it is prenuptial – when both partners are definitely planning to marry, have formally announced their engagement

and have picked a wedding date.

2. **Do not make a habit of cohabiting.** Be aware of the dangers of multiple living together experiences, both for your own sense of wellbeing and for your chances of establishing a strong lifelong partnership. Contrary to popular wisdom, you do not learn to have better relationships from multiple failed cohabiting relationships. In fact, multiple cohabiting is a strong predictor of the failure of future relationships.

3. **Limit cohabitation to the shortest possible period of time.** The longer you live together with a partner, the more likely it is that the low-commitment ethic of cohabitation will take hold, the opposite of what is required for a successful marriage.

4. **Do not cohabit if children are involved.** Children need and should have parents who are committed to staying together over the long term. Cohabiting parents break up at a much higher rate than married parents and the effects of breakup can be devastating and often long lasting. Moreover, children living in cohabiting unions with stepfathers or mother's boyfriends are at higher risk of sexual abuse and physical violence, including lethal violence, than are children living with married biological parents.

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Living together before marriage is one of America's most significant and unexpected family trends. By simple definition, living together—or unmarried cohabitation—is the status of couples who are sexual partners, not married to each other, and sharing a household. By 2000, the total number of unmarried couples in America was almost four and three-quarters million, up from less than half a million in 1960.<sup>1</sup> It is estimated that about a quarter of unmarried women between the ages of 25 and 39 are currently living with a partner and about half have lived at some time with an unmarried partner (the data are typically reported for women but not for men). Over half of all first marriages are now preceded by cohabitation, compared to virtually none earlier in the century.<sup>2</sup>

What makes cohabitation so significant is not only its prevalence but also its widespread popular acceptance. In recent representative national surveys nearly 66% of high school senior boys and 61% of the girls indicated that they "agreed" or "mostly agreed" with the statement "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." And three quarters of the students stated that "a man and a woman who live together without being married" are either "experimenting with a worthwhile alternative lifestyle" or "doing their own thing and not affecting anyone else."<sup>3</sup>

Unlike divorce or unwed childbearing, the trend toward cohabitation has inspired virtually no public comment or criticism. It is hard to believe that across America, only thirty years ago, living together for unmarried, heterosexual couples was against the law.<sup>4</sup> And it was considered immoral—living in sin—or at the very least highly improper. Women who provided sexual and housekeeping services to a man without the benefits of marriage were regarded as fools at best and morally loose at worst. A double standard existed, but cohabiting men were certainly not regarded with approbation.

Today, the old view of cohabitation seems yet another example of the repressive Victorian norms. The new view is that cohabitation represents a more progressive approach to intimate relationships. How much healthier women are to be free of social pressure to marry and stigma when they don't. How much better off people are today to be able to exercise choice in their sexual and domestic arrangements. How much better off marriage can be, and how many divorces can be avoided, when sexual relationships start with a trial period.

Surprisingly, much of the accumulating social science research suggests otherwise. What most cohabiting couples don't know, and what in fact few people know, are the conclusions of many recent studies on unmarried cohabitation

and its implications for young people and for society. Living together before marriage may seem like a harmless or even a progressive family trend until one takes a careful look at the evidence.

## **How Living Together Before Marriage May Contribute to Marital Failure**

The vast majority of young people today want to marry and have children. And many if not most see cohabitation as a way to test marital compatibility and improve the chances of long-lasting marriage. Their reasoning is as follows: Given the high levels of divorce, why be in a hurry to marry? Why not test marital compatibility by sharing a bed and a bathroom for a year or even longer? If it doesn't work out, one can simply move out. According to this reasoning, cohabitation weeds out unsuitable partners through a process of natural de-selection. Over time, perhaps after several living-together relationships, a person will eventually find a marriageable mate.

The social science evidence challenges the popular idea that cohabiting ensures greater marital compatibility and thereby promotes stronger and more enduring marriages. Cohabitation does not reduce the likelihood of eventual divorce; in fact, it is associated with a higher divorce risk. Although the association was stronger a decade or two ago and has diminished in the younger generations, virtually all research on the topic has determined that the chances of divorce ending a marriage preceded by cohabitation are significantly greater than for a marriage not preceded by cohabitation. A 1992 study of 3,300 cases, for example, based on the 1987 National Survey of Families and Households, found that in their marriages prior cohabitators "are estimated to have a hazard of dissolution that is about 46% higher than for noncohabitators." The authors of this study concluded, after reviewing all previous studies, that the enhanced risk of marital disruption following cohabitation "is beginning to take on the status of an empirical generalization."<sup>5</sup>

More in question within the research community is why the striking statistical association between cohabitation and divorce should exist. Perhaps the most obvious explanation is that those people willing to cohabit are more unconventional than others and less committed to the institution of marriage. These are the same people, then, who more easily will leave a marriage if it becomes troublesome. 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 been ever been found.<sup>6</sup>

The reasons for a negative "cohabitation effect" are not fully understood. One may be that while marriages are held together largely by a strong ethic of commitment, cohabiting relationships by their very nature tend to undercut this ethic. Although cohabiting relationships are like marriages in many ways—shared dwelling, economic union (at least in part), sexual intimacy, often even children—they typically differ in the levels of commitment and autonomy involved. According to recent studies, cohabitants tend not to be as committed as married couples in their dedication to the continuation of the relationship and reluctance to terminate it, and they are more oriented toward their own personal autonomy.<sup>7</sup> It is reasonable to speculate, based on these studies, that once this low-commitment, high-autonomy pattern of relating is learned, it becomes hard to unlearn. One study found, for example, that "living with a romantic partner prior to marriage was associated with more negative and less positive problem solving support and behavior during marriage." A reason for this, the authors suggest, is that because long-term commitment is less certain in cohabitation, "there may be less motivation for cohabiting partners to develop their conflict resolution and support skills."<sup>8</sup>

The results of several studies suggest that cohabitation may change partners' attitudes toward the institution of marriage, contributing to either making marriage less likely, or if marriage takes place, less successful. A 1997 longitudinal study conducted by demographers at Pennsylvania State University concluded, for example, "cohabitation increased young people's acceptance of divorce, but other independent living experiences did not." And "the more months of exposure to cohabitation that young people experienced, the less enthusiastic they were toward marriage and childbearing."<sup>9</sup>

Particularly problematic is serial cohabitation. One study determined that the effect of cohabitation on later marital

instability is found only when one or both partners had previously cohabited with someone other than their spouse.<sup>10</sup> A reason for this could be that the experience of dissolving one cohabiting relationship generates a greater willingness to dissolve later relationships. People's tolerance for unhappiness is diminished, and they will scrap a marriage that might otherwise be salvaged. This may be similar to the attitudinal effects of divorce; going through a divorce makes one more tolerant of divorce.

If the conclusions of these studies hold up under further investigation, they may contain the answer to the question of why premarital cohabitation should effect the stability of a later marriage. The act of cohabitation generates changes in people's attitudes toward marriage that make the stability of marriage less likely. Society wide, therefore, the growth of cohabitation will tend to further weaken marriage as an institution.

An important caveat must be inserted here. There is a growing understanding among researchers that different types and life-patterns of cohabitation must be distinguished clearly from each other. Cohabitation that is an immediate prelude to marriage, or prenuptial cohabitation—both partners plan to marry each other in the near future—is different from other forms. There is some evidence to support the proposition that living together for a short period of time with the person one intends to marry has no adverse effects on the subsequent marriage. Cohabitation in this case appears to be very similar to marriage; it merely takes place during the engagement period.<sup>11</sup> This proposition would appear to be less true, however, when one or both of the partners has had prior experience with cohabitation, or brings children into the relationship.

**Percentage of High School Seniors Who "Agreed" or "Mostly Agreed" with the Statement 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," by Period, United States**

Source: *Monitoring the Future 2000*, and earlier surveys conducted by the Survey Research Center at the University of Michigan

|           | Boys | Girls |
|-----------|------|-------|
| 1976-1980 | 44.9 | 32.3  |
| 1981-1985 | 47.4 | 36.5  |
| 1986-1990 | 57.8 | 45.2  |
| 1991-1995 | 60.5 | 51.3  |
| 1996-2000 | 66.0 | 61.3  |

**Cohabitation as an Alternative to Marriage**

According to the latest information available, 46% of all cohabitations in a given year can be classified as precursors to marriage.<sup>12</sup> Most of the remainder can be considered some form of alternative to marriage, including trial marriages, and their number is increasing. This should be of great national concern, not only for what the growth of cohabitation is doing to the institution of marriage but for what it is doing, or not doing, for the participants involved. In general, cohabiting relationships tend in many ways to be less satisfactory than marriage relationships.

Except perhaps for the short term prenuptial type of cohabitation, and probably also for the post-marriage cohabiting relationships of seniors and retired people who typically cohabit rather than marry for economic reasons,<sup>13</sup> cohabitation and marriage relationships are qualitatively different. Cohabiting couples report lower levels of happiness, lower levels of sexual exclusivity and sexual satisfaction, and poorer relationships with their parents.<sup>14</sup> One reason is that, as several sociologists not surprisingly concluded after a careful analysis, in unmarried cohabitation "levels of certainty about the relationship are lower than in marriage."<sup>15</sup>

It is easy to understand, therefore, why cohabiting is inherently much less stable than marriage and why, especially in view of the fact that it is easier to terminate, the break-up rate of cohabitators is far higher than for married partners. After 5 to 7 years, 39% of all cohabiting couples have broken their relationship, 40% have married (although the marriage might not have lasted), and only 21% are still cohabiting.<sup>16</sup>

Still not fully known by the public at large is the fact that married couples have substantial benefits over the unmarried in labor force productivity, physical and mental health, general happiness, and longevity.<sup>17</sup> There is evidence that these benefits are diluted for couples who are not married but merely cohabiting.<sup>18</sup> Among the probable reasons for the benefits of marriage, as summarized by University of Chicago demographer Linda Waite,<sup>19</sup> are:

- *The long-term contract implicit in marriage.* This facilitates emotional investment in the relationship, including the close monitoring of each other's behavior. The longer time horizon also makes specialization more likely; working as a couple, individuals can develop those skills in which they excel, leaving others to their partner.
- *The greater sharing of economic and social resources by married couples.* In addition to economies of scale, this enables couples to act as a small insurance pool against life uncertainties, reducing each person's need to protect themselves from unexpected events.
- *The better connection of married couples to the larger community.* This includes other individuals and groups (such as in-laws) as well as social institutions such as churches and synagogues. These can be important sources of social and emotional support and material benefits.

In addition to missing out on many of the benefits of marriage, cohabitators may face more serious difficulties. Annual rates of depression among cohabiting couples are more than three times what they are among married couples.<sup>20</sup> And women in cohabiting relationships are more likely than married women to suffer physical and sexual abuse. Some research has shown that aggression is at least twice as common among cohabitators as it is among married partners.<sup>21</sup> Two studies, one in Canada and the other in the United States, found that women in cohabiting relationships are about nine times more likely to be killed by their partner than are women in marital relationships.<sup>22</sup>

Again, the selection factor is undoubtedly strong in findings such as these. But the most careful statistical probing suggests that selection is not the only factor at work; the intrinsic nature of the cohabiting relationship also plays a role. As one scholar summed up the relevant research, "regardless of methodology...cohabitators engage in more violence than spouses."<sup>23</sup>

## Why Cohabitation is Harmful for Children

Of all the types of cohabitation, that involving children is by far the most problematic. In 2000, 41% of all unmarried-couple households included a child under eighteen, up from only 21% in 1987.<sup>24</sup> For unmarried couples in the 25-34 age group the percentage with children is higher still, approaching half of all such households.<sup>25</sup> By one recent estimate nearly half of all children today will spend some time in a cohabiting family before age 16.<sup>26</sup>

One of the greatest problems for children living with a cohabiting couple is the high risk that the couple will break up.<sup>27</sup> Fully three quarters of children born to cohabiting parents will see their parents split up before they reach age sixteen, whereas only about a third of children born to married parents face a similar fate. One reason is that marriage rates for cohabiting couples have been plummeting. In the last decade, the proportion of cohabiting mothers who go on to eventually marry the child's father declined from 57% to 44%.<sup>28</sup>

Parental break up, as is now widely known, almost always entails a myriad of personal and social difficulties for children, some of which can be long lasting. For the children of a cohabiting couple these may come on top of a plethora of already existing problems. Several studies have found that children currently living with a mother and her unmarried partner have significantly more behavior problems and lower academic performance than children in intact families.<sup>29</sup>

It is important to note that the great majority of children in unmarried-couple households were born not in the present union but in a previous union of one of the adult partners, usually the mother.<sup>30</sup> This means that they are living with an unmarried "stepfather" or mother's boyfriend, with whom the economic and social relationships are often tenuous. For example, unlike children in stepfamilies, these children have few legal claims to child support or other sources of family

income should the couple separate.

Child abuse has become a major national problem and has increased dramatically in recent years, by more than 10% a year according to one estimate.<sup>31</sup> In the opinion of most researchers, this increase is related strongly to changing family forms. Surprisingly, the available American data do not enable us to distinguish the abuse that takes place in married-couple households from that in cohabiting-couple households. We do have abuse-prevalence studies that look at stepparent families (both married and unmarried) and mother's boyfriends (both cohabiting and dating). Both show far higher levels of child abuse than is found in intact families.<sup>32</sup> In general, the evidence suggests that the most unsafe of all family environments for children is that in which the mother is living with someone other than the child's biological father. This is the environment for the majority of children in cohabiting couple households.<sup>33</sup>

Part of the differences indicated above are due to differing income levels of the families involved. But this points up one of the other problems of cohabiting couples—their lower incomes. It is well known that children of single parents fare poorly economically when compared to the children of married parents. Not so well known is that cohabiting couples are economically more like single parents than like married couples. While the 1996 poverty rate for children living in married couple households was about 6%, it was 31% for children living in cohabiting households, much closer to the rate of 45% for children living in families headed by single mothers.<sup>34</sup>

One of the most important social science findings of recent years is that marriage is a wealth enhancing institution. According to one study, childrearing, cohabiting couples have only about two-thirds of the income of married couples with children, mainly due to the fact that the average income of male cohabiting partners is only about half that of male married partners.<sup>35</sup> The selection effect is surely at work here, with less well-off men and their partners choosing cohabitation over marriage. But it also is the case that men when they marry, especially those who then go on to have children, tend to become more responsible and productive.<sup>36</sup> They earn more than their unmarried counterparts. An additional factor not to be overlooked is the private transfer of wealth among extended family members, which is considerably lower for cohabiting couples than for married couples.<sup>37</sup> It is clear that family members are more willing to transfer wealth to "in-laws" than to mere boyfriends or girlfriends.

## Who Cohabits and Why

Why has unmarried cohabitation become such a widespread practice throughout the modern world in such a short period of time? Demographic factors are surely involved. Puberty begins at an earlier age, as does the onset of sexual activity, and marriages take place at older ages mainly because of the longer time period spent getting educated and establishing careers. Thus there is an extended period of sexually active singlehood before first marriage. Also, our sustained material affluence enables many young people to live on their own for an extended time, apart from their parents. During those years of young adulthood, nonmarital cohabitation can be a cost-saver, a source of companionship, and an assurance of relatively safe sexual practice. For some, cohabitation is a prelude to marriage, for some, an alternative to it, and for yet others, simply an alternative to living alone.<sup>38</sup>

More broadly, the rise of cohabitation in the advanced nations has been attributed to the sexual revolution, which has virtually revoked the stigma against cohabitation.<sup>39</sup> In the past thirty years, with the advent of effective contraceptive technologies and widespread sexual permissiveness promoted by advertising and the organized entertainment industry, premarital sex has become widely accepted. In large segments of the population cohabitation no longer is associated with sin or social impropriety or pathology, nor are cohabiting couples subject to much, if any, disapproval.

Another important reason for cohabitation's growth is that the institution of marriage has changed dramatically, leading to an erosion of confidence in its stability. From a tradition strongly buttressed by economics, religion, and the law, marriage has become a more personalized relationship, what one wag has referred to as a mere "notarized date." People used to marry not just for love but also for family and economic considerations, and if love died during the course of a marriage, this was not considered sufficient reason to break up an established union. A divorce was legally difficult if not impossible to get, and people who divorced faced enormous social stigma.

In today's marriages love is all, and it is a love tied to self-fulfillment. Divorce is available to everyone, with little stigma attached. If either love or a sense of self-fulfillment disappear, the marriage is considered to be over and divorce is the logical outcome.

Fully aware of this new fragility of marriage, people are taking cautionary actions. The attitude is either try it out first and make sure that it will work, or try to minimize the damage of breakup by settling for a weaker form of union, one that avoids a marriage license and, if need be, an eventual divorce.

The growth of cohabitation is also associated with the rise of feminism. Traditional marriage, both in law and in practice, typically involved male leadership. For some women, cohabitation seemingly avoids the legacy of patriarchy and at the same time provides more personal autonomy and equality in the relationship. Moreover, women's shift into the labor force and their growing economic independence make marriage less necessary and, for some, less desirable.

Underlying all of these trends is the broad cultural shift from a more religious society where marriage was considered the bedrock of civilization and people were imbued with a strong sense of social conformity and tradition, to a more secular society focused on individual autonomy and self invention. This cultural rejection of traditional institutional and moral authority, evident in all of the advanced, Western societies, often has had "freedom of choice" as its theme and the acceptance of "alternative lifestyles" as its message.

In general, cohabitation is a phenomenon that began among the young in the lower classes and then moved up to the middle classes.<sup>40</sup> Cohabitation in America—especially cohabitation as an alternative to marriage—is more common among Blacks, Puerto Ricans, and disadvantaged white women.<sup>41</sup> One reason for this is that male income and employment are lower among minorities and the lower classes, and male economic status remains an important determinant as to whether or not a man feels ready to marry, and a woman wants to marry him.<sup>42</sup> Cohabitation is also more common among those who are less religious than their peers. Indeed, some evidence suggests that the act of cohabitation actually diminishes religious participation, whereas marriage tends to increase it.<sup>43</sup>

People who cohabit are much more likely to come from broken homes. Among young adults, those who experienced parental divorce, fatherlessness, or high levels of marital discord during childhood are more likely to form cohabiting unions than children who grew up in families with married parents who got along. They are also more likely to enter living-together relationships at younger ages.<sup>44</sup> For young people who have already suffered the losses associated with parental divorce, cohabitation may provide an early escape from family turmoil, although unfortunately it increases the likelihood of new losses and turmoil. For these people, cohabitation often recapitulates the childhood experience of coming together and splitting apart with the additional possibility of more violent conflict. Finally, cohabitation is a much more likely experience for those who themselves have been divorced.

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

Source: US Bureau of the Census, Current Population Reports, Series P20-537, *America's Families and Living Arrangements: March 2000* and earlier reports. (Numbers in millions.)

| Year | Total | No child under age 15 | One child or more under age 15 |
|------|-------|-----------------------|--------------------------------|
| 1960 | 439   | 242                   | 197                            |
| 1970 | 523   | 327                   | 196                            |
| 1980 | 1589  | 1159                  | 431                            |
| 1990 | 2856  | 1966                  | 891                            |
| 2000 | 4736  | 3061                  | 1675                           |

### **What Are the Main Arguments For and Against Living Together Before Marriage in Modern Societies?**

To the degree that there is a scholarly debate about the growth of cohabitation, it is typically polarized into "for" and "against" without much concern for the nuances. On one side is the religiously inspired view that living with someone outside of marriage, indeed all premarital sex, represents an assault on the sanctity of marriage. If you are ready for sex, you are ready for marriage, the argument goes, and the two should always go together, following biblical injunction. This side is typically supportive of early marriage as an antidote to sexual promiscuity, and as worthwhile in its own right.

The other side, based in secular thought, holds that we can't realistically expect people to remain sexually abstinent from today's puberty at age eleven or twelve (even earlier for some) to marriage in the late twenties, which is empirically the most desirable age for insuring a lasting union. Therefore, it is better that they cohabit during that time with a few others than be promiscuous with many. This side also finds the idea of a trial marriage quite appealing. Modern societies in any event, the argument goes, have become so highly sexualized and the practice of cohabitation has become so widely accepted that there is no way to stop it.

The anti-cohabitation perspective believes in linking sex to marriage, but fails to answer the question of how to postpone sex until marriage at a time when the age of marriage has risen to an average of almost 26, the highest in this century. Cold showers, anyone? Nor is there evidence to support the idea that marriage at a younger age is a good solution. On the contrary, teenage marriages, for example, have a much higher risk of breaking up than do marriages among young adults in their twenties. The reasons are fairly obvious; at older ages people are more emotionally mature and established in their jobs and careers, and usually better able to know what they want in a lifetime mate.

Pro-cohabitation arguments recognize the demographic and social realities but fail to answer another question: if the aim is to have a strong, lifelong marriage, and for most people it still is, can cohabitation be of any help? As we have seen, the statistical data are unresponsive on this point. So far, at least, living together before marriage has been remarkably unsuccessful as a generator of happy and long-lasting marriages.

## **Should Unmarried Cohabitation be Institutionalized?**

If marriage has been moving toward decreased social and legal recognition and control, cohabitation has moved in the opposite direction, steadily gaining social and legal identification as a distinct new institution. Cohabitation was illegal in all states prior to about 1970 and, although the law is seldom enforced, it remains illegal in a number of states. No state has yet established cohabitation as a legal relationship for all of its citizens, but most states have now decriminalized "consensual sexual acts" among adults, which include cohabitation.

In lieu of state laws, some marriage-like rights of cohabitators have gradually been established through the courts. The law typically comes into play, for example, when cohabitators who split up have disagreements about the division of property, when one of the partners argues that some kind of oral or implicit marriage-like contract existed, and when the courts accept this position. Whereas property claims by cohabitators traditionally have been denied on the ground that "parties to an illegal relationship do not have rights based on that relationship," courts have begun to rule more frequently that cohabitators do have certain rights based on such concepts as "equitable principles."<sup>45</sup> The legal changes underway mean that cohabitation is becoming less of a "no-strings attached" phenomenon, one involving some of the benefits of marriage with none of the costly legal procedures and financial consequences of divorce.

In the most famous case, *Marvin vs. Marvin*, what the news media labeled "palimony" in place of alimony was sought by a woman with whom Hollywood actor Lee Marvin lived for many years.<sup>46</sup> The Supreme Court of California upheld the woman's claim of an implied contract. Many states have not accepted key elements of the Marvin decision, and the financial award of palimony was eventually rejected on appeal. Yet the proposition that unmarried couples have the right to form contracts has come to be widely acknowledged.

In an attempt to reduce the uncertainties of the legal system, some cohabitators are now initiating formal "living together contracts."<sup>47</sup> Some of these contracts state clearly, with the intent of avoiding property entanglements should the relationship break down, that the relationship is not a marriage but merely "two free and independent human beings who happen to live together." Others, in contrast, seek to secure the rights of married couples in such matters as inheritance and child custody.

Marriage-like fiscal and legal benefits are also beginning to come to cohabiting couples. In the attempt to provide for gay and lesbian couples, for whom marriage is forbidden, many corporations, universities, municipalities, and even some states now provide "domestic partnership" benefits ranging from health insurance and pensions to the right to inherit the lease of a rent controlled apartment. In the process, such benefits have commonly been offered to unmarried heterosexual couples as well, one reason being to avoid lawsuits charging "illegal discrimination." Although the legal issues have only begun to be considered, the courts are likely to hold that the withholding of benefits from heterosexual cohabitators when they are offered to same-sex couples is a violation of U. S. laws against sex discrimination.

Religions have also started to reconsider cohabitation. Some religions have developed "commitment ceremonies" as an alternative to marriage ceremonies. So far these are mainly intended for same-sex couples and in some cases the elderly, but it seems only a matter of time before their purview is broadened.

Unlike in the United States, cohabitation has become an accepted new social institution in most northern European countries, and in several Scandinavian nations cohabitators have virtually the same legal rights as married couples. In Sweden and Denmark, for example, the world's cohabitation leaders, cohabitators and married couples have the same rights and obligations in taxation, welfare benefits, inheritance, and child care. Only a few differences remain, such as the right to adopt children, but even that difference may soon disappear. Not incidentally, Sweden also has the lowest marriage rate ever recorded (and one of the highest divorce rates); an estimated 30% of all couples sharing a household in Sweden today are unmarried.<sup>48</sup> For many Swedish and Danish couples cohabiting has become a substitute for, rather than a prelude to, marriage, and virtually all marriages in these nations are now preceded by cohabitation.

Is America moving toward the Scandinavian family model? Sweden and Denmark are the world's most secular societies, and some argue that American religiosity will work against increasing levels of cohabitation. Yet few religions prohibit cohabitation or even actively attempt to discourage it, so the religious barrier may be quite weak. Others argue that most Americans draw a sharper distinction than Scandinavians do between cohabitation and marriage, viewing marriage as a higher and more serious form of commitment. But as the practice of cohabitation in America becomes increasingly common, popular distinctions between cohabitation and marriage are fading. In short, the legal, social and religious barriers to cohabitation are weak and likely to get weaker. Unless there is an unexpected turnaround, America and the other Anglo countries, plus the rest of northern Europe, do appear to be headed gradually in the direction of Scandinavia.

The institutionalization of cohabitation in the public and private sectors has potentially serious social consequences that need to be carefully considered. At first glance, in a world where close relationships are in increasingly short supply, why not recognize and support such relationships in whatever form they occur? Surely this is the approach that would seem to blend social justice and compassion with the goal of personal freedom. But is it not in society's greater interest to foster long-term, committed relationships among childrearing couples? In this regard the advantages of marriage are substantial. It is only marriage that has the implicit long-term contract, the greater sharing of economic and social resources, and the better connection to the larger community.

The recognition and support of unmarried cohabitation unfortunately casts marriage as merely one of several alternative lifestyle choices. As the alternatives to it are strengthened, the institution of marriage is bound to weaken. After all, if cohabitators have the same rights and responsibilities as married couples, why bother to marry? Why bother, indeed, if society itself expresses no strong preference one way or the other. It is simpler and less complicated to live together.

The expansion of domestic partner benefits to heterosexual cohabiting couples, then, may be an easy way to avoid legal challenges, but the troubling issue arises: cities and private businesses that extend these benefits are in effect subsidizing the formation of fragile family forms. Even more troublingly, they are subsidizing family forms that pose increased risks of violence to women and children. While the granting of certain marriage-like legal rights to cohabiting couples may be advisable in some circumstances to protect children and other dependents in the event of couple break up, an extensive granting of such rights serves to undercut an essential institution that is already established to regulate family relationships. These issues, at the least, should cause us to proceed toward the further institutionalization of unmarried cohabitation only after very careful deliberation and forethought.

## Some Principles to Guide the Practice of Cohabitation Before Marriage

Unmarried cohabitation has become a prominent feature of modern life and is undoubtedly here to stay in some form. The demographic, economic, and cultural forces of modern life would appear to be too strong to permit any society merely to turn back the clock, even if it so desired. Yet by all of the empirical evidence at our disposal, not to mention the wisdom of the ages, the institution of marriage remains a cornerstone of a successful society. And the practice of cohabitation, far from being a friend of marriage, looks more and more like its enemy. As a goal of social change, therefore, perhaps the best that we can hope for is to contain cohabitation in ways that minimize its damage to marriage.

With that goal in mind, are there any principles that we might give to young adults to guide their thinking about living together before marriage? In developing such principles it is important to note that, because men and women differ somewhat in their sexual and mate-selection strategies, cohabitation often has a different meaning for each sex. Women tend to see it as a step toward eventual marriage, while men regard it more as a sexual opportunity without the ties of long-term commitment. A woman's willingness to cohabit runs the risk of sending men precisely the wrong signal. What our grandmothers supposedly knew might well be true: If a woman truly wants a man to marry her, wisdom dictates a measure of playing hard to get.<sup>49</sup>

Pulling together what we know from recent social science research about cohabitation and its effects, here are four principles concerning living together before marriage that seem most likely to promote, or at least not curtail, long-term committed relationships among childrearing couples:

- **Consider not living together at all before marriage.** Cohabitation appears not to be helpful and may be harmful as a try-out for marriage. There is no evidence that if you decide to cohabit before marriage you will have a stronger marriage than those who don't live together, and some evidence to suggest that if you live together before marriage, you are more likely to break up after marriage. Cohabitation is probably least harmful (though not necessarily helpful) when it is prenuptial – when both partners are definitely planning to marry, have formally announced their engagement and have picked a wedding date.
- **Do not make a habit of cohabiting.** Be aware of the dangers of multiple living together experiences, both for your own sense of wellbeing and for your chances of establishing a strong lifelong partnership. Contrary to popular wisdom, you do not learn to have better relationships from multiple failed cohabiting relationships. In fact, multiple cohabiting is a strong predictor of the failure of future relationships.
- **Limit cohabitation to the shortest possible period of time.** The longer you live together with a partner, the more likely it is that the low-commitment ethic of cohabitation will take hold, the opposite of what is required for a successful marriage.
- **Do not cohabit if children are involved.** Children need and should have parents who are committed to staying together over the long term. Cohabiting parents break up at a much higher rate than married parents and the effects of breakup can be devastating and often long lasting. Moreover, children living in cohabiting unions with "stepfathers" or mother's boyfriends are at higher risk of sexual abuse and physical violence, including lethal violence, than are children living with married biological parents.

## Conclusion

Despite its widespread acceptance by the young, the remarkable growth of unmarried cohabitation in recent years does not appear to be in children's or the society's best interest. The evidence suggests that it has weakened marriage and the intact, two-parent family and thereby damaged our social wellbeing, especially that of women and children. We can not go back in history, but it seems time to establish some guidelines for the practice of cohabitation and to seriously question the further institutionalization of this new family form.

In place of institutionalizing cohabitation, in our opinion, we should be trying to revitalize marriage—not along classic male-dominant lines but along modern egalitarian lines. Particularly helpful in this regard 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. Such an educational venture could build on the fact that a huge majority of our nation's young people still express the strong desire to be in a long-term monogamous marriage.

These ideas are offered to the American public and especially to society's leaders in the spirit of generating a discussion. Our conclusions are tentative, and certainly not the last word on the subject. There is an obvious need for more research on cohabitation, and the findings of new research, of course, could alter our thinking. What is most important now, in our view, is a national debate on a topic that heretofore has been overlooked. Indeed, few issues seem more critical for the future of marriage and for generations to come.