Cohabitation Before Marriage

by Joseph M. Champlin

The number of unmarried couples living together in the United States has geometrically increased during the past four decades. In 1960 there were 439,000; by 1984 the number had jumped to 1,988,000; in 1998 the Census Bureau figure stood at 4,200,000.

Those statistics will hardly surprise anyone. Every person in the United States today quite likely knows at least one unmarried couple living together.

This rapid increase of cohabitation raises a series of questions: What triggered the phenomenon? Are there negative effects? How do clergy, educators and parents respond or relate to the unmarried couple living together? In this Update we’ll look at these and other commonly asked questions about cohabitation.

What factors stimulated this dramatic shift toward living together among unmarried couples?

The U.S. census indicates that there was a gigantic surge in the number of unmarried cohabiting couples during the 60s and 70s. Reviewing American society in those turbulent decades reveals several phenomena which directly or indirectly contributed to this rapid increment: the “greening” of America with its antipathy towards institutions of any type; the bitter debates over the Vietnam war; the legalization of abortion; the common acceptance and practice of contraceptives; the introduction of explicit sexual scenes in films and television; a common toleration, even approbation of cohabitation; the growing mobility in our culture; the delay of marriage due to graduate studies and the training for professions (e.g., health-care personnel and lawyers); the accelerating rate of divorces; the rapid pace of life in the United States.

The following illustrations drawn from my experience of working with about 700 couples over the past dozen years demonstrate the impact of those factors upon unmarried couples. These typical examples are borne out by marriage researchers.

Cohabiting for convenience. With John working the day shift in a factory, Mary the 3:00-11:00 hours at a hospital and their two family homesteads almost a half hour drive apart, this couple found making time to be together a difficult and frustrating task. Renting an apartment and moving in together resolved that challenge.

Cohabiting for economy. Ann and Bill rented separate apartments and hoped to begin marriage with a home of their own. By sharing one apartment, they used the saved rental money to purchase a house.

Cohabiting for discernment. Sam and Alice grew up in a split family, both of their parents having divorced when they were in elementary school. Each found that experience painful and devastating. They do not want their children to suffer the same trauma of divorce. This couple thought that living together before marriage would help them evaluate their own relationship and better prepare them for marital life.
A “commonsense” argument rising up in the 60s and 70s along with sociological studies supported the decision of Alice and Sam to cohabit before marriage.

Dr. Joyce Brothers summarized the widely spreading “commonsense” argument in this way: “I wouldn’t dream of marrying someone I hadn’t lived with. That’s like buying shoes you haven’t tried on.”

Several surveys conducted in the 1970s and carried over into the 1980s suggested that cohabitation effectively sifted out incompatible couples, served as a training and adjustment period, improved mate selection and enhanced the chances of avoiding divorce. Moreover, other research at that time uncovered little evidence that living-together couples had more difficulty remaining married than those who had not lived together prior to marriage.

That argument and those studies made very awkward and difficult the task of people who argued that cohabitation was both morally wrong and an unwise way to prepare for marriage. As we shall now see, later research strongly challenged those surveys and even reversed their conclusions. In 1999 the Marriage and Family Life Committee of the U.S. bishops’ conference issued a well-footnoted report summarizing much of this research. Those interested in exploring this research more deeply are encouraged to start there.

Are there negative effects to cohabiting before marriage?

We need to use caution in examining studies about marriage because of the complexities involved. Nevertheless, sociological research in the 1990s noted these negative trends about cohabitation:

Higher risk of divorce. Cohabitors who do marry are more at risk for subsequent divorce than those who did not cohabit before marriage. In the United States the risk of divorce is 50 percent higher for cohabitors than for non-cohabitors. The divorce rate is even higher with previously married cohabitors and serial cohabitors (those who have had several cohabiting experiences). There are some indications that the divorce rate is higher for couples who live together for a longer period of time, especially over three years.

Less satisfactory adjustments in marriage. In a study cited by the bishops’ committee, cohabitors generally report lower satisfaction with marriage after they marry than do non-cohabitors. There are indications that some living-together couples have more problematic, lower-quality relationships with more individual and couple problems than non-cohabitors.

Harmful effect upon children. Research in both England and the United States details the negative impact upon children, including a much higher incidence of child abuse (10 to 33 times more likely with unmarried couples than with married couples).

These dry but ominous sociological statements take on added significance when exploring some actual experiences of cohabiting couples. We should keep in mind research about the tenuous nature of a cohabiting relationship. That fragility of the connection underlies some of the negative experiences described below.
Cohabitating couples are more likely to:

Duck tough issues. They know or intuit that at least a high percentage of cohabiting couples split prior to marriage. Conscious of this fact, they may avoid discussing or dealing with problematic areas lest those discussions weaken or break their already tenuous connection. One scholar cited by the bishops studied a hundred couples who had lived together, married, and within five years divorced. The majority had discussed only in the most general terms and infrequently, prior to the wedding, sensitive issues like finances, careers, leisure activities and children.

Repress anger and avoid criticism of each other’s annoying behavior. The fragile nature of the cohabiting relationship can make a couple extremely cautious and reluctant to complain about the other’s insensitive or irritating actions.

Repressing anger in this fashion can only lead to disaster. Eventually it surfaces, frequently in explosive eruptions hurtful to both parties.

Moreover, the couple may surprisingly and perhaps desperately begin to view marriage as the miracle solution to their conflicts.

On the contrary, countless contemporary couples would testify today that getting married does not produce a miraculous change. If anything, it surfaces negative habits which have been repressed during the courtship and which may gradually emerge with greater intensity as the ordinariness of marital life takes over.

Fail to develop realistic and satisfactory financial habits. Prior to the wedding couples treasure independence and economic equality. Solid marriages require, instead, interdependence and mutual exchange of resources.

The free-spending habits of one partner during cohabitation may be perfectly acceptable, even pleasing to the other. Once married, that may not be the case. Saving for a house, anticipating babies and providing for their children’s future college education now become more pressing issues. For the budget-conscious spouse, use of precious dollars by the other for unnecessary items or extravagant ventures will surely cause conflict.

Suffer strained relationships with parents, close family members and treasured friends. Many of us, at least to some extent, are people pleasers. To have people we care about, particularly our fathers and mothers, critical of our actions causes us pain. That in turn can impact the interaction between the cohabiting man and woman.

In an effort to avoid troublesome confrontation, dishonesty, untruthfulness and inauthenticity may creep into relationships with others, including and above all, parents. This, of course, applies mainly to those who are away from home and at some distance because of college or work situations. Rather than disappoint parents, incur criticism or experience rejection, the cohabiting person may fudge, conceal or even lie about the cohabitation arrangement.
Struggle with an undercurrent of guilt by this violation of one’s conscience or religious upbringing. When persons have been raised in the Catholic Church—including Baptism, Penance, Communion and Confirmation—and for all their adolescent life have been taught its teachings, then they rarely are able simply and radically to discard the Church or discount those instructions.

Contrary to the situation of the 70s, contemporary sociological research and the actual experiences of couples living together make it easier today to speak about the moral wrongness of cohabitation and its questionable value as a way of preparing for marriage.

How do clergy, educators and parents respond or relate to the unmarried couple living together?

Clergy. Prior to the explosion of cohabitation in the 60s and 70s, most priests tended to say little about this situation to an unmarried couple living together, but now seeking to marry in the Church. The clergy’s thinking went like this: “They are trying to correct their situation and be reconciled with God, so I will gently and kindly help them along that path.”

Father Thomas Kramer of Bismarck, North Dakota, directly confronted this issue in 1984 with a letter to engaged couples. In his communication, Father Kramer discussed the negative aspects of cohabiting from a theological, moral and practical point of view. In addition, he urged couples to separate or, if not, to celebrate their marriage in a quiet ceremony with only two witnesses and the immediate family present. A syndicated religious news service reprinted his letter and thus gave it nationwide attention.

Around the same time, Bishop George Speltz of St. Cloud, Minnesota, issued a “Pastoral Letter on Cohabitation” making the same arguments and prescribing the same resolution of the matter: Separate or, if not, celebrate the marriage with a small, quiet service.

While there was good support for the statements and policy of Bishop Speltz, few other dioceses adopted or developed similar documents or regulations. The reasons for their hesitation to implement identical rules were many, such as: uneasiness about intruding upon the couple’s natural right to marriage, concern over lack of honesty and true communication between clergy and couples, fear of the couple’s and the family’s permanent alienation from the Church.

Instead, more and more dioceses envisioned the exchange between couple and clergy as a teachable and touchable moment. Recognizing that cohabitation is not an official impediment to marriage, those leaders encouraged a dialogue between the couple hoping to marry and the priest or deacon arranging the nuptial service. To facilitate that process, they created these penetrating but appropriate questions for the couple’s self-examination and their subsequent discussion with the priest:

Why did you choose to live together (e.g., fear of permanent commitment, testing the relationship, concern about future divorce, convenience, need for companionship, financial reasons, escape from home)?

What have you learned from this experience of living together?
Can you identify the driving force or forces behind your decision to marry at this time?

Was there a previous reluctance or hesitation to marry? If so, why? Are you now at a new point of personal development? Have you completely resolved those previous issues?

What is it that prompts you to marry in the Catholic Church at this time? Or, to place it in another context, why have you approached a Catholic priest or deacon now?

How do you envision marriage as a sacrament or sacred union?

Do you consider openness to life, growth in faith and deepening of love as being an intimate part of your marriage?

More recently, Bishop John D’Arcy of Fort Wayne, Indiana, issued a letter to engaged couples in August, 2001, which very directly stated: “I urge all engaged couples who are living together to separate and those who are engaging in sexual relations to stop.” He also suggested to priests that in questions of doubt they might delay the wedding and follow the practice of a small wedding as proposed by Father Kramer and Bishop Speltz.

While clergy clearly approach the cohabiting challenge in different ways, there seems to be rather universal agreement among them that not to discuss the situation at all with the unmarried couple living together is to give tacit approval to their cohabitation.

Educators. In a certain sense, it is already too late to address the issue when an engaged but living-together couple contact the Church for marriage. They are already in that arrangement and within a relatively short period of time will rectify the situation by their nuptial vows.

What seems more critical is a comprehensive effort to educate our young people about the negative aspects of cohabitation. Religion classes on the elementary, secondary and college level as well as occasional homilies at Sunday Masses could provide clear teaching. These instructions would also gradually create a climate in which our youth develop an attitude and the conviction that living together before marriage is morally wrong and an unwise preparation for married life. Then, when the later attractive suggestion or possibility of living together before marriage occurs, they would be more likely, for various reasons, to decline or reject that course of action.

Parents. The cohabiting situation can burden parents perhaps more than anyone else. They may love their children, disagree with the living-together situation and yet wonder what they should say and do. Here are some suggestions:

Begin early. As the first and prime teachers of the faith, parents should instruct the children on this matter starting at an early age as we have mentioned above.

Know the facts. My book Should We Marry? (Ave Maria Press) contains an abundance of facts and stories which should prove helpful for parents with those instructions to their children.
Disclose convictions and feelings. Children need to know that cohabitation will cause pain, sadness or hurt to their parents. They may still proceed as planned, but at least they will understand their parents’ convictions and how their own actions can prompt these negative feelings within Dad, Mom or both.

Distinguish home and away. Most parents I have talked with about cohabitation take this kind of approach to their children: “While you are here at home we can insist on certain rules and procedures. But now that you are away from home at college or working in another city, we are not able to do that. You are on your own. We may not like or agree with your decision, but we must live with that. We also may express our displeasure and disagreement in the way we visit or do not visit your apartment or house. However, when you are here for vacation or a holiday, we will not permit you to sleep together in our house.”

Don’t blame yourselves. The weakness of human nature and the quicksand pull of contemporary culture are formidable opponents. If parents have done their best by good example and wise guidance, then such dads and moms need to let go of debilitating guilt. After all, they can give their children only roots and wings; they merely point the way, teach them to fly and release them to the world. They surely may feel sad and wounded about the cohabitation. But it would be a mistake for them also to assume the burden of guilt.

Love them always. As we all know, growing up is an uneven and ongoing process which never really ends. On that journey, especially in younger years, we often make poor choices, fail, commit sins. During those early false starts and bad decisions and more so afterwards, we hope, sometimes rather desperately, that our parents’ love for us continues and that we always can find in their caring embrace a safe and secure haven.

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