

UNITED FAMILIES INTERNATIONAL

A GUIDE TO FAMILY ISSUES: COHABITATION vs. MARRIAGE

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United Families International

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Introduction

About the Guide

This publication includes peer-reviewed scientific research, expert commentary and sound logical arguments regarding the consequences to society when adult men and women cohabit prior to marriage. In preparation for this publication, United Families International (UFI) reviewed a vast number of social science studies on the topic of cohabitation. Watch for updates to this and other similar guides on topics impacting the family on UFI's website:

www.unitedfamilies.org

Position Statement

United Families International encourages the establishment of laws, policies, programs and public articulation that encourage and reward legal marriage between a man and a woman.

History and social science research highlight the inherent problems associated with cohabitation, which cannot match marriage for its value not only to society, but to individuals and children. At the same time, UFI respects the free will of individuals to form alternative associations of their choosing, such as cohabiting relationships. In support of our position, we invite you, the reader, to review the comprehensive information compiled within this publication as a testament to the value added to society by healthy marriages and families headed by both biological parents. We trust you will conclude, as we have, that marriage is foundational to the health and vibrancy of civilization.

About United Families International

United Families International is a 501(c)(3) public charity devoted to strengthening the traditional family as the fundamental unit of society at the local, national and international levels. UFI is a worldwide organization, accredited with the Economic and Social Council of the United Nations. UFI seeks (1) to educate government, community and religious leaders, and citizens at the grass roots level on issues affecting the family and (2) to promote public policies and programs that preserve the traditional family.

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Executive Summary

As stated by the United States Supreme Court in 1885, marriage, “the union for life of a man and a woman in the holy estate of matrimony, is the sure foundation of all that is stable and noble in our civilization” (*Murphy v. Ramsey*, 114 US 15, 45). Marriage is more than a private or religious avowal of two people memorializing their love and commitment to each other. Legal marriage is a public contract which establishes the family — the universally acknowledged “fundamental unit of society.” Throughout the centuries in most societies, married couples are afforded special legal status and privileges as a way of acknowledging the value of their legal union to society.

The frequency of cohabitation – non-married couples living together – has increased 10-fold in the United States since 1960. Divorce rates are declining while cohabitation rates continue to rise. Despite its growing frequency and acceptance, the practice of cohabiting among unmarried couples is a counterfeit form of marriage. It does not serve the best interests of adults, children or society.

Comprehensive scientific-based research finds cohabitation is:

- inferior in social outcomes to the married, intact, two-parent family;
- damaging to the social well-being of women and children; and
- a considerable strain on units of government that deal with social, correctional and welfare issues. Cohabitation typically leaves in its wake a trail of broken relationships.

Who cohabits? On average, it is:

- predominately young adults;
- men with less education and lower incomes;
- individuals who are less traditional, often with less traditional parents;
- individuals who are less religious;
- women who have had an out-of-wedlock birth;
- couples with significant differences in their ages; and
- women who are older than the live-in-male.

The top reasons cited for cohabiting are:

- economic advantages;
- increased sexual opportunities;
- fear of commitment;
- companionship/time together;
- less complicated dissolution of relationship;
- testing for compatibility;
- trial marriage;

Executive Summary continued ...

- pressure from partner;
- convenience; and
- anti-marriage sentiments.

In settling for cohabitation, society erodes the ideal of marriage. Social engineers around the world are breaking down the family by de-valuing marriage, parental rights, and the worth of mothers and fathers. Many well-meaning mayors, city council members, lawmakers, universities and private businesses are unwittingly defining family downward as they incorporate domestic partner benefits. In the process, they encourage cohabitation and its attendant ills while diminishing the institution of traditional marriage.

Relationships sealed by the commitments of marriage are more likely to last, transmit positive values, inculcate personal ethics and strengthen the interpersonal bonds between a man and a woman. A committed marriage relationship is more likely to produce healthy, productive, responsible children — the most important resource of a nation.

Marriage tends to civilize men, channeling sexual activity toward one woman; obligating them to live and sacrifice for family; and providing the deepest levels of trust, reliability, stability, joy and affirmation.

Women tend to fare better in marriage than in cohabitation. Married women are more likely to receive the provision of intimacy and a secure home, as well as a partner:

- who honors, respects and cherishes them;
- who assists in the care, nurturing and safeguarding of the children they create together; and
- with whom she can model the responsibilities of citizenship.

In conclusion, the steady functioning of the family headed by married, two-parent, biological partners contributes significantly to the vitality and the synergy of a healthy, peaceful society — present and future.

Foreword

This publication provides factual support, motivation and encouragement to responsible citizens and policy makers in the continuing effort to preserve and protect the traditional family as the fundamental unit of society.

This guide strives to serve the following purposes:

To educate the public, government agencies, news media, non-governmental organizations, religious organizations, families and individuals on facts about cohabitation and the consequences of cohabitation to individuals and society;

To arm citizens with factual information that enables them to make informed decisions regarding relationships and family;

To equip policy makers with research, facts and logical arguments in favor of marriage; and

To provide a reference source to citizens for use in articulating the consequences of cohabitation.

The guide was also created to assist in advancing the debate in the following scenarios:

- legislative debates
- school board meetings
- city council meetings
- preparing letters to the editor
- classroom debates
- educational term papers
- community involvement
- discussions with friends, family and neighbors

The section on **Questions & Answers about Cohabitation** provides insights into the arguments frequently raised in discussions and publicity about cohabitation.

The section on **Fast Facts & Commentary** supports the Questions & Answers section by providing peer-reviewed research, expert analysis and social science data regarding the myths and misrepresentations surrounding cohabitation.

The preponderance of social science research demonstrates how cohabitation fails to provide security to households or to contribute socially redeeming value to communities.

Questions & Answers about Cohabitation

*Supporting documentation
and commentary can be found
in the Fast Facts & Commentary section*

THE NATURE OF COHABITATION

“If the family trends of recent decades are extended into the future, the result will be not only growing uncertainty within marriage, but the gradual elimination of marriage in favor of casual liaisons oriented to adult expressiveness and self-fulfillment. The problem with this scenario is that children will be harmed, adults will probably be no happier, and the social order could collapse.”

David Popenoe,
author of
“Promises to
Keep”

Question 1

Is living together before marriage a good way for a couple to test its compatibility — thereby increasing the odds for a successful marriage?

Answer

Scholarly experts say cohabitation is more a preparation for divorce than a way to strengthen the likelihood of a successful marriage.

A review of social science research reveals that cohabitation decreases a couple’s inclination to marry, and if they do marry, the chances are reduced that their marriage will be successful. The divorce rate of men and women who cohabit is much higher than those who do not. Cohabiting partners tend to be less committed than married couples to the continuation of their relationship and are generally more oriented toward their own personal autonomy than to their relationship. The longer a cohabiting couple lives together, the less likely it is that they will marry, and participation in multiple cohabiting relationships is a strong predictor of failure for future relationships.

Men and women often view cohabitation differently. Women tend to see a cohabiting relationship as a step toward marriage, while men tend to regard it as a sexual opportunity without the ties of long-term commitment. Statistically, cohabiting individuals do not make the same enduring commitment to their partner that a marriage partner makes to a spouse. Cohabiting couples who do eventually marry often struggle with insecurity, less pooling of resources, low commitment level and the lack of fidelity in their previous cohabiting.

See: Fast Facts and Commentary # 1-28

CHILD WELL-BEING

Question 2

Do the children of cohabiting parents fare as well as children living with married parents?

Answer

By virtually every measure – socially, emotionally, physically, behaviorally -- children living with married parents fare much better than children of cohabiting parents.

The reason children living with cohabiting parents do not statistically do as well as children living with married parents is because cohabiting relationships generally do not last as long as marriages. These children face increased risks of a myriad of personal and social difficulties, including emotional and behavioral problems and higher rates of poverty. Children who live in cohabiting unions with the mother's boyfriend are at much greater risk of becoming victims of sexual abuse and physical violence -- including lethal violence -- than children living with their married biological parents. The common myth that "all children need is love" does not hold up under scrutiny; children need their mother and father married and together for the duration.

See: Fast Facts and Commentary # 1-21, 37-48, 53-60

For additional information, please see: UFI's "Guide to Family Issues: Marriage" / UFI's "Guide to Family Issues: Divorce"

"A lot of stepmothers and boyfriends regard the kid as undesired baggage who they wish had never been born. The child remains a resented nuisance at best."

Martin Daly,
author of a number
of Canadian
studies on child
abuse

ADULT WELL-BEING

“The available social science evidence suggests that living together is not a good way to prepare for marriage or to avoid divorce. No scholar that I know of, or anyone else for that matter, has been able to contest this with any counter evidence.”

David Popenoe, author of numerous books on family and sociology

Question 3

Do cohabiting couples experience the same positive health, economic and social benefits as married couples?

Answer

Cohabiting couples do not experience many of the well documented benefits of traditional marriage. In fact, cohabiting couples experience many adverse consequences.

Living together before marriage may seem like a harmless, progressive trend until one takes a careful look at the evidence to the contrary. Empirical data paints a negative picture of the outcomes for adults living in cohabiting relationships, as compared to married couples:

- Higher rates of infidelity and sexually-transmitted diseases;
- Elevated risks of violence;
- Higher rates of depression;
- More frequent disagreements and less happiness; and
- Less physical pleasure and less emotional satisfaction with their sex lives.

See: Fast Facts and Commentary # 23-38, 54-88

MARRIAGE: THE IDEAL

Question 4

Since traditional marriage is failing, should government recognize other forms of committed relationships?

Answer

The weakened state of marriage today is not a call to further dismantle it, but rather a call for strengthening and preservation. Marriage — targeted by no-fault divorce laws, radical feminists, social engineers, homosexual activists and others — is the foundation of the family and the fundamental unit of society.

Stable, traditional marriages produce economic, physical, emotional and psychological benefits for men, women and children that alternative relationships cannot match. As marriage declines, the demand for government intervention and social programs rise. Taxpayers then increasingly foot the bill for the steep costs of poverty, drug addiction, court services, crime, remedial education services, crisis pregnancy, health problems, foster care, child support enforcement, mental health needs and more.

Marriage is the vehicle in which every successful society works to channel human sexuality and provide children the attention, love and resources of a mother and a father. When governments and institutions sanction alternative relationships, it sends a message that premarital sex and alternative sexual relationships are acceptable.

In light of the inherent problems and costly price tag associated with cohabitation, governments should develop policies and strategies aimed at encouraging and preserving the institution of traditional marriage. Research and history demonstrate that the health of societies and the future of children depend on strong, traditional marriage.

See: Fast Facts and Commentary # 1-88

“Married people are happier and healthier than widowed, divorced, separated, cohabiting or never-married people, regardless of race, age, sex, education, nationality, or income.”

Charlotte A. Schoenborn,
“Marital Status and Health: United States, 1999-2002,”
Advance Data from Vital and Health Statistics, Centers for Disease Control and Prevention 351 (2004).

SECURITY AND COMMITMENT

“The energy which holds a society together is sexual in nature. When a man is devoted to one woman and one family, he is motivated to build, save, protect, plan, and prosper on their behalf. However, when his sexual interests are dispersed and generalized, his effort is invested in the gratification of sensual desires. Any human society is free to display great energy or to enjoy sexual license; but they cannot do both for more than one generation.”

J .D. Unwin,
author of “Sex and Culture”

Question 5

Do cohabitating couples reduce the risk of sexually transmitted disease, as well as avoid the risk of an unhappy marriage or divorce?

Answer

Statistically, the safest environment for sexual relations is within a marriage where husband and wife have practiced abstinence before marriage and are faithful to each other throughout marriage.

Although cohabitation may provide some level of sexual exclusivity, thereby reducing the number of sexual partners and the risk of disease, it does not assure personal commitment and is not the best alternative.

Moreover, the breakup of a cohabiting relationship is not necessarily cleaner or easier than divorce. The break up is emotionally difficult for both cohabiters, and children born to the relationship are profoundly impacted. The end of a cohabiting relationship involves the breaking up of a household with the accompanying conflicts over property, leases and debts — much the same as divorce — without a legal framework in place to resolve the disputes.

See Fast Facts and Commentary # 23-36, 77-81

DOMESTIC PARTNER BENEFITS

Question 6

Should government give cohabiting couples the same benefits as legally married couples?

Answer

Government has neither obligation nor benefit to gain from recognizing and validating cohabitation by granting domestic partner benefits. Cohabiting relationships do not provide the same intrinsic value to society that marriage offers. Domestic partner benefits are most accurately viewed as regressive and self-defeating public policy.

Governments and private businesses that extend such benefits, and thus approval, are in effect subsidizing the formation of fragile family forms. In addition, governments and businesses subsidizing alternative “family” forms actually create increased risks of economic hardship and violence to women and children. Governments have an obligation to promote what is best for society. Government entities and private enterprise reap substantial benefits from employees who are married to someone of the opposite gender.

If cohabiting couples receive institutionalized benefits, then government entities must require a legal commitment on the part of the cohabiting pair. Without a legal commitment, taxpayer dollars are subject to fraud in the application for and receipt of domestic partner benefits.

Furthermore, to presume that cohabiting couples want to be bound by similar requirements as married couples is contrary to their choice to live in relationships without the obligations that come with a binding, legal license.

See Fast Facts and Commentary # 1-88

“Statistics show clearly that couples who commit themselves to marriage stand the best chance of having a stable and enduring relationship. Unmarried couples and same-sex couples are very much more likely to split up than couples who are married. It would be irresponsible of Parliament to subject children to the risk of further disruption in their lives.”

Earl Howe, Tory health spokesman, House of Lords, United Kingdom

BENEFIT COVERAGE FOR CHILDREN

"No American insurance company has made health insurance available to cohabiting couples on the same policy at any price outside of the corporate employee-benefit platform. The reason is that insurers avoid unpredictability. Because they cannot reasonably forecast the health care costs for cohabiting couples, insurers are unwilling to risk the profitability of individual domestic partner insurance policies."

Michael Hamrick,
"The Hidden Costs
of Domestic
Partner Benefits,"
Corporate
Resources Council

Question 7

Since some children reside in homes parented by homosexuals, should employers help these children by providing domestic partner benefits to same-sex couples?

Answer

The large majority of children (95-percent) living in same-sex households are the offspring of a prior heterosexual union/relationship/marriage. Each of these children already has a mother and a father who have the responsibility to provide them with benefits.

In addition, legally adopted children are already eligible for their parents' available benefits. Law requires adopting parents to demonstrate the financial capability to support and provide benefits to children.

If same-sex partners are allowed to adopt children, or produce children through reproductive technologies, the children are rendered either motherless or fatherless. When government and private business encourage alternative parenting structures, by providing benefits and thereby validation, they diminish a child's natural right to its mother and father. This action is contrary to the best interests of the child.

See Fast Facts and Commentary # 85-88

THE PUBLIC INTEREST

Question 8

Will public sector employers be hampered in their ability to hire and retain good employees if they are not permitted to offer domestic partner benefits? Do domestic partner benefits advance the notion of “equal benefits for equal work?”

Answer

The number of cohabiting couples is rising, but there is no indication that domestic partnership benefits are an essential in attracting or retaining quality employees.

Entities offering domestic partner benefits report that only small percentages of their employees are applying. Although there are exceptions, taxpayer-funded entities already offer competitive benefit and retirement packages that attract an adequate number of qualified job applicants. The high quality of benefit programs and the portability of retirement packages make public-sector jobs much sought after.

Domestic partner benefits do little to advance the notion of fairness and justice to all. If the concepts of “fairness” and “equal benefits for equal work” are the focus of domestic partner benefits, then employers should include all singles: every employee should receive a set of benefits that they are allowed to grant to another person, a sexual relationship not being a prerequisite.

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See Fast Facts and Commentary # 1-88

“Recruiting and retaining competent, highly motivated workers is a major challenge in corporate America. Well-supported social science research suggests that a key element in this endeavor is to develop a corporate culture that encourages stable, monogamous marriages. Employees in marriages that last a lifetime are generally happier and healthier than employees who are divorced, cohabiting or unpartnered.”

Corporate
Resource Council

DOMESTIC PARTNER BENEFITS & THE COURTS

Michigan's state constitutional marriage amendment states:

"To secure and preserve the benefits of marriage for our society and for future generations of children, the union of one man and one woman in marriage shall be the only agreement recognized as a marriage or similar union for any purpose."

Question 9

What is the impact of state constitutional marriage amendments on domestic partner benefits?

Answer

State marriage amendments passed in recent years by voters have successfully inserted protections for marriage into state constitutions. Some of the state amendments also barred public entities from using domestic partner benefits to recognize alternative relational unions as forms of "marriage." Legal challenges have arisen over public employers' attempts to recognize non-marriage unions by offering domestic partner benefits.

In 2007, a Michigan court of appeals decision provided a sound rationale for the merits and constitutionality of marriage amendments that barred domestic partner benefits in public work places. (see Fast Fact # 88).

In a declaratory statement, the Michigan appeals court reversed an earlier trial court ruling that health care benefits are benefits of employment, not benefits of marriage. Thus, public employers were blocked from offering domestic partner benefits if such benefits are recognized as a union similar to marriage. The court also concluded that marriage benefits society and constitutes a legitimate government interest and does not violate the equal protection guarantee.

See Fast Facts and Commentary # 31-88

IMPACT ON WOMEN

Question 10

Is living together, rather than marrying, advantageous for women?

Answer

Women in cohabiting relationships suffer from much greater risks of domestic violence and abuse. They do not enjoy the physical and emotional health benefits or the economic advantages of married women.

Along with the infidelity of cohabiting relationships comes the greater risk to women of sexually transmitted disease. Also, the risk of unwanted pregnancy rises in cohabiting relationships. Women and children, more than men, experience poverty after a cohabiting relationship dissolves.

Women typically make financial and career sacrifices to keep the cohabiting relationship going. Just as within marriage, women in cohabiting relationships tend to do more of the cleaning, cooking and laundry. In the majority of these relationships, men have increased sexual opportunity, with little to no commitment. Meanwhile, the female partners pay their share and more of the bills, do more than their share of the housework, bend their lives and compromise their future in an effort to keep the relationship intact. Many of these women assume that their cohabiting relationship will lead to a happier, more stable marriage — statistically an unlikely outcome.

**See Fast Facts and Commentary # 26-38,
55, 65-73, 83-84**

*“Cohabitation –
it’s training for
divorce.”*

Charles Colson,
author and social
commentator

FAST FACTS & COMMENTARY

*Supporting documentation
and commentary for the
Questions & Answers about
Cohabitation section*

