

Pre-Marital Cohabitation or “Living Together”

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Prince William and Kate Middleton were married on April 29, 2011, but they had been living together for some time prior to marriage. The Archbishop of York, Dr. John Sentamu – the second highest official in the Anglican Church – publicly supported the couple’s decision to live together before marriage and said, “We are living at a time where some people, as my daughter used to say, they want to test whether the milk is good before they buy the cow. For some people, that’s where their journeys are.”¹ William and Kate are a mirror image of the millions of less-than-royal couples who think living together before marriage is a good idea. Likewise, the Archbishop of York is a prime example of Christian ministers who have conformed to the trend of premarital cohabitation with a wink, a nod, and crude humor.

Pre-marital cohabitation can be defined as the “circumstance in which an unmarried couple share a residence and engage in regular sexual intimacy, including intercourse.”² There has been a massive increase in cohabitation rates over the last twenty-five years. According to the 2000 Census, 5.5 million couples were cohabitating at that time, which represented approximately 9% of all unions in the United States.³ The number of cohabiting couples escalated from 6.7 million in 2009 to 7.5 million just one year later in 2010. Many couples that contact a church desiring marriage are already living together. How do we respond?

¹ Tim Ross, “Royal Wedding: Archbishop Backs William and Kate’s Decision to Live Together Before Marriage.” *The Telegraph*. April 29, 2011. <http://www.telegraph.co.uk/news/uknews/royal-wedding/8481736/Royal-wedding-Archbishop-backs-William-and-Kates-decision-to-live-together-before-marriage.html>. Accessed April 9, 2014.

² Stanley Grenz and Jay T. Smith, *Pocket Dictionary of Christian Ethics* (Downers Grove: InterVarsity Press, 2003), 20.

³ Claire M. Kamp Dush, Catherine L. Cohan, and Paul R. Amato, “The Relationship between Cohabitation and Marital Stability: Change Across Cohorts?” *Journal of Marriage and Family* 65 (August 2003): 539.

I. Possible Factors Contributing to Rising Cohabitation Rates

What has changed in our culture that has led to such a rapid shift in the moral stance towards living together outside of marriage?

A. High Divorce Rates

The dramatic rise in the incidence of divorce since 1969 is a contributing variable related to rising cohabitation rates. The passive acceptance of easy divorce has degraded the sanctity of marriage. Many young people have grown up in homes where their parents were divorced and the children don't want to repeat their parents' mistakes. Living together is seen as an effective way of avoiding the pain of divorce and the live-in experience is seen as a way to test compatibility. Others have simply decided that marriage is bothersome. In their thinking, since divorce is a high probability anyway, why even bother with getting married?

B. Rampant Sexual Promiscuity

Rampant sexual promiscuity influences the decision to live-together in at least two ways. First, widespread sexual promiscuity has given rise to earlier and earlier ages for sexual debut. As teenagers become sexual active at earlier and earlier ages, their initial sexual relationships are more and more unstable. Teenage romances are notoriously volatile and short-lived. This teaches young people to expect other temporary sexual relationships in the future. The quality of these early sexual relationships has important consequences. Hardie and Lucas comment on the connection between early sexual debut and a propensity to cohabit outside of marriage later: "Young people learn about relationships through

these early experimentations, and those lessons are likely to hold throughout their lifetime.”⁴

Widespread sexual promiscuity also influences the decision to live together because of an “easy access” mindset. Essentially, a sexually libertine ethic promotes and favors avenues which simplify access to sex. By living together, it is easier for unmarried couples to have sex. Living together before marriage is the logical conclusion to the Sexual Revolution of the 1960s.

With the sexual revolution in mind, the availability of the oral contraceptive pill not only transformed sexual ethics, but made pre-marital cohabitation more viable. For most sexually promiscuous people, the goal is to avoid two negative consequences of extra-marital sex: STIs and Pregnancy. As a general rule, a woman who becomes pregnant outside of marriage has four options for addressing the pregnancy:

1. Marry the father of the child.
2. Place the child for adoption.
3. Abort the child.
4. Raise the child as a single mother.

Availability of the OCP made cohabitation more attractive because a woman could avoid the stigma and complexities of an extra-marital pregnancy. During the 1950s and 1960s, there was still moral stigma against an out-of-wedlock pregnancy. Christensen suggests the pill stripped away one of the foundations for the taboo against pre-marital sex—the fear of illegitimate children. While all stigmas have some inertia, the OCP probably also diminished the stigma attached to cohabitation given its association with pre-marital sex.⁵

⁴ Jessica Halliday Hardie & Amy Lucas, “Economic and Social Factors and Relationship Quality Among Young Couples: Comparing Cohabitation and Marriage,” *Journal of Marriage and Family* 72.5 (October 2010): 1141.

⁵ Finn Christensen, “The Pill and Partnerships: The Impact of The Birth Control Pill on Cohabitation,” *Journal of Population Economics* 25.1 (December 1, 2011): 33.

C. Cohabitation a Learned Behavior

Cohabitation is a learned behavior. The increase in premarital cohabitation has resulted in a corresponding increase in the number of children living homes of cohabitating adults:

Number of Unmarried Couple Households With Children

1970	196,000
1980	431,000
1990	891,000
1995	1,319,000
1998	1,520,000
2005	1,954,000

As more children are raised in homes which model cohabitation, these children grow into adults with an even dimmer view of marriage and a more favorable view of cohabitation. In this sense, cohabitation is a learned behavior.

D. Secular Ethics

An absence of Biblical morality means there is no stigma attached to out-of-wedlock live-in relationships. As the Bible is further removed from daily conversation or moral reflection, living together outside of marriage is more widely accepted. Living-together represents a fundamental rejection of Biblical sexual ethics.

E. Misguided Government Policies

Some government policies discourage couples from marrying. For example, couples who marry and file jointly will pay more taxes than couples who don't marry and file independently in some circumstances. The "marriage penalty" is the difference between

what you pay in taxes as a married couple and what you would pay as two single persons is often referred to as the marriage tax penalty. In general, couples who have very different incomes—such as one working spouse and one stay-at-home spouse—are more likely to get a marriage bonus. The marriage penalty most frequently occurs when the two spouses have similar and very high incomes.⁶

In another example of the way the U.S. government penalizes marriage, the 28% tax bracket kicks in at \$91,150 of income if you're single, thus if a couple marries, their new threshold for the 28% bracket should be \$182,300. But instead, the U.S. Federal Government makes married couples pay 28% at only \$151,900 for married taxpayers.

But U.S. tax laws not only penalize wealthier married couples, there are also provisions in U.S. law that create a marriage penalty for husbands and wives with extremely low levels of income. This most commonly involves the earned income tax credit, which pays the largest amounts to families with young children. Because of the way this tax credit is calculated, the income at which a married couple is entitled to take the same credit as a single parent is far less than double the level for single parents. Therefore, getting married can lead to a combined income that reduces or entirely eliminates the allowed credit.⁷

Even more discouraging are government policies which actually subsidize cohabitation, especially of low-income couples.

⁶ Sheri Stritof, "The Marriage Tax Penalty," accessed March 25, 2015, <http://marriage.about.com/od/finances/a/marriagepenalty.htm>.

⁷ Dan Caplinger, "Will I Pay a Marriage Penalty on My Taxes?," *USA Today* February 3, 2017, accessed August 23, 2017, <https://www.usatoday.com/story/money/personalfinance/2017/02/03/will-i-pay-a-marriage-penalty-on-my-taxes/97388370/>.

F. Types of Cohabiting Couples

I would like to suggest there perhaps six different categories of cohabiting couples. My list is combined from Mike and Harriet McManus's book *Living Together: Myths and Risks* and the book *Cohabitation, Marriage, and the Law* by Barlow, Duncan, James, and Park:

1. *Prenuptial*: Some Couples see cohabitation as an intentional prelude to marriage. Often, these couples who live together are "officially" engaged (engaged defined as "a ring and a date") and plan to live together for a brief period to save money before their wedding. In some cases, these couples may have gotten pregnant.
2. *Testing the Relationship*: Far more common are couples who say they are testing their compatibility for marriage. These often are the children of divorce who fear marriage.
3. *Sequel to a Failed Marriage*: After divorce, a high percentage of people with children will cohabit with a partner.
4. *Escaping a Bad Family Situation*: A few women move in with a boyfriend to escape a dysfunctional home.
5. *Cohabitation as a Variety of Marriage*: Some couples consider themselves "married" without a ceremony and a state license. In some cases, couples feel they do not have the time or money to go through a formal wedding ceremony.
6. *Cohabitation as an alternative to Marriage*. These couples may overlap with some of the categories above, but have no intention of every getting married and prefer to live together without the covenant of marriage.⁸

⁸ See Mike and Harriet McManus, *Living Together: Myths, Risks & Answers* (New York: Howard Books, 2008), 66; Anne Barlow, Simon Duncan, Grace James, and Alison Park, *Cohabitation, Marriage, and the Law: Social Change and Legal Reform in the 21st Century* (Portland, OR: Hart Publishing, 2005), 65 – 73.

II. Why Do People Live-Together Before Marriage?

In what follows, I will attempt to summarize some of the central moral arguments used in favor of pre-marital cohabitation.

A. “We Are Already Having Sex.”

If a couple is already having sex, living together seems the next logical step.

B. Cohabitation is more flexible and less constraining.

Cohabitation is often viewed as a preferable alternative to marriage in which greater flexibility is perceived to enhance relational satisfaction.⁹ The perception is that extra-marital cohabitation gives the benefits of marriage without marital responsibility. Couples can have sexual intimacy and benefit from pooled financial resources without the perceived constraints of covenant marriage.

C. Money

“It’s cheaper for us to live together. We are already having sex, so why pay rent or a mortgage payment on two residences?” Living together is seen as a money-saving venture. Since the man and woman are already sleeping together, why pay for two separate places?

Many senior adults now live together for financial reasons as well: One or the other has retirement money or benefits they might lose if they remarried. So the senior adults choose to cohabit for financial reasons.

⁹ Bruce Wydick, “Grandma Was Right: Why Cohabitation Undermines Relational Satisfaction, But Is Increasing Anyway,” *Kyklos* 60.4 (November 1, 2007): 617.

Another money issue is related to the cost of a marriage ceremony. Many couples are convinced that a wedding must be an elaborate and expensive affair with extravagant food, dancing, and clothing for all wedding party participants. These notions are fueled by reality TV shows and programs such as "Say Yes to the Dress." Furthermore, an entire industry has grown up around weddings and ridiculous notions of what is required for a wedding are promoted on sponsored websites. A gentle reminder to couples: You can have a beautiful wedding that is inexpensive. In generations past, thousands upon thousands of couples were married in the front parlor room of a family home with a friendly reception and warm-hearted presence of friends.

D. A Way to Avoid My Parent's Mistakes

Cohabitation is seen as a way of avoiding the mistakes of one's parents. Many couples have a fear marriage will be followed quickly by a subsequent divorce. This fear is grounded in the childhood experience of their parent's divorce. These young couples do not want to experience the same trauma and reason that living together is a better way to enjoy life with someone without the fear of divorce.

E. Marriage Leads to Domestic Violence

Modern feminism propagandizes the idea that marriage leads to domestic violence. Thus, some women believe cohabitation is less dangerous and less prone to the exploitation of women.

F. A Trial Marriage

Many cohabitating couples view their relationship as a trial marriage. Often they live together for long periods of time and refer

to each other as “my fiancé.”¹⁰ In some senses, cohabitation becomes a pre-marital screening device. Couples think: “We’ll see if we get along and if we would make a good couple.”

G. Confused Religious Argumentation

Confused Religious argumentation: Some couples with a bit of religious background will make various assertions based on their supposed “study” of Scripture. Common arguments include:

“I looked in the Bible, and it doesn’t say you have to have a ceremony to be considered married.”

“We don’t need a piece of paper to make us married.”

“We think we are married in God’s eyes.”

Most of these confused religious arguments in favor of premarital cohabitation are usually tied to one of the arguments listed in 1 through 6.

H. We don’t ever intend to get married.

Cohabitation is now considered the preferred arrangement instead of marriage. Couples now say, “We don’t ever intend to get married.” Marriage is considered a needless social construction that enlightened people no longer need.

I. How cohabiting couples think

I’ve listed several reasons why couples cohabit. For many, their moral argumentation is a potpourri of all or some of these reasons.

¹⁰ Reasons 2 - 5 come from William J. Bennett, *The Broken Hearth: Reversing the Moral Collapse of the American Family* (New York: Doubleday, 2001), 76 – 77.

Pastor David Gudgel offers some common ways of thinking for people who cohabit:

If you make me feel loved, then I'll marry you.
If you satisfy me sexually, then I'll marry you.
If you treat me with respect, then I'll marry you.
If you make me happy, then I'll marry you.
If you fulfill my needs, then I'll marry you.
If you like what I like, then I'll marry you.
If you make something of yourself, then I'll marry you.
*If you don't do things that get on my nerves, then I'll marry you.*¹¹

All of these reasons are based on *conditional* love. The love God prescribes for marriage is *unconditional*, based on the unconditional love of Christ.

III. Response to Pro-Cohabitation Arguments

A rigorous examination of Scripture clearly shows that Christians should not live together prior to marriage. In the Roman Empire of the First Century church, living together was relatively common. Of the three types of Roman marriage, a marriage by *usus* was essentially the equivalent of a modern common-law marriage. The couple simply had to live together uninterruptedly in the man's house for a year.¹²

A. Biblical Response

1. Cohabitation Reverses God's Order for Intimacy

¹¹ David Gudgel, *Before You Live Together* (New York: Revell, 2003).

¹² Everett Ferguson, *Backgrounds of Early Christianity* (Grand Rapids: William B. Eerdmans Publishing, 1987), 54.

Pre-marital cohabitation is a fundamental rejection of God's design for marriage. Genesis 2:24 – 25 is the definitive passage addressing marriage in Scripture: "Therefore a man shall leave his father and his mother and hold fast to his wife, and they shall become one flesh. And the man and his wife were both naked and were not ashamed." In God's plan, a couple leaves their respective families of origin, cleave to each other, and then experience shameless intimacy (Genesis 2:25). Pre-marital cohabitation inverts God's order by beginning with sexual intimacy in the hopes that a marriage covenant will ensue.

Cohabitation reverses God's order as found in Genesis 2:24-25 and attempts to find shameless intimacy apart from marriage (leaving and cleaving).

2. Cohabitation is Fornication

Ephesians 5:3 (KJV): But fornication, and all uncleanness, or covetousness, let it not be once named among you, as becometh saints.

1 Thessalonians 4:3 (KJV): For this is the will of God, *even* your sanctification, that ye should abstain from fornication.

Cohabitation is a form of fornication. The word translated "fornication" in Ephesians 5:3 & 1 Thessalonians 4:3 is *porneia*. Cohabitation before marriage violates God's command that sex is to be experienced in heterosexual monogamous marriage. In this sense, it is fornication. As others have noted, premarital sex amounts to a futile attempt to act as if married while taking more and offering less than married love requires in terms of the degree of responsibility

and the kind of love and trust and fidelity a husband and wife are called to have for one another.¹³

3. Cohabitation is Not a Form of Marriage

Regardless of the habit of some cohabiting couples to call each other “husband” and “wife,” cohabitation is not marriage “de facto.” Marriage is initiated by a public ceremony (Genesis 2:24-25). Students should keep this clearly in mind because many couples who are living together will call themselves “husband” and “wife” when they truly are not.

4. John 4 and the Woman at the Well

John 4:16 – 18 (NIV): ¹⁶ He [Jesus] told her, “Go, call your husband and come back.” ¹⁷ “I have no husband,” she replied. Jesus said to her, “You are right when you say you have no husband. ¹⁸ The fact is, you have had five husbands, and the man you now have is not your husband. What you have just said is quite true.”

Jesus’ interaction with the Samaritan woman entails a strong critique of cohabitation. In John 4:17, Jesus tells the Samaritan woman that the “man you have now is not your husband” [καὶ νῦν ὃν ἔχεις οὐκ ἔστιν σου ἀνὴρ]. This phrase is important for evaluating the issue of cohabitation, for it points out that the man with whom she was currently sleeping with was not her legal husband at all.¹⁴ John 4

¹³ Andreas J. Köstenberger with David Jones, *God, Marriage, and Family: Rebuilding the Biblical Foundation* (Wheaton, IL: Crossway Books, 2004), 183, n. 42; Paul Ramsey, *One Flesh: A Christian View of Sex Within, Outside, and Before Marriage* (Bramcote, U.K.: Grove, 1975), 18.

¹⁴ D. A. Carson, *The Gospel According to John* (Grand Rapids: William B. Eerdmans, 1991), 221. Leon Morris seems to favor the interpretation I submit here, but also suggests it could possibly mean that after all her divorces, she was in a marriage now that is not really a marriage. This view assumes the marriage bond is indissoluble. But this would make Jesus’ statement about her having “five husbands” meaningless (unless, of course, they all had died, which does not seem likely). See Leon Morris, *The Gospel According*

is important for our discussion about cohabitation because it is the one place in the Gospels where Jesus specifically addresses a person who in a cohabitation relationship. Notice carefully that Jesus affirms that the man with whom she is living is not her husband. In so doing, Jesus rejects the idea that two people living together constitutes a marriage.¹⁵ Thus, pre-marital cohabitation incurs Jesus' moral judgment. At the same time, he showed mercy to the Samaritan woman and offered her forgiveness, indicating pastoral practice should integrate forgiveness and mercy at some level when addressing the problem.

5. Hebrews 13:4

Hebrews 13:4: Marriage should be honored by all, and the marriage bed kept pure, for God will judge the adulterer and all the sexually immoral.

The word translated “marriage” in Hebrews 13:4 is *gamos* and refers to a wedding festival, a wedding, or a marriage feast. This *is* a public ceremony and strongly refutes the idea that the Bible doesn't mention a public ceremony declaring a marriage between a husband and a wife.

Occasionally, nominally religious people say, “I have not found a wedding ceremony in the Bible. We don't need a ceremony to be married in God's eyes.” I suspect such people mean they have not found in the Bible the traditional wedding ceremony derived from the 1549 *English Book of Common Prayer*. Indeed, there is no passage in the Bible beginning with the phrase, “Dearly beloved friends, we are gathered together here in the sight of God, and in the face of this congregation, to join together this man and this woman in holy

to John, rev. ed., The New International Commentary on the New Testament (Grand Rapids: William B. Eerdmans, 1995)234.

¹⁵ My thoughts here are influenced by John MacArthur, *The MacArthur Bible Commentary* (Nashville: Thomas Nelson, 2005), 1363 – 1364.

matrimony.” But what should be understood is this traditional wedding ceremony is emerges from and reflects Biblical principles.

6. Pre-marital cohabitation is completely inconsistent with the description of marriage in Ephesians 5:22 – 33.

In Ephesians 5:22 – 33, the relationship between the husband and wife is compared to the relationship between Christ and the Church. When we are saved, we enter into the New Covenant offer of grace from Jesus Christ. The marriage covenant is supposed to reflect the covenant between Christ and those who believe in Him. Christ does not enter into a “trial relationship” with us. He does not say, “Alan, I’m going have a fling with you to see if we work out, and if you are a really good boy, then we’ll seal it with a covenant.” No, Christ invites me into his covenant with all of my faults and failures and sinful depravity. He saves me by His grace and seals me for all eternity as his.

Living together prior to marriage fundamentally distorts the object lesson God intends for marriage. Much as Jesus accepts us with all our sin and transforms us through the new birth, when a husband and wife get married we are accepting each other, warts and all. Living together says, “I’ll see if you are worthy.” A marriage covenant says, “Neither of us are worthy, but we are joined by our mutual love for Jesus Christ and His mercy.”

7. Marriage is a Covenant; Cohabitation is a Destructive Contractual Arrangement.

Marriage is designed by God to be a covenant (Genesis 2:24; Malachi 2:14). As such, it is rooted in a life-long commitment which places the good of the other person and the relationship above one’s personal wants and desires. In contrast, cohabitation is merely a contractual relationship based on the ability of the other person to

meet our perceived needs. In fact, it can be called a *consumer – provider* relationship: The other person provides various services and we consume them. Such a relationship is not based on the self-sacrificial love central to Christian marriage. In *The Meaning of Marriage*, Tim Keller makes this clear and says, “When living together, you have to prove your value daily by impressing or enticing. . . . [It is] a consumer relationship, and that means constant promotion and marketing.”¹⁶

B. Practical Response (Not Specifically Religious Arguments)

1. Cohabitation Offers Little or No Protection Against Promiscuity

Cohabitation offers no protection from promiscuity. It is impossible to accuse someone of adultery in a live-in relationship. Of course, many married people have committed adultery and have been sexually unfaithful to a spouse. However, in a marriage, at least the offended spouse can say, “You have broken a promise you have made to God and to me.” There is no such protection in a cohabiting relationship. In this way, marriage promotes self-control more than pre-marital cohabitation.

2. Cohabitation is a Tool for Exploitation of Women

Many women in particular see cohabitation as a step towards marriage. Exploitive men do not see marriage as important and will agree to cohabitation in order to satisfy a woman’s request for commitment without having to marry.

3. Cohabitation establishes destructive behavior patterns.

A 2003 study titled “The Relationship Between Cohabitation and Marital Quality and Stability: Change Across Cohorts?”

¹⁶ Timothy Keller, *The Meaning of Marriage* (New York: Penguin, 2011), 85.

demonstrated many negative consequences of pre-marital cohabitation. The researchers concluded:

About half of cohabitating individuals view living together as a way to assess compatibility prior to marriage. Given this common motivation for living together, cohabitation should eliminate poor matches and make subsequent marriages more stable. The evidence, however, suggests the opposite conclusion. Among married individuals, premarital cohabitation is related to lower marital satisfaction, less time spent together in shared activities, higher levels of marital disagreement, less supportive behavior, less positive problem solving, more reports of marital problems, and a greater perceived likelihood of marital dissolution [divorce]. . . . Furthermore, compared with couples who enter directly into marriage, couples who cohabit have a higher risk of marital dissolution.¹⁷

Writing in 2012, Rhoades, Stanley, and Markman summarized research on extra-marital cohabitation and said that when compared to marriage, cohabiting unions tend to be less committed, less satisfying, more conflictual, and more physically aggressive.¹⁸ They also said that cohabitation is associated with more negative outcomes even when compared to “dating” couples. While the cohabiting couples had a greater perceived likelihood of marriage and higher perceived dedication than couples who were merely dating, the cohabiting couples also reported lower relationship satisfaction, more negative communication, and more incidents of physical aggression than dating couples.

¹⁷ Dush, et al, 540.

¹⁸ Galena K. Rhoades, Scott M. Stanley, and Howard J. Markman, “The Impact of Transition to Cohabitation on Relationships Functioning: Cross-Sectional and Longitudinal Findings,” *Journal of Family Psychology* 26 (2012): 349.

4. Cohabitation Makes it More difficult to end a bad relationship.

When a couple is merely dating each other, whether in a casual or more intentional manner, there is an opportunity to discover dangerous trends or signs in a relatively safe format of informal meetings or public events. In these cases, a young man or woman can end a relationship with a greater level of ease than if the couple is living together.

But when a couple is living together and dangerous or unhealthy trends emerge in one's boyfriend or girlfriend, the strong temptation is to overlook these warning signs since we are far more invested in the person. We are already sharing a home or apartment, and ending the relationship requires infinitely more work. Psychologist Amie Gordon refers to this as the "sunk cost" of living together. She says:

Cohabitation also represents a potential "**sunk cost.**" Each additional investment into the relationship makes it that much harder to end the relationship. People may have a harder time cutting their losses when they think about all the time, energy, and money they put into the relationship, even cutting their losses will save them more heartache in the future.¹⁹

Furthermore, a couple that is living together have shared costs such as housing or cell phone contracts. Each of these attachments makes it more difficult to end a bad relationship.

¹⁹ Amie M. Gordon, "The Potential Perils of Premarital Cohabitation and How to Avoid Them," *Psychology Today*, August 19, 2012, accessed March 25, 2015, <https://www.psychologytoday.com/blog/between-you-and-me/201208/the-potential-perils-premarital-cohabitation-and-how-avoid-them>. Students should note that Gordon and Dr. Branch share a different view of the viability of pre-marital cohabitation. Gordon sees it as a helpful arrangement within limits while Dr. Branch sees it as always a bad idea and completely inconsistent with Christian Ethics.

5. Cohabitation is Associated With Higher Rates of Domestic Violence

Domestic violence is all too common in our society. Cohabiting couples experience a higher statistical incidence of domestic violence. The Bureau of Justice Statistics issued a report in 2001 titled, “Intimate Partner Violence and Age of Victim, 1993-1999.” Among other findings, the report indicates that women at the highest risk of danger for domestic violence are women who break up with a cohabiting partner.

6. Cohabiting Couples Have Higher Divorce Rates

Data concerning the relationship between pre-marital cohabitation and divorce is highly contested terrain in modern academic writings. When cohabitation began to increase in the 1970s, some scholars argued the divorce rate would decline for cohabiting couples since they would weed out bad relationships. The inverse proved to be true and during the 1980s and 1990s, couples that cohabited had higher rates of divorce. Current data indicates couples who cohabit are probably less likely to divorce in the first year of marriage, but over the long term they are still more likely to divorce than couples who did not live together.²⁰

Divorce is widespread and commonly accepted in the United States. The statistical incidence for divorce is even higher for couples that cohabit prior to marriage. Meg Jay, a clinical psychologist at the University of Virginia, says, “Couples who cohabit before marriage (and especially before an engagement or an otherwise clear commitment) tend to be less satisfied with their marriages — and more likely to divorce — than couples who do not. These negative

²⁰ Michael J. Rosenfeld and Katharina Roesler, “Cohabitation Experience and Cohabitation’s Association with Marital Dissolution.” *Journal of Marriage and Family* 81 (February 2019): 42 – 58.

outcomes are called the cohabitation effect.”²¹ Some data indicates this trend may be softening to a degree among more recent generations, but the divorce rate is still higher for those who cohabit.²²

7. Cohabitation and Children

Children raised in cohabiting relationships tend to have more negative outcomes than children raised in stable marriages. Using 2011 as a sample year, 41% of U.S. children were born to unmarried parents in 2011. Nearly 60% of these births were to cohabiting couples. Yet, 64% of those cohabiting couples who had children saw their union dissolve within five years of having their child.²³ Cohabiting parents are five times as likely to dissolve their union within three years after the birth of their child compared with married parents.²⁴ Even more discouragingly, the fathers of children born in cohabiting relationships tend to be less committed to the task of parenting. Dush, et al said in 2014:

Married fathers did not change significantly in commitment whether they cohabited before marriage or not. In contrast, cohabiting fathers declined significantly in personal dedication and relationship confidence and significantly increased in felt constraint; a medium decline in personal dedication, a large decline in relationship confidence, and a large increase in felt constraint. . . . The commitment of married fathers, cohabiting mothers, and married mothers who did not cohabit before

²¹ Meg Jay, “The Downside of Cohabiting Before Marriage,” *The New York Times: Sunday Review*, April 15, 2012. http://www.nytimes.com/2012/04/15/opinion/sunday/the-downside-of-cohabiting-before-marriage.html?pagewanted=all&_r=0. (Accessed March 13, 2014). It is difficult to predict the manner in which living together before marriage will affect divorce rates as living together becomes more common.

²² Steffen Reinhold, “Reassessing the Link Between Premarital Cohabitation and Marital Instability,” *Demography* 47.3 (August 2010): 719 – 733.

²³ Claire M. Kamp Dush, Galena Rhoades, Sara E. Sandberg-Thoma, and Sara J. Shoppe-Sullivan, “Commitment Across The Transition to Parenthood Among Married and Cohabiting Couples,” *Couple and Family Psychology: Research and Practice* 3 (2014): 127.

²⁴ *Ibid.*, 128.

marriage was largely immune to the stress of the transition to parenthood.²⁵

Children who are born to live-in relationships are more likely to see more relational instability and are less likely to have a father who embraces parenthood and its responsibilities.

Cohabitation is also strongly correlated with a higher incidence of abortion. In 2008, married women had the lowest abortion rate – 6.6 per 1,000 – while cohabitating women (women living with men to whom they were not married) had the highest abortion rate – 52 per 1,000.²⁶

As one of my students once said, “So cohabitation fails to build strong marriages because it lowers the quality of the relationship and then makes it more likely that the unhealthy relationship will continue into marriage.”²⁷

C. Forgiveness and Hope

Augustine of Hippo (354 – 430) was one of the most important theologians and preachers in church history. Born in the African province of Numidia, Augustine was raised by a devoted Christian mother, but he chose to reject Christianity. He subsequently lived for sensual pleasure and had no desire to serve God. While going to school in Carthage, he took a mistress with whom he lived for about ten years. Augustine himself describes the relationship and says, “During those years I kept to one woman, whom my roving desire, completely lacking in self-restraint, had pursued. But it was not that form of union which alone is recognized as legitimate. Still, she was

²⁵ Ibid., 132 – 133.

²⁶ Rachel K. Jones and Megan L. Kavanaugh, “Changes in Abortion Rates Between 2000 and 2008 and Lifetime Incidence of Abortion,” 1361.

²⁷ Daniel Graham, Spring 2018.

the only one, and I kept faith with her as with a spouse.”²⁸ Augustine’s description of his live-in relationship sounds exactly modern versions of the same thing. While we do not know name of Augustine’s lover, they had a son together named Adeodatus. Eventually, Augustine left her in order to take a bride from a more socially advantageous family. All of these things occurred prior to Augustine’s conversion.

Even though Augustine lived with a woman for a decade and fathered a child out of wedlock, God used him in a mighty way after he was saved. This should serve as an encouraging word to people who lived together before you were married: God forgives sin and God can glorify Himself in your life in magnificent ways. You may not have started out right, but you can end right!

IV. Should Christian Ministers Marry People Who Are Currently Living Together?

Dr. Thom Rainer, president of Lifeway Christian Resources, initiated a study concerning the morals, ethics, and religious attitudes of “Millennials” – people born between 1980 and 2000. Using a sample of 1,200 respondents, Rainer commented on Millennials’ view of pre-marital cohabitation and said, “Most Millennials, including Christian Millennials, see nothing wrong with unmarried persons living together. Many of them will come to our churches and be surprised to hear their behavior is sinful. How churches handle this reality will determine the success of efforts to reach the generation.”²⁹ So, how do we as Christian pastors who desire to honor God and be faithful to His Word respond to the “live-in” culture in which we live?

²⁸ Augustine, *Confessions*, vol. 1, Loeb Classical Library, Carolyn J.B. Hammond, ed. and trans. (Cambridge, MA: Harvard University Press, 2014), 135, IV.ii.

²⁹ Thom Rainer, “Sex, Millennials, and the Church: Five Implications.” April 30, 2014. <http://thomrainer.com/2014/04/30/sex-millennials-church-five-implications/>. (Accessed May 5, 2014).

A. A Brief Survey of Pastoral Policy Options

1. Ignore the Couple's Living Arrangements (Don't ask; Don't tell!)
2. Turn the Couple Away
3. Demand that the Couple Move Apart Before the Wedding
4. Suggest that the Couple Have a Civil Wedding First
5. Emphasize that premarital cohabitation is wrong, but perform the wedding anyway

B. Arguments in favor of marrying people who are living together.

Some ministers contend that the widespread nature of the practice of living together is such an integral part of the current environment that it is impossible to minister to people while holding to the "no marriages for live-ins" position. Points of argumentation for this position include.

1. The practice is so widespread that we will eliminate the potential to minister to many people if we do not marry people who are living together.
2. The "no-marriage for live-ins" position reinforces the idea many people have that Christians are judgmental.
3. Asking people who have been intimate with each other to no longer live together is an unreasonable request.
4. Many of these couples are already living lifestyles that require two incomes. Asking them to separate before marriage is also financially unreasonable.

5. If people are living together and want to be married, certainly Christian ministers should help them achieve a more desirable state of affairs. Since marriage is preferable to living together, we should help them get married.

C. Arguments in opposition to marrying people who are living together.

1. Living together outside of wedlock is a blatant celebration of a non-Christian morality. The Church has always said that sex is for marriage. The moral problem with living together goes beyond sexual intercourse between unmarried persons. The church has never said that two people who engaged in sex before marriage should not be allowed to marry in the church when confession and repentance are evident. But living together goes further and is a choice to create a situation in which pre-marital intercourse can take place as frequently and conveniently as possible. Furthermore, living together is a very public sin in which the couple's actions say to the community, "We are going to have sex and we are not going to get married. We are publicly and with willful intent rejecting God's standard."

2. People who are engaging in public and willful sin frequently charge the Church with a judgmental attitude. Christians should certainly strive to be kind and thoughtful when we make our moral stand, but it is in fact the case the even when we kindly share a moral conviction, some people will engage in a bit of "ad hominem" and accuse us of a judgmental spirit.

3. Regardless of the prevalence of a particular practice, our first goal should be fidelity to God's Word.

4. Pre-marital cohabitation is a key statistical indicator of a wide range of destructive results in marriage, not the least of which is a higher propensity for divorce. We do not want to give affirmation to a choice which is so destructive. A policy of “not marrying live-ins” is a way to communicate the destructive nature of living together.
5. A firm stand on this issue is actually an instance of “tough love” in which we demonstrate genuine concern by our refusal to affirm a sinful and destructive choice.

V. Instructor’s Position

A. General Policy

Dr. Branch does not marry couples who are currently living together. If a couple living together outside of wedlock requests me to perform the ceremony, my reciprocal request is that they separate from one another and cease the live-in arrangement. I do this because I care very much for people and desire the very best for them. As I noted earlier, a host of destructive results entail from premarital cohabitation. Out of concern for others, I do not want to encourage them to participate in destructive behavior. Furthermore, living together is a very public sin and public separation prior to marriage is a way of saying to the community, “We acknowledge the severity of our public actions and admit God’s will is different from our own.” Separating from each other is also a way of recognizing the moral authority of God’s Word.

B. When Children are Present?

The question of whether or not to marry a couple who are cohabiting becomes much more complex when the couple already has a child or children together. In these cases, the child has already become accustomed to his or her parents being present in daily life.

Asking the couple to separate would then remove one of the parents from the child's daily life. I tend to have more grace in these situations. But the principle of Biblical repentance needs to be demonstrated by the couple in some tangible way. Perhaps the father and mother can agree to sleep in separate rooms until the wedding.

Again, I will ask some basic questions: Are you born again? When were you saved? Were you Christians when you began this relationship? The attitude of the cohabiting couple with children is also important. If they insist they have done nothing wrong, then I will not marry them in any circumstance. Is there is a contrite spirit accompanied by confession of sin and humility?

Remember: Sin makes life very messy, but Jesus didn't come to save people without any problems, He came to save people whose lives are a mess!

And yet, the example of William Carey gives some room for thought. In 1806, Carey made record of several natives of India who had come to faith in Christ. In a remarkable testimony to the power of the Gospel and God's providence, Carey's colleague William Ward had left a New Testament in a village named Baluk-nam. Several people in the village began reading the New Testament or had it read to them, were convicted of their sin, and came to faith in Jesus Christ. Carey said that after the church at Serampore investigated the matter, seven people gave satisfactory evidence of being saved and were baptized. He then added that four more people from the same village showed "hopeful signs of a work upon their hearts." Of these addition four, he made a fascinating observation:

Two of these four, a man and a woman, who had lived in a state of concubinage, previous to this change [salvation] were married by me on Saturday last. This is the first instance of a

couple married by us before they were joined to the Church, and is an action sufficiently abominable in the sight of all the Hindus.³⁰

We do not have all the details, but the point is that Carey married two new believers who had been living together prior to their baptism. Perhaps that is a good example for us? If we reach a couple for Christ who are living together, they should be married before baptism. Of course, the immediate challenge is, “But what if one of member of the couple is converted, but the other is not?” We can trust God to give us safe guidance in these cases.

C. Non-Christian Couples

What about couples who are not Christian? As a general rule I do not perform marriage ceremonies for non-Christians. Why? Because my pre-martial counseling and the ceremony I lead are all focused on Jesus Christ. If you don’t want Jesus as your savior and Lord, why do you want me to perform a ceremony that praises Him?

Anyone is welcome to attend or visit a worship service and I certainly hope people who are living together outside of marriage will listen to the preaching of God’s Word. When I share Christ with them, my first goal is to introduce them to Christ. As part of Christian discipleship, we begin to address the issue of Christian marriage. In many cases, God brings conviction prior to or apart from direct confrontation. As a general rule, I tend to show a bit more patience to people who were unregenerate when they began their live-in relationship as opposed to someone who professed faith in Christ and willfully engages in such a public display of non-Christian morality.

³⁰ William Carey, “William Carey letter to Morris, February 7, 1806, Calcutta,” *The Journal and Selected Letters of William Carey*, Terry G. Carter, ed. (Macon, GA: Smyth and Helwys, 2000), 186.

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