COHABITATION, OR LIVING TOGETHER WITHOUT MARRIAGE, IS A DRAMATIC, SIGNIFICANT CHANGE IN THE WAY MANY ADULTS IN OUR COUNTRY EVOLVE FROM BEING SINGLE TO BEING MARRIED. The majority of all U.S. marriages today involve cohabitation before the wedding. Between 1974 and 1994, the percentage of marriages preceded by cohabitation increased from 10 percent to 56 percent. In addition, recent surveys of single young adults in five large cities
show that the majority of both men and women in the studied groups favor cohabitation before marriage. In one national sample, almost 60 percent of high school seniors in the mid-1990s 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."

Despite these commonly held beliefs, the idea that cohabitation will somehow improve the quality of a subsequent marriage is wrong. Research over the last thirty years shows that cohabitation does not lead to increased satisfaction or stability in marriage. Compared to marriage, cohabitation creates disadvantages for individuals, couples, and children.

Before describing these disadvantages, let's first examine why couples choose to cohabit—either as a prelude to marriage or as an expected "permanent" lifestyle.

**WHY WOULD ANYONE CONSIDER COHABITING?**

Although some couples say they cohabit for convenience (e.g., only one apartment to clean) or to lower their cost of living (one apartment is cheaper than two), most adults say they cohabit for one or more of the following reasons: (1) for emotional and sexual intimacy without the obligations of marriage; (2) to test their compatibility; (3) to prepare for marriage by practicing living with someone "24/7"; and (4) to better know each other's habits, character, and fidelity. Some people perceive cohabitation as a way to have a more intimate relationship without the risks of divorce or being trapped in an unhappy marriage. But cohabitation does not lead to marriage in the majority of cases; among cohabitators who do marry, their chances of divorce are actually increased. No one has ever found that cohabitation makes a positive contribution to later marital stability.

**FOUR REASONS WHY COHABITATION INCREASES THE CHANCE OF DIVORCE**

There are several reasons why cohabiting increases a couple's chances of divorce: First, people willing to live together are more unconventional than others and tend to be less committed to marriage as an institution. These two factors make it easier for them to leave a marriage later if it becomes unsatisfying. Marriage, after all, is a unique relationship that assumes a vow of permanence. Most cohabitators fear, or are not ready for, such a permanent relationship. For them, according to *The Case for Marriage*, an important new book by Linda J. Waite and Maggie Gallagher, cohabitation's biggest attraction is the relatively easy exit with few responsibilities. Unfortunately, for many young adults, their parents' failed marriages may contribute to the expectation that marriages are fragile and divorce is common.

Those who are afraid of commitment and permanence, or who fear that these qualities can no longer be found in marriage, may settle for cohabitation. They are likely to discover they have settled for much less. Cohabiting relationships are relatively short-lived—after five years, only about 10 percent of couples who cohabit and do not marry each other are still together. Furthermore, those cohabitators who marry each other may be as much as 46 percent more likely to divorce than people who marry but have not cohabited first. The chances of commitment and permanence are better with marriage. Marriage is more likely to last than
cohabitation even in the early years of the relationship. According to 1997 data, 14.5 percent of first marriages of women who had never cohabited ended in separation, divorce, or annulment in the first five years, compared to 22.6 percent of first marriages of women who had cohabited (with anyone) before those marriages.

Moreover, the breakup of a cohabiting relationship is not necessarily cleaner or easier than divorce. A breakup involves breaking up a household and may lead to conflicts over property, leases, past-due bills, etc. Breaking up is emotionally difficult for both cohabiters and any children of their own or previous relationships. Women in their late twenties and thirties experience an additional loss—their biological clocks have been ticking while they cohabited; when they break up, they have lost valuable time in which to find a marriageable partner and have children.

Second, cohabiters value independence more than noncohabiters; marriage involves less independence than living together. For example, cohabiters are less likely than marrieds to support or be financially responsible for their partners. They more often have separate bank accounts. Male cohabiters are more likely to value personal leisure and individual freedom. But this individual freedom may come with a price: they do not reap the benefits of a deeper and more intimate relationship.

Third, cohabiters are more likely than noncohabiters to have negative attitudes about marriage and are more likely to accept divorce as a solution to marriage problems. In addition, the longer cohabiting couples live together, the more negative their attitudes about marriage and childbearing are.

Finally, a pattern of "serial cohabitation" actually becomes a roadblock, rather than a prelude, to marriage. If one or both members of a couple has previously lived with someone else and the couple marries, the relationship between previous cohabitation(s) and later divorce is especially strong. The experience of dissolving cohabiting relationships probably generates a greater willingness to dissolve later relationships, including marriages. Such individuals may also have a relatively low tolerance for unhappiness in a relationship and choose to "bail out" rather than learn to work through differences.

In a comparison of relationship benefits and costs, marriage wins over cohabitation. First, as described above, cohabitation lowers one's chances of marital satisfaction. Cohabiters also have a different perspective on time than marrieds have. Marriage, by definition, means, "I will always be here for you." Marrieds' long-term contract encourages emotional investment in the relationship. In contrast, cohabitation for most seems to mean, "I will be here only as long as the relationship meets my needs."

Thus, cohabitors feel less secure in their relationships. In addition, cohabiters are less likely than marrieds to view their sexual relationships as the base of their lives. The chances of commitment and permanence are better with marriage.
as permanently exclusive—they are less faithful to their partners than spouses are. Even when they are faithful, they are less committed to sexual fidelity, which creates more insecurity. Second, cohabitation also affects the cohabitors' children. In general, children's emotional development is poorer if a parent is cohabiting than if a parent is married. This poor development is partly due to the high risk that the couple will break up. If the couple does separate, the children pay an economic price, since they have no right to child support from a partner who is not their biological parent. They also pay an emotional price when they lose a caring adult who may have taken a parental role but will do so no longer.

Third, living without both parents also increases the chance that a child will be abused. Boyfriends are disproportionately likely to sexually or physically abuse their girlfriend's children. In fact, the most unsafe family environment for children is that in which the mother is living with someone other than the child's biological father. These children may also have more behavioral problems compared to cohabitors—but marrieds usually monitor each other in a way that emphasizes "our spending plan" or budget. For most marrieds, "Your money is my money." According to Waite and Gallagher, "This financial union is one of the cornerstones (along with sexual union) of what Americans mean by marriage."

Fifth, married men earn more than single men (nearly twice as much) and married women have access to more of men's earnings than if they are single or cohabiting. This may be explained by the increased financial responsibility men feel when they marry—many men have been heard to say, "Marriage made me get more serious about my career and making a good living."

Financially, cohabitors live more like single parents than like married couples. Cohabitors are more likely to control their own finances than to work as a close team, helping each other meet their financial and career goals. Married women also benefit in some aspects of their careers. Many women get a slight earnings boost from marriage. Childless married women make 4–10 percent more than childless single women.

Also, many married women report

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and lower academic performance than children in married families.

Similarly, cohabiting women are more likely than married women to suffer physical and sexual abuse. Some estimate that aggression is at least twice as common among cohabitors as it is among marrieds.

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Whereas cohabitators live in noncommitted relationships that value independence, marrieds promise to care for each other "in sickness and in health." There are many mental and physical health benefits of withdrawal of parental and extended family support for the relationship. Moreover, the transitory nature of cohabiting relationships may limit access to grandparents for children of cohabiting unions.

The longer a cohabitating couple lives together, the more negative their attitudes about marriage and childbearing are.

knowing there is another person who will take care of you when you cannot take care of yourself.

Compared to singles, married people as a group are also emotionally happier. Married couples are better connected to the larger community, including in-laws and church members who provide social and emotional support and material benefits.26 Although cohabitators may seem to gain some of the emotional benefits of marriage, in general, they are no better off than singles.27 Because cohabiting relationships are short-lived, any emotional health benefits last for a relatively short time. Only about 60 percent of cohabiting relationships end in marriage,28 so if the couple breaks up rather than marries, the benefits are lost at a high emotional cost similar to what people experience in a divorce.

Seventh, some people would be surprised to learn that marrieds have better sex lives than cohabitators. Although cohabitors have sex at least as often as marrieds, they are less likely to say they enjoy it.29 Marriage adds the essential ingredients of commitment and security to one's sex life, making it more satisfying. In addition, marrieds are more likely than cohabitators to perceive love and sex as intrinsically connected.

Finally, cohabitation may affect relationships with parents. In some families, cohabitation is no longer associated with sin, pathology, or parental disapproval. But in many families cohabitation is still considered morally wrong and embarrassing to extended family members. Cohabitators from those families risk damaging their relationships with their parents and experiencing the CONCLUSION

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

The current generation of young adults longs for satisfying and stable marriages, but is increasingly anxious about their ability to achieve them. Their fears will be calmed through better premarriage education and counseling. They will not be helped by alternatives to marriage.
Cohabitation cannot substitute for the rewards and benefits of a strong, committed marriage.

that, although they appear reasonable and attractive, will not fulfill their promise and fail when compared to marriage. Marriage educators, university professors, public school teachers, premarriage counselors, the clergy, the media, and parents can provide this important information to our youth and begin to reinstate the institution of marriage as fundamental to personal and family success.

Fortunately, these recommendations come at a time when increasing numbers of people are working to support a marriage culture in our country. The marriage movement can be a helpful support and benefit to those who are married and those who are not. "Support for marriage . . . does not require turning back the clock on desirable social change, promoting male tyranny, or tolerating domestic violence . . . . Whether an individual ever personally marries or not, a healthy marriage culture benefits every [person] . . . .

The institution of marriage, which has been universally accepted as the way to provide for children and realize adult dreams, has also been affirmed by scholarly research as the way to increased health, happiness, and financial security. Although the increase in cohabitation and its implications for marriage are still being studied, the statistics do not tell the entire story. A movement among young people, usually in religious settings, has led thousands of youth to promise to wait for sex until after they are married, thus foregoing cohabitation as well. These young adults have rejected the cultural changes that some of their peers accept as the norm.

Given the benefits of marriage to adults and children and the discouraging data about cohabitation, young people should be warned that the relationships they wish for and think they can achieve through cohabitation are more likely to be found in marriage. According to the best research available, cohabitation, like a mirage, holds out empty promises that disappear and even lead away from fulfillment of the hopes most people have for their lives. Even though people who marry do not always live happily ever after," people who choose marriage instead of cohabitation choose the best beginning for their children and the best opportunity for lasting happiness.

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