

Does Shacking Up Mean Cracking Up?

1. What's Cooking With Cohabitation?

- 1.1. 10-fold increase (U.S.) since 1960
- 1.2. 30%--50% of 20-35+'s cohabit
- 1.3. Of those cohabiting
 - 1.3.1. 44.8% no faith affiliation
 - 1.3.2. 32.5% Jewish affiliation
 - 1.3.3. 24% Protestant affiliation
 - 1.3.4. 23% Catholic affiliation
 - 1.3.5. 8.2% Mormon affiliation

2. The Top Six Reasons to Cohabit

- 2.1. Two can live cheaper than one
- 2.2. A test drive is best way to find happiness
- 2.3. Love doesn't need a piece of paper
- 2.4. There's security/support in being together
- 2.5. We can avoid the painful effects of divorce
- 2.6. The sex is better

3. The Rest of the Story

3.1. Dollars and Cents

- 3.1.1. Women contribute 70+% of income;
- 3.1.2. Women do majority of chores;
- 3.1.3. Tendency --male dominant/ female servant
- 3.1.4. Sum: very convenient for the men!

3.2. Test drive

- 3.2.1. Good training for "divorce"
- 3.2.2. Median duration is 1.3 years.
- 3.2.3. 40% break up before
- 3.2.4. 40% divorce w/in 10 years of marrying
- 3.2.5. 3x more secondary sex partners after marriage

3.3. Love

- 3.3.1. More stressful than marriage
- 3.3.2. Commitment levels lower
- 3.3.3. Depression 3X higher for women
- 3.3.4. Marrieds report higher levels of satisfaction

3.4. Security/support

- 3.4.1. Insecurity higher—trying to prove love
- 3.4.2. Woman 62x more likely to be assaulted by man
- 3.4.3. Stats Canada 1 of 5 common law experience assault

3.5. Avoid pain

- 3.5.1. Convenience relationships increase immaturity;
- 3.5.2. More emotional cut-offs,
- 3.5.3. Lower satisfaction

3.6. Better sex

- 3.6.1. 63% of STD's happen to those under 25
- 3.6.2. Only 1 more lovemaking episode than marrieds
- 3.6.3. Marrieds report more satisfying sex.

4. **The Rest of the Story . . .**

4.1. Waite & Gallagher (sociologists U of Chicago)

“Married sex is better sex. Over the long run, there is no better strategy for achieving great sex than binding oneself to an equally committed mate. . . An emotionally committed, long term, exclusive union . . . typically brings spectacular sexual rewards”

<http://members.aol.com/cohabitating/soc.htm>

4.2. One conclusion

“The cumulative evidence clearly suggests that compared to marriage, uncommitted cohabitation . . . is an inferior social arrangement. Cohabiting men tend to be quite uncommitted . . . cohabiting women with children tend to be quite uncertain about its future.

Levels of domestic violence are much higher . . . children in families headed by an unmarried couple do much worse . . . Uncommitted cohabitation delivers relatively few benefits.

Linda Waite, the Negative Effects of Cohabitation;
<http://www.gwu.edu/~ccps/rcq/sdample.html>

5. **Developing an Appetite for the Best**

5.1. Cohabit/Conditional

- 5.1.1. Humanistic
- 5.1.2. Relativistic
- 5.1.3. Self-centered
- 5.1.4. Pragmatic

5.2. Covenant

- 5.2.1. God-breathed
- 5.2.2. Values & Vows
- 5.2.3. Self-sacrificing
- 5.2.4. Truly loving

6. **A Pastoral Response** (From Relationships are Worth Having, p.16)

When cohabiting couples present themselves to us . . . this indicates a willingness to be influenced by our pastoral care in the gospel . . .

We will endeavor to establish them individually in Christian faith . . . assess their relationship against the greater good of covenant marriage . . .

We will advise the couple to consider mature choices . . . separation, premarriage counseling, mentoring, to learn the skills of covenant love;

and . . . sexual waiting and / or intentionally ending the relationship if marriage is not an intended goal.

7. **A Relevant Text – 1 Thess. 4:1-12**

¹ One final word, friends. We ask you – urge is more like it – that you keep on doing what we told you to do to please God, not in a dogged religious plod, but in a living, spirited dance.

² You know the guidelines we laid out for you from the Master Jesus. ³ God wants you to live a pure life.

⁴ Learn to appreciate and give dignity to your body, ⁵ not abusing it, as is so common among those who know nothing of God. ⁶ Don't run roughshod over the concerns of your brothers and sisters. Their concerns are God's concerns, and he will take care of them. We've warned you about this before.

⁷ God hasn't invited us into a disorderly, unkempt life but into something holy and beautiful—as beautiful on the inside as the outside. ⁸ If you disregard this advice, you're not offending your neighbors; you're rejecting God, who is making you a gift of his Holy Spirit.

⁹ Regarding life together and getting along with each other, you don't need me to tell you what to do. You're *God-taught* in these matters. Just love one another! ¹⁰ You're already good at it; your friends all over the province of Macedonia are the evidence. Keep it up, get better and better at it.

¹¹ Stay calm; mind your own business; do your own job. You've heard all this from us before, but a reminder never hurts. ¹² We want you living in a way that will command the respect of outsiders, not lying around sponging off your friends.

Some Cohabitation Facts & Stats

<http://members.aol.com/cohabiting/facts.htm>

1. How Many?

- 1.1. In 2004 there were 5,080,000 unmarried couples in America.
- 1.2. Over half of all first marriages are now preceded by living together, compared to virtually none 50 years ago. (Bumpass and Lu, 2000)
- 1.3. Between 1960 and 2004, the number of unmarried couples in America increased by over 1200%

2. At What Ages?

- 2.1. 41% of American women ages 15-44 have cohabited (lived with an unmarried different-sex partner) at some point. This includes 9% of women ages 15-19, 38% of women ages 20-24, 49% of women ages 25-29, 51% of women ages 30-34, 50% of women ages 35-39, and 43% of women ages 40-44. (Centers for Disease Control and Prevention. "Cohabitation, Marriage, Divorce, and Remarriage in the United States." Vital Health and Statistics Series 23, Number 22, Department of Health and Human Services, 2002.)
- 2.2. The number of unmarried couples living together increased tenfold from 1960 to 2000.
- 2.3. Most unmarried partners who live together are 25 to 34 years old.
- 2.4. Slightly more than 8% of coupled households in the USA are cohabiting heterosexuals.
- 2.5. Women's median age at first marriage rose from 20.8 in 1970 to 26 in 2004; men's rose from 23.2 to 27.
- 2.6. Nearly 50% of those in their 20's and 30's cohabit (Bumpass & Lu 1998; Bumpass & Sweet 1995; Sweet 1989). **Cohabitation has become the normative experience today.**

3. Where is it most prevalent?

- 3.1. Living together unmarried is more prevalent on the West Coast than anywhere else in the country. About half of married couples living in the West of all ages lived together before married. By contrast, for example, only 25% of the couples in the South lived together (Gallup Poll, Dec. 1997)
- 3.2. **Cohabitation is far more common in other countries such as Sweden, Denmark, Canada and some Latin American countries (Seltzer, 2000, Hall & Zhao, 1995).**
- 3.3. Those who experience disruption in parental marriages, especially women, are more likely to cohabit (Axinn & Thornton 1993; Kierman 1992; Black & Sprenkle 1991 and Bumpass & Sweet 1989).

4. How long does it last?

- 4.1. The median duration of cohabitation is 1.3 years (Bumpass & Lu 1998; Wu 1995).
- 4.2. **Long-term cohabiting relationships in America are far rarer than successful marriages** (Bumpass & Sweet 1989: 615-25).
- 4.3. The average length of a cohabiting relationship that does not lead to marriage is **12 to 18 months** (VanGoethem 2005:183).
- 4.4. Half of cohabiting relationships end within **one year** due to the couple either becoming married or separating (Seltzer 2000).
- 4.5. Within the first **two years** approximately twenty-nine percent of cohabiting couples separate compared to only 9% of married couples. (Bumpass 1994).
- 4.6. Within **five years** from the beginning of a cohabitation relationship more than half of these relationships will end even if the couple had married during that time (Seltzer 2000).
- 4.7. Long-term cohabitation is rare: most couples either break up or marry within **five years**.
- 4.8. 57% of cohabiting couples dissolve within **ten years** when compared with 30% of all first marriages (VanGoethem 2005:77).
- 4.9. The risk of divorce after living together is 40 to 85% higher than the risk of divorce after not living together. In other words, those who live together before marriage are almost twice as likely to divorce than those who did not live together (Bumpass & Sweet 1995; Hall & Zhao 1995; Bracher, Santow, Morgan & Russell 1993; DeMaris & Rao 1992 and Glen 1990).
- 4.10. Cohabiting couples have a rate of separation that is five times that of married couples, and, in the event of separation, cohabitators have a rate of reconciliation that is only 33 percent as high as that of married couples (Binstock 2003).
- 4.11. Cohabiting couples have an 80%+ chance that their relationship will end. (40% break-up before they marry; the other 40% divorce within 10 years of marrying.)

5. How does faith/moral values affect it?

- 5.1. Couples who are less educated, have a low religious orientation, and less economic resources are more likely to cohabit (Seltzer, 2000; Amato, Johnson, Booth, & Rogers, 2003).
- 5.2. Low levels of religious importance/participation are related to higher levels of cohabitation and lower rates of subsequent marriage (Markey 1999; Krishnan 1998; Lye & Waldron 1997; Thornton, Axinn & Hill 1992; Liefbroer 1991; Sweet 1989).
- 5.3. 25% of Americans believe cohabitation is morally wrong (VanGoethem 2005:184).
- 5.4. 20% of Americans over age 60 who approve of cohabitation (VanGoethem 2005:184).

6. How about age and education and gender?

- 6.1. Cohabitation rates are 4.1% for those aged 15-19, 11.2% for 20-24, 9.8% for 25-29, 7.5% for 30-34, 5.2% for 35-39, and 4.4% for 40-44 years of age (Natl. Center for Health Statistics, 1995).
- 6.2. Those not completing high school are nearly twice as likely to cohabit as those completing college. Some 30 to 40% of college students are cohabiting at any given time. 41% of women without a high school diploma cohabit whereas, 26% of women with college degrees cohabit. Marriage for cohabiters is positively related to higher levels of education and economics. (Qian 1998; Bumpass & Lu 1998; Johnson 1996; Thornton, Axinn, Teachman 1995; Willis & Michael, 1994).
- 6.3. More women cohabit than men, but men are more likely to cohabit serially (Bumpass & Sweet 1989; Teachman & Polanko 1990).

7. What about marriage?

- 7.1. 50% to 60% of first time cohabiters marry the person with whom they cohabit. 76% report plans to marry their partner, but a lower percentage actually do so (Brown & Booth 1996 and Bumpass & Sweet 1989).
- 7.2. 10% to 30% of cohabiters intend to never marry (Bumpass & Sweet 1990).
- 7.3. Those who cohabit more than once prior to marriage have much higher rates of later divorce - 26% for women and 19% for men (Brown & Booth 1996; McManus 1993; Stets 1993; Thompson & Colella 1992).
- 7.4. 30% of cohabiting couples have been previously married (VanGoethem 2005:183).

8. What about sex?

- 8.1. An indicator of commitment to partner – sexual exclusivity – is lower in cohabiters after marriage.
- 8.2. Women who cohabited are 3.3 times more likely to have a secondary sex partner after marriage than non-cohabiters (Forste & Tanfer 1996).
- 8.3. If a couple abstains from sex before marriage, they are 29 to 47% more likely to enjoy sex afterward than those who cohabit. Sexual satisfaction rises considerably more after marriage (Hering 1994:4).

9. What about kids?

- 9.1. Over a quarter of unmarried mothers are cohabiting at the time of their children's birth (Bumpass, Raley and Sweet 1995:425-36).
- 9.2. Half of currently married stepfamilies with children began with cohabitation and two-thirds of children entering stepfamilies do so in the setting of cohabitation rather than marriage (Bumpass, Raley and Sweet 1995:425)
- 9.3. About 40% of cohabiting households have children (U.S. Bureau of Census).
- 9.4. Four out of every 10 cohabiting couples have children present and of children born to cohabiting couples, only 4 out of 10 will see their parents marry. Those who do marry experience a 50% higher divorce rate (Horn 1998).

10. What about mental health?

- 10.1. **The U.S. Justice Department found that women are 62 times more likely to be assaulted by a live-in boyfriend than by a husband** (Colson 1995).
- 10.2. **Cohabiting women have rates of depression 3 times higher than married women** (National Institute for Mental Health).
- 10.3. **Nearly 25% of cohabiting women suffer from neurotic disorders, compared to 15% of married women.**
- 10.4. Cohabiting women are more irritable, anxious, worried and unhappy (Ciavola 1997).

11. What about money?

12. Cohabitors who never marry have 78 percent less wealth than the continuously married, and cohabitators who have been divorced or widowed once have 68 percent less wealth.

13. Some Miscellaneous stuff:

- 13.1. *"The truth is that wherever a man lies with a woman, there, whether they like it or not, a transcendental relation is set up between them which must be eternally enjoyed or eternally endured."* C. S. Lewis, Screwtape Letters
- 13.2. Ten Ways To Improve Your Chances for a Good Marriage After Cohabitation at <http://www.unmarried.org/marriage-after-cohab.php>
- 13.3. Cohabitation agreements at <http://www.equalityinmarriage.org/bmagreements.html>
- 13.4. Financial hardship from cohabitation--This project focuses on the financial hardship suffered by cohabitants or their children on the termination of their relationship by separation or death. At <http://www.lawcom.gov.uk/cohabitation.htm>
- 13.5.