

NO MARRIAGE? NO RING? NO PROBLEM!
AN ETHICAL ESSAY CONCERNING UNMARRIED COHABITATION

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HISTORY-FINDINGS-FACTS

Before 1970, it was called “living in sin” or “shacking up” and it was illegal in every state of the union. Today these two terms have changed to softer verbal expressions such as “living together,” and “cohabitation,” and only seven states have laws making unmarried cohabitation illegal, although they rarely enforce it. (Arizona, Florida, Idaho, Michigan, Mississippi, New Mexico, North Carolina and Virginia)

Cohabitation can be defined as “two unmarried people of the opposite sex in a romantic relationship living together.” It is a halfway house for people who do not want the degree of personal, legal and social commitment that marriage represents, at least for now. Cohabitation has sky rocketed 1,150% from 1960 to 2000, increasing from 439,000 to 5,500,000 couples living together.¹

YEAR	TOTAL
2000	5,500,000
1998	4,236,000
1997	4,000,000
1995	3,700,000
1990	2,856,000
1980	1,589,000
1970	523,000
1960	439,000

To better understand the increase of cohabitation, consider the following facts.

1. Unmarried-partner households increased 71% during the years 1990-2000 ²
2. Married couple households only increased 7% during the years 1990-2000 ³
3. The marriage rate dipped 43 % in the past four decades, from 87.5 marriages per 1000 unmarried women in 1960, to 49.7 marriages in 1996, leaving it at its lowest point in recorded history.⁴
4. Nearly half of people between ages 25 and 40 have at some point set up a joint household with a member of the opposite sex outside of marriage.⁵

¹ U. S Census Bureau, Internet, <http://eire.census.gov/popest/archives/1990.php#household> (January 2000).

² Bookstave, Thomas, A., “Changes In Households,” *Springfield News Leader*, (May 15, 2001): 5.

³ Ibid.

⁴ The National Marriage Project, Rutgers University. 1998.

⁵ Ibid.

5. Currently in the U.S. there is one cohabiting couple for every twelve married couples. By the year 2010, if the present trend continues, the numbers will be one cohabiting couple for every seven married couples.⁶
6. One in three U.S. women chose to live with their partners before marriage, compared to one in ten in the 1950's.⁷ (Whitman 1997)
7. Nearly 50% of those in their twenties and thirties cohabit.⁸
8. Half of currently married stepfamilies with children began with cohabitation⁹
9. The number of never-married Americans more than doubled from 21 million in 1970 to 48 million in 2000 during a time when the population was growing one-fifth.¹⁰
10. The percentage of never-married men and women in their thirties has tripled, along with a sharp 41 % decline in the marriage rate. This has almost completely been offset by those living together.¹¹
11. The University of Chicago revealed findings that married couples with children dropped from 45 % in the early 70's to just 26 % in 1998.¹²
12. Half of all marriages today are preceded by cohabitation, compared to only 10 % in 1965.¹³
13. Cohabitation has increased 864% during the last four decades from 1960-2000.¹⁴

Numerous statistics concerning the increase of cohabiting couples could be cited confirming that cohabitation is now the most common way couples in America begin their lives together. The trend toward cohabitation and away from marriage is unprecedented. Andrew Cherlin, a sociologist at John Hopkins University, was quoted on the front page of the Washington Post as saying, "Never before in Western history has it been acceptable for unmarried couples to live together. It was unacceptable a couple decades ago. It is acceptable now."¹⁵ There is a huge cultural change taking place. Romantic love and courtship have given way to an altogether new alternative. Rutgers University sociologist, Barbara Dafoe Whitehead, explains.

"We are entering a period of 'cultural cluelessness.' Most societies have had a script and young adults have been guided through that script. Now the script is being so radically revised that nobody knows what it is anymore, or people have torn it up."¹⁶

There are probably few pastors who are unfamiliar with the issue of cohabitation when faced with performing marriages. The scenario is all too common. A couple visits the pastor. He or she begins to ask questions concerning their lives. The questionnaire reveals the same address and the fact that they have been living together, perhaps for quite some time. There is

⁶ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/cohabiting, (2001): 1.

⁷ Ibid.

⁸ The National Marriage Project, Rutgers University, 1998.

⁹ Weston, Don, 3.

¹⁰ Weston, Don, 6.

¹¹ Ibid.

¹² *The Valley Times*, (November 25, 1999): 12.

¹³ Paul, Pamela, *The Starter Marriage and Future of Matrimony*, (New York: Villard Books, Random House, Inc. 2002), 9.

¹⁴ Paul, Pamela, *The Starter Marriage and Future of Matrimony*, (New York: Villard Books, Random House, Inc., (2002), 9.

¹⁵ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/Cohabiting/intro, (2001): 2.

¹⁶ Ibid., 1.

no embarrassment, however. No apology or shame. Cohabitation has become so common that in the minds of the couple, no explanation is needed. Indeed, it is the rare couple, at least in big cities, who have not been living together before marriage.

More surprising than the unbelievable rise in cohabitation, has been the almost complete lack of public comment on the subject by both society and the church! Many social scientists are beginning to ask why America's thirty-year rise in unmarried cohabitation has remained only a shadow issue in the family-values debate. Other issues, such as divorce and unwed mothers raising children have sparked much comment and criticism. Yet the increasing, now very common trend toward cohabitation has raised virtually no public comment, and little comment from spiritual leaders. It would appear that the church either does not recognize the full extent of the issue, and/or does not know how to face, or desire to face the fact of cohabitation and its accompanying concerns. As the Single Adult Ministries Director for the Assemblies of God, this is of great concern to me, and is the primary reason for interest in this topic.

REASONS FOR COHABITATION

Three specific types of cohabitation can be noted: ¹⁷ those moving toward a marriage commitment, those cohabiting as a temporary alternative, and those cohabiting as a permanent alternative to marriage. There are probably more, however, these seem to be the primary kinds. A further inspection of these types of cohabitation yields a long list of reasons explaining why people chose to live together. ¹⁸ These reasons, however, may or may not be verbalized and/or realized until individuals are asked about their purposes for cohabiting. Most reasons can be summarized into one of more of the following.

1. Anti-marriage sentiments-People using this reason are deliberately seeking an alternative to marriage, which is felt to be repressive and irrelevant. They believe it gives them more freedom in the relationship to come and go.

2. Avoidance-This is an effort to avoid a future divorce that one or both parties understand to be so common in today's society. One woman who has lived with the same man for fourteen years explained, "Watching our peers get married and divorced has really enforced that this is a much better choice. And best of all, it means your friends never have to sit through a honeymoon video."

3. Conformity to social pressure-The excuse, "everyone else is doing it" is often used. Some individuals believe something must be wrong a person who is not willing to live together.

4. Convenience-It is more convenient for two to live together than for one to live alone. Transportation, shopping, and many other issues become easier, as well as the perception that it is easier to give up the relationship if it doesn't work out. Simply stated, cohabitation is viewed as a convenient way to obtain the advantages of an intimate relationship without the long-term commitment of marriage. The time and effort to obtain blood work and legal papers that marriage entails can be eliminated.

5. Compatibility-Living together becomes an endeavor to determine the degree of compatibility of two individuals. This is seen as a rational, common sense effort on the part of one or both people.

6. Economics-This reason is a desire for economic security and a belief that two can live together cheaper than two can live alone. (why pay for two apartments?) It is interesting to note the credibility of the reason of economics when understanding that twenty-one million married couples pay an extra \$1400. federal income taxes on average for being married, compared to cohabiting couples with the same income.

¹⁷ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/types, (2001): 1.

¹⁸ Ibid., Members.aol.com/explanations, (2001): 1-3.

7. Expectations-Many cohabiters hope living together will lead to a permanent marriage. This is not always the hope of both individuals, but certainly is a very common desire of at least one person.

8. Escape-Some people find it easier to run from problems by living in relationship they believe represents safety, security and affirmation. In the throes of life's many challenges, it "feels good" to live with someone who cares about and for you.

9. Fear of Commitment-Some individuals have a fear of long term commitment and use this time of living together to test the idea of making such a commitment.

10. Fear of rejection or losing their partner-People sometimes feel, because of the demands or persistent suggestion by one party to move in together, they may lose their significant other if they don't make their relationship seem more permanent by living together.

11. Lack of understanding the meaning of real love-Couples expressing this reason may have been reared in a home with parents who have divorced, leaving no continuing example of the fact that love is more than an act; it is a volitional commitment.

12. Lack of stigma-According to Edmondson, cohabitation is currently viewed by society as a "virtual marriage."²⁰ Because it has become a more common and acceptable living arrangement, those who choose cohabitation are no longer stigmatized by society.

13. Marriage insurance-People may think living together screens out undesirable mates and is an honest attempt to avoid divorce.

14. Pressure from their partner-Some cohabiters may sense an obligation to live with and/or have sex with their partner, thinking he/she may leave if they do not yield to his or her wishes.

15. Providing a parent for children-Single mothers and fathers may opt for cohabitation as a means of providing a parental figure for their children, and to have someone to help with the many domestic and parenting issues of rearing children. 40% of those who cohabit have children living at home.²¹

16. Rebellion and independence-The attitude of, "I know this will upset my parents and I'm glad," is sometimes another reason used. Young adults who are angry with their parents for a variety of reasons see this action as a way of expressing their personal views and independence.

17. Rite of passage into adulthood-This may seem to be an expected stage of personal development by many young adults who are eager to enter the realm of full adulthood.

18. Romance-Occasionally people idealize that living together will be moonlight and roses. (They may later wake up to the fact that it is more like daylight and dishes!)

19. Sex-The opportunity to have available sex is obviously easier when living together than if not sharing the same living space. Rinus Houdijk maintains the sexual union of a man and woman in today's culture is now primarily judged by its personal and erotic significance, and the reason of procreation for sexual intercourse is only an added value, not the principle one. He states, "the priority of the personal and erotic element in the experience of sexuality has contributed to the recognition of forms of cohabitation outside marriage..."²²

20. Various rationalizations-The tendency to make various rationalizations to justify living together is common. Some of these include, "We're going to be married anyway." "What can it hurt?" "Everyone's doing it." "Marriage didn't work for my parents," etc.

²⁰ Martin, Don, Maggie, Paige D, "Adolescent Premarital Sexual Activity, Cohabitation, and Attitudes Toward Marriage," Libra Publishers, Inc., Vol. 36, No. 143, (Fall 2001), 1.

²¹ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/explanations, 3.

²² Cahill, Lisa Sowle, Mieth, Dietmar, *The Family*, (London: SCM Press Ltd., 1995), 19.

REASONS AGAINST COHABITATION

Surprisingly to many people, there are a myriad of reasons not to cohabit. These reasons can be organized into the following categories: Sociological, psychological, legal, and religious.

Sociological Reasons

1. Those who live together before marriage are the least likely to marry each other. A National Survey of Families and Households, based on interviews with 13,000 people, concluded, "About 40% of cohabiting unions in the U. S. break up without the couple getting married."²³ A study from Columbia University cited in *New Woman* magazine found that only 26% of women and 19% of men surveyed married the person with whom they were living.²⁴

2. Those who live together before marriage have higher separation and divorce rates. Yale University sociologist Neil Bennett's findings were reported in *Psychology Today*, saying that cohabiting women were 80% more likely to separate or divorce than women who had not lived with their spouses before marriage.²⁵ A University of Western Ontario study found a direct relationship between cohabitation and divorce when investigating over 8,000 never-married men and women. It was determined that living in a non-marital union "has a direct negative impact on subsequent marital stability," perhaps because living in such a union 'undermines the legitimacy of formal marriage' and so reduces commitment of marriage."²⁶ Americans are not only marrying less, but are succeeding less often at marriage if and when they do marry.

3. Those who live together before marriage have unhappier marriages.²⁷

4. Aggression is twice as common among cohabiters as it is among married couples.²⁸

5. Depression rates among those who cohabit are more than three times the depression rates among married couples.²⁹

6. Cohabitors report more frequent disagreements, fights, violence, and lower levels of fairness in and happiness with their relationships compared to married people.³⁰

7. Children living in a home with cohabiting biological parents who are unmarried are twenty times more likely to be abused. Children whose mother lives with a boyfriend who is not the biological father are thirty three times more likely to be abused than children with married biological parents.³¹

8. Poverty rates for children living in a home with cohabiting adults are higher than for those living with parents who are married. The 1996 poverty rate for children in the former category was thirty-one percent, compared to six percent for children living in the latter category.³²

9. Those who live together do not experience the best sex. A report concluded a couple abstaining from sex before marriage has a twenty-nine to forty-seven percent chance of

²³ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/soc, (2001): 1.

²⁴ Ibid.

²⁵ Ibid.

²⁶ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/soc, (2001): 1.

²⁷ Stets, Jan E, "The Link Between Past and Present Intimate Relationships," *Journal of Family Issues* 14 (1993): 236.

²⁸ Ibid.

²⁹ David Popenoe, Barbara Dafoe Whitehead, "Should We Live Together? What Young Couples Need To Know About Cohabitation Before Marriage," National Marriage Project, (1999): 9-10.

³⁰ Susan L. Brown, Alan Booth, "Cohabitation Versus Marriage: A Comparison of Relationship Quality," *Journal of Marriage and the Family* 58 (1996): 668-678.

³¹ Popenoe and Whitehead, 8.

³² Ibid.

enjoying sex more than if they don't abstain. A study by Dr. Evelyn Duvall and Dr. Judson Landis found that premarital sex was not as satisfying as marital sex.³³

Psychological Reasons

1. Those who live together before marriage abuse each other more often and more severely than dating couples or married couples. "Many studies have found that physical attacks are more common and severe among live-in couples than among those who are married."³⁴ Another study at Penn State University, "confirmed cohabiters argue, shout, and hit more than married couples."³⁵

2. The non-binding nature of a live-in relationship breeds various questions. "Will he still be there when I get home?" "Is she seeing someone else on the side?" "What will I do if I find myself suddenly alone?"³⁶

3. A live-in relationship tends to destroy the things that make intimacy possible. Issues such as commitment, trust, and vulnerability to another person tend to be diminished.³⁷

4. Living together takes the mystery out of marriage. Max, a thirty-one year old from Connecticut says he regrets having lived with his girlfriend before getting married.

"I think it was a bad idea...It took a lot of the mystery out of everything. Once we got married, it felt like nothing had changed. There was nothing of value that was different. We went on our honeymoon, we came back, and it was just the same thing."

5. Those choosing to live together before marriage often do so to "prove" their love to their partner. Living together, however, does not necessarily mean a person deeply loves and is committed to someone.

Legal Reasons

There are several excellent legal reasons not to live together before marriage. It is probably safe to say, as in most other reasons cited, most people are unaware of these issues before deciding to move in together.

1. Unmarried couples living together before marriage do not have a common law marriage unless:³⁸a) They intend to be married b) They use the same last name c) They file a joint tax return d) They live together for a significant amount of time (not really specified by any state), and e) They live in one of the sixteen states that recognize common law marriage

2. Unmarried couples living together expose themselves to litigation over issues of income and palimony if/when they separate.³⁹ Each person in the union begins owning all of his or her job-related income, however, many states allow this to be changed by an oral contract or even a contract implied from the history of the living circumstance and financial arrangements. These types of contracts lend themselves to misunderstandings and court actions.

³³ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/soc, (2001): 6.

³⁴ Ibid., Members.aol.com/psych, 1.

³⁵ Ibid., 2.

³⁶ Smith, Harold Ivan, "*Singles Ask-Answers to Questions About Relationships and Sexual Issues*," (Minneapolis: Augsburg Publishing House, 1988), 125.

³⁷ Ibid.

³⁸ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/cohabiting/legal, (2001): 1.

³⁹ Ibid.

3. Unmarried couples living together have no legal property ownership rights.

⁴⁰Many laws exist to protect the property ownership rights of married couples. There are no corresponding laws for unmarried couples. This paves the way for serious and expensive legal battles for unmarried couples upon separation. The only way to avert this potential problem is for cohabiting couples to have a detailed written contract making clear who owns what property.

4. Unmarried couples living together have additional parenting issues due to the fact they are not automatically recognized as the legal parents. ⁴¹This reason alone is conducive to significant and consequential problems. Both parents need to be listed on the birth certificate and the father needs to sign a statement of paternity for this to be resolved.

5. Unmarried couples living together need an additional written property agreement when purchasing a home. ⁴² This is required to: a) Clarify how much of the house each person owns b) How the title is listed on the deed (this in itself has many complications) c) What happens to the property if there is a permanent separation, and d) What buy out rights exist.

6. Unmarried couples living together cannot make financial or medical decisions for the other person when he or she is injured or incapacitated. A “durable power of attorney” would be needed to accomplish this. ⁴³

7. Unmarried couples living together cannot make end of life decisions for the other person if he or she is dying. ⁴⁴ Issues pertaining to specific medical intervention such as the use of a respirator, CPR, surgery, blood transfusions, experimental or non-traditional treatment and the administration or withholding of food and water can only be made by blood relatives in the absence of a legal spouse. A “living will” naming the partner must be prepared in advance to solve this dilemma. Not all states, however, recognize this document as binding.

8. Unmarried couples living together cannot make funeral arrangements for their partner upon his/her death. ⁴⁵ In legal order of priority, the following people are allowed to make funeral arrangements: a) The children who are of legal age b) The surviving parent (s) of the deceased, and c) The siblings of the deceased and so on through the next blood relations.

9. Unmarried couples living together do not automatically receive “survivor inheritances” upon the death of the partner as a legally married couple does. ⁴⁶ To obtain these privileges and rights, a will, living trust, joint tenancy agreement, or other estate planning device must be prepared in advance of the death.

Religious Reasons

Some individuals would argue that living together does not necessarily mean a man and woman are having sex. There is an understood meaning today, however, that if a man and woman are living together, they are acting as if they are married, and are, in fact, having a sexual relationship. Webster’s dictionary defines cohabitation as “living together as if husband and wife.” It is because of this, the assumption is made that cohabitants do have sexual relations, and comments concerning sex made in this paper reflect this assumption. (It is realized there may be a few exceptions)

⁴⁰ Ibid.

⁴¹ Weston, Don, “All About Cohabiting Before Marriage,” Internet, Members.aol.com/cohabiting/legal, (2001):1.

⁴² Ibid.

⁴³ Ibid., 2.

⁴⁴ Ibid.

⁴⁵ Weston, Don, “All About Cohabiting Before Marriage,” Internet, Members.aol.com/cohabiting/legal, (2001): 2.

⁴⁶ Ibid.

1. Unmarried people who claim to be Christians and live together often experience guilt and fear. This results from the danger of HIV, STD's, an unwanted pregnancy, being "found out," or because it is a violation of the scripture that says, "Marriage should be honored by all, and the marriage bed kept pure, for God will judge the adulterer and all the sexually immoral." (Hebrews 13: 4)

2. Unmarried adults who cohabit do not experience God's best for their lives individually or together. Marriage was created for man and woman as an exclusive relationship of trust, security, stability, and spiritual, mental, emotional and physical union. God specifically designed sex to be used in the protective relationship of marriage where two people of the opposite sex are legally and publicly responsible for their union. He does not bless something that is out of His design and will. Casual sexual relationships devalue a person, cause identity to be confused, and defeat the purpose of bonding that occurs with a relationship of two people married for life.

3. Living together outside of the marriage covenant is a sin against God. Cohabitation hurts God and puts distance between the people engaged in cohabitation and their creator. Sexual abstinence before marriage and sexual purity after marriage are God's will for human beings. (I Corinthians 6:14-20)

RELEVANT BIBLICAL MATERIALS

Like many of today's ethical issues, the bible does not have a particular verse or passage stating "thou shalt not cohabit." There are, however, several principles that bear influence on the issue of cohabitation from which an ethical decision concerning moral rightness or wrongness can be constructed.

1. The principle of the establishment of marriage between a man and a woman (Genesis 2:18-26) -The central thoughts in this passage are expressed in verse 18, "It is not good for a man to be alone. I will make a helper suitable for him," and verse 24, "...A man will leave his father and mother and cleave to his wife, and the two will become one flesh." These verses show God's intention for the institution of marriage and the creation of the one flesh union. Two people becoming one do so in the context of marriage.

2. The principle of the permanence of marriage Matthew 19:6 states, "what God has joined together (in marriage), let no man separate." This again emphasizes the marriage relationship and refers to God's obvious intention that marriage should be permanent, for the duration of the life of both parties involved, or until one person dies.

3. The principle of a set time of beginning for the marriage relationship (Matthew 22:8-14 & 25:1-13) -These passages seem to indicate that marriage happened at a given time and place. The wedding feast was ready and the guests were being invited. Although the point of the story is not the official beginning of a marriage, it is evident the beginning of the publicly-recognized relationship was not an undetermined time, nor was initiated by two individuals moving in together. The very fact this story is included in scripture gives credibility to the public marriage event and union of marriage.

4. The principle of obeying and living by the laws God has allowed society to establish (Matthew 22:21, Mark 12:17 & Luke 20:25) All three of these verses state, "Give to Caesar what is Caesar's, and give to God what is God's. The government (the Caesar of our day) requires a marriage license and accompanying ceremony, and witnesses to be legally recognized as a binding union possessing all the legal rights of such a union. Since this is a civil requirement, we are obligated by law as citizens to obey it.

5. The principle of reserving the sexual union between a man and a woman for marriage I Corinthians 7:2 states, "Because of fornication, each man should have his own wife and each woman should have her own husband." The fornication referred to is sex between two unmarried persons. The admonition is clear regarding fornication (any unlawful sexual activity) in this passage and in many others. (I Thess.4:3; Col.3:5; Gal. 5:19; II Cor.12: 21;

Matt. 15:19).⁴⁷ It is abundantly evident that God's will for humankind is to abstain from any kind of fornication. Paul addresses the topic by offering the solution of marriage to avoid it. Fornication and its consequences are included in the lists of sins we are to avoid in Matt. 15:19; Mark 7:21-23; I Cor. 6: 9; Gal. 5:19-21; Rev. 21:8; Heb. 13:4; Jude 7; I Tim. 1:10; Eph. 5:5; Rom. 1:28-29; and Lev. 19:20.

In the Song of Songs, the desire for sexual intercourse is restrained until after marriage has taken place. (1:1-3:5) During the courtship, there is a normal longing for the other person, but restraint is also required. The book assumes that sex is to be enjoyed only within the bonds of marriage

6. The principle of the beauty and celebration of the sexual union in marriage (Song of Songs 4:1-10; 5:10-16; 7:1-9) Throughout the Song of Songs there are wonderful descriptions of the lover and his beloved bride, especially in 4:1-10, where Solomon describes the body of his bride in passionate detail prior to the consummation of their marriage. The imagery for sexual enjoyment is vividly portrayed and includes things such as the choicest foods, drinks, spices and water from the freshest springs and fountains. (4:11-5:1) Sex inside of marriage is seen as a sensual delight, wholly blessed by God.

7. The principle of the importance, relevance and maintenance of marriage Ephesians 5:21-33 emphasizes the marriage relationship and gives several principles concerning it: a) the principle of submission to one another in verse 21 b) the principle of wives submitting to their husbands in verse 22 c) the principle of the husband being the head of the wife in verse 23 d) the principle of the church being subject to Christ as an example of the wife being subject to her husband, and e) the principle of the husband loving his wife as Christ loved the church and gave himself for it in verses 25-32. All these principles serve to emphasize the importance, relevance and maintenance of marriage.

ETHICAL ISSUES

The list of ethical issues arising from the topic of cohabitation includes but is not limited to the following: a) Sexual intercourse outside of a legal marriage b) The endangerment of marriage as a healthy, public institution c) The illegality of fornication in some states d) The illegality of cohabitation in some states e) Commitment or lack of commitment as a volitional, enduring and legal act, and f) The physical, social, medical, legal and psychological risks encountered.

Space and time does not permit the discussion of each of these issues. All of them certainly deserve consideration, and by choosing to reflect on only a few does not negate the importance of the others. With this in mind, we will consider a) the endangerment of marriage as a healthy, public institution, b) the illegality in some states of fornication and cohabitation, and c) Sexual intercourse outside of a legal marriage.

1. The endangerment of marriage as a healthy, public institution

As a Single Adult Ministries Pastor for 21 years, and currently for three years the director of Single Adult Ministries for the Assemblies of God, I can speak from the experience of having worked with approximately 18, 000 single and single-again (divorced and widowed) adults between the ages of 19 and 75 while in the local church, and thousands more during the three years at the Assemblies of God Headquarters. The experiences, issues, counseling sessions, lifestyles, and questions of these single adults have taught me much, from which comes some of the following material.

It has become readily apparent over the years that even though adults in America are still highly interested in the union of marriage and the prospect of being married some day, the facts show that marriage is on the decrease and cohabitation is on the increase. (see information above) We are becoming a nation that marries later and less, and divorces sooner and more often. The median age of marriage in 1960 was 20.3 years old for women, and 22.8

⁴⁷ Rae, Scott, *Moral Choices*, (Grand Rapids: Zondervan Publishing House, 2000), 228.

years old for men. It has risen in the year 2000 to 25.1 years old for women and 26.8 years old for men.⁴⁸ Thirty years ago the divorce rate was 35 of every 1000 adults. Today it is 250 of every 1000 adults.⁴⁹ Indeed, a full 25 % of all adults in America say they have been through at least one divorce. (a 680 % increase!)

The institution of marriage is losing its social purpose. It once served as our primary expression of commitment and obligation between a man and a woman, but it has been replaced by and reduced to a vehicle for the emotional fulfillment of adult partners. "Till death us do part" has been replaced by "as long as I am reasonably happy." We have been duped into thinking that cohabitation, marriage, and divorce are primarily for and about our personal happiness.

It is profoundly evident that we have lost faith in the institution of marriage. We no longer see marriage as a binding, lifetime commitment. The legal relationship of marriage is many times looked upon as more trouble than it is worth. Individuals can have the privileges of what used to be reserved for marriage, (sex, children etc) without the legal, lifetime commitment and stigma that used to be prevalent when living together. Cohabitation is a way to minimize the legal, social, ethical and spiritual commitments of marriage, while seemingly enjoying the benefits. The rise in cohabitation has cheapened the institution of marriage and has caused an erosion of its meaning. Author Don Weston states,

"From all indications, we are fast becoming a mixed 'live-in,' 'divorce,' 'non-marriage,' and 'post-marriage' culture all at the same time. Marriage, however, remains very important to adult Americans-probably as important as it has ever been-while the proportion of Americans marrying has declined and the proportion of successful marriages has declined even more."⁵⁰

As previously stated, the number of single, never-married adults has more than doubled from 21 million in 1970 to 48 million in 2000, during a time when the population was growing only one fifth. The percentage of never-married men and women in their thirties has tripled, and there has been a sharp 41 percent decline in the marriage rate, which has almost completely been offset by those living together.⁵¹ Cohabitation is prevalent and considered relevant in today's world, while the institution of marriage is not supported by many of the professionals who teach and write about it. Many counselors, therapists, academics and authors see it as just one of many acceptable adult arrangements.

Although society has seemingly lessened its emphasis and expectation on the need to marry, the church, in general, has not. "Churches clearly expect those who are single will get married, and those who have been married and are now single through divorce or widowhood will simply disappear into the closet until they marry again."⁵² It is because of these expectations I have come to the conclusion that as a church, we are correct in having a high standard on divorce. We are, however, incorrect by having too low a standard on marriage. We need a standard equally as high on marriage as we have on divorce. "Getting married should be harder, just as becoming a parent should be harder. People need to really think about what kind of sacrifices and work these commitments entail."⁵³

Too many couples go into marriage ill-prepared, not having the foggiest idea what roles and responsibilities await them. This lack of premarital training and education pave the way

⁴⁸ U. S. Census Bureau, Internet, <http://eire.census.gov/popest/archives/2000marriage>, (January 2001).

⁴⁹ Barna, George, *Unmarried America*, (New York: Issachar Resources, 1999), 22.

⁵⁰ Weston, Don, "All About Cohabiting Before Marriage," Internet, Members.aol.com/cohabiting/intro, (2001): 5.

⁵¹ Ibid., 6.

⁵² Clark, David K., Rakestraw, Robert V., *Readings In Christian Ethics*, (Grand Rapids: Baker Book House, 1996), 149.

⁵³ Paul, Pamela, *The Starter Marriage and Future of Matrimony*, (New York: Villarrd Books, Random House, Inc. 2002), 151.

for struggle and heartache. Consequently, troubles mount and divorce sometimes seems the only way to resolve the issues.

Besides the lack of preparation for marriage, well-meaning people in the church, usually unknowingly, contribute to this premature pressure to marry! Comments such as, "Praise God, Johnny found someone, "and, "I'm so glad you are settling down and getting married," lead one to believe that marriage is the ultimate, mature, spiritual state to seek and attain. I believe if the church as a whole (Christians) would/could attain a balanced, more mature understanding of the wholeness of a person, whether married or single, (Colossians 2:10, "You are complete in Him") less pressure and expectation to marry would be placed on the single adult of all ages to marry, thus contributing less to premature marriages, and more to healthier marriages and a lower rate of cohabitation. It is true that many cohabiting couples do so to avoid the divorce one or both of them have already experienced.

Consequently, marriage as a healthy, public institution is being threatened by influences outside the church as well as influences inside the church. The common practice of cohabitation which now carries no negative stigma has had profound effects on minimizing the importance of marriage as a needed, viable relationship in society. The premature pressure to marry placed on young adults by well-meaning Christians in the church has had an equally profound influence on the demise of marriage. Many young adults are not ready for the roles and responsibilities marriage demands and are ill-prepared to face them, due to, in many cases, a lack of premarital education, and sometimes an understanding of God's timing for marriage. The unnecessary struggles that result from these issues could sometimes have been prevented, and in extreme cases can lead to premature divorce and heartache.

2. The illegality of fornication and cohabitation in some states

Fornication is a broad term encompassing "sexual sin" of every kind including, premarital sex, (sex between two unmarried persons) adultery, (sex between two persons, at least one of them married) homosexuality, (sex between two persons of the same gender) bestiality, (sex between a person and an animal) Incest, (sex between a parent and his/her child) and molestation, (sex between an adult or child and another child) For the current topic we are mostly concerned with premarital sex.

There are currently four states that have laws against this type of fornication. (and probably all of the types of fornication) They are Georgia, Rhode Island, South Carolina, and Utah. There are seven other states that currently have laws against unmarried cohabitation. They are Arizona, Florida, Idaho, Michigan, Mississippi, New Mexico, North Carolina, and Virginia.

These eleven states are listed and discussed together for this reason. The two words fornication and cohabitation are definitely distinct in spelling, but are overwhelmingly not distinct in practice in today's culture. Although to cohabitants the meaning of fornication is probably something totally different than the Bible's meaning, sexual activity is common to both words, and if the two living together were asked if they were having a sexual relationship, they would say, "Well, yes, of course, we live together!" In other words, they imply, for all intents and purposes, the same issue.

It is safe to say these laws are rarely, if ever, enforced. How many times have you heard of people being arrested for "fornication?" How many times have you witnessed individuals being arrested for "living together?" This ethical, legal dilemma leads one to several relevant questions which beg for an answer.

Why would these laws not be enforced? Why would adults be allowed to "break the law" without penalty? I suspect the answers lie in the fact that the enforcer would possibly get laughed at by the "law breakers," by his/her fellow officers or others, since premarital sex is so easily obtained and cohabitation, as we have seen, is such a common practice. The charge of fornication may definitely be difficult to prove when one considers the difficulties of proving rape, a much more violent crime.

What does not enforcing the law teach individuals about responsibility and integrity? What does it teach individuals about the validity of having a law? What does it teach concerning a person's freedom to do as he wishes, irregardless of the law? The answers to these and similar questions should be fairly obvious. By not enforcing the law, the law becomes null and void. By letting people break the laws that were passed to protect the interests and rights of individuals, we ignorantly allow the dangers and risks mentioned above to become a greater hazard to people than if the laws were actually enforced. By not enforcing the law, we teach that authority really does not exist, or at least does not matter, and a person can do as he or she wishes.

One thing is certain. By not enforcing the law, responsibility is shunned and integrity is lost. I wonder, however, if the "integrity" only pertains to a law that the majority of society would agree is good and correct? If this is the case, probably the integrity of the potential enforcer would not be an issue, but society's integrity as a whole would be.

3. Sexual intercourse outside of a legal marriage

The issue of sex outside of a legal marriage is, in the author's opinion, one of the most significant and consequential ethical issues of our day. Celibacy before marriage is biblically agreed with by Christians, but practically unchallenged by them. It has been previously shown that God's will concerning sexual intercourse is that it be reserved for the marriage union. Society, however, overwhelmingly disagrees with Him. Karen Lebacqz stated in her essay entitled, "Appropriate Vulnerability," "The task is to thread our way between two views of sexuality: the old 'thou shalt not' approach exemplified by much of the church tradition, and the 'new testament or thou shalt' approach evident in much of our current culture."⁵⁴

George Barna, a respected Christian researcher, reports in a study of unmarried twenty-something's, two thirds of the males and half of the women in that age bracket would have sex with someone they found attractive, even though they had no interest in marrying them; and half of the men and one third of the women believe it is acceptable to have sex with someone they really like, even if they had only known the person for a short time.⁵⁵ Beliefs concerning cohabitation play a large role in these attitudes. Three of four never married adults accept cohabitation as morally alright, 62% of those divorced agree, and 56% of those widowed concur.⁵⁶ (These people represent all ages.)

It is becoming increasingly true that a decreasing percentage of newly-married couples are having sexual intercourse on their wedding night. Asra Q. Nomani of the *Wall Street Journal* writes,

"The wedding night-cultural totem, the stuff of romantic movies, the object of a million gentle jokes about anxiety and performance-in that form is becoming increasingly rare. Transformed by three decades of social trends-among them ubiquitous premarital sex, prenuptial cohabitation and growing numbers of second and third marriages- the wedding night for many has simply mutated into an extravagant extended party rather than an extravagant personal moment. Sex, when it happens, is often an apostrophe, not an exclamation point."⁵⁷

University of Chicago, Edward Laumann, a sex researcher says one in five women and only fifteen percent of men go to their bridal beds as virgins these days. Sex outside of marriage is the norm, not the exception. Our society does not place a high virtue on sexual purity in theory or practice. Aldous Huxley expressed the national sentiment when he said, "chastity is the most unnatural of the sexual perversions."⁵⁸

⁵⁴ Lebacqz, Karen, *Readings In Christian Ethics*, (Grand Rapids: Baker Book House, 1996), 149.

⁵⁵ Barna, George, *Single Adults*, (Ventura: Issachar Resources, 2002), 75.

⁵⁶ *Ibid.*, 68.

⁵⁷ Nomani, Asra Q, *The Wall Street Journal*, Vol., Issue, page number unavailable.

⁵⁸ Moore, Frank, *Dismantling The Myths*, (Kansas City: Beacon Hill Press, 1997), 40.

Shouldn't individuals be allowed to live the way they desire? If two adults consent to having sexual relations outside of marriage, what is so wrong with it? God made man and woman with a free will to choose as they please. It is harmless, personal entertainment. But is it, really?

Consider an analogy for a moment. A person desiring to commit suicide considers jumping off the top of a twenty story building. He is free to do so because of his freedom to choose. However, once he makes the choice to jump, he is a participant in the law of gravity which will slam his helpless body to the ground. He is free to choose to jump, but is not free to choose the consequences of jumping.

It is the same with sex outside of God's intentions, outside of a protective, secure, binding and committed marriage where two people are legally responsible for their relationship. We are free to choose to have sex outside these parameters, but are not free to choose the consequences of having it. What are the possible consequences, one might ask? A suggestive but not exhaustive list includes: pregnancy; the decision to raise, adopt or abort a child; venereal diseases; children one may not be ready for; sexual disillusionment; ostracism; guilt feelings that linger into other relationships; mistrust/distrust of the opposite sex; results of disobedience to God; cementing a false sexual identity; living with immoral memories.

God has made sexual intercourse so powerful and mystical, that when two engage in it they are becoming one physically, mentally, emotionally and spiritually. The sex act has been compared to masking tape. When a piece is used several times, outside of its intended purpose, it loses its adhesiveness and ability to bond. The same is true of sex. When it is used with more than one person and outside of a lifetime commitment, its intended purpose, it loses its ability to bond. Consequently, a person is either bonding or losing his/her ability to be bonded, depending on how often and with whom their body is given.

Karen Labacqz succinctly states,

"It is an unsafe environment for the expression of vulnerability. No covenant of fidelity ensures that my vulnerability will not lead to my being hurt, foolish, exposed, wounded. In short, in singleness the vulnerability that naturally accompanies sexuality is also coupled with a vulnerability of context. Thus, singleness is a politically more explosive arena for the expression of vulnerability in sex because it lacks the protections of marriage."⁵⁹

A DECISION REGARDING COHABITATION

I conclude that the practice of unmarried cohabitation is not an ethically correct, morally right, emotionally healthy, or relationally beneficial lifestyle to choose. It is overwhelmingly clear that cohabitation is harmful for a number of reasons, many of which could not be addressed in this short essay. There is not a single good reason to cohabit that withstands sociological, psychological, health, legal, or religious scrutiny. All evidence points to the contrary: living together before marriage increases the risks to individuals in every category discussed.

To the Christian individual who knows Jesus Christ as Savior and Lord, there should only be one reason needed to refrain from cohabitation, the Lord's disapproval. The scriptures rebutting sexual intercourse before marriage, including the seventh commandment and others listed above, are all that are needed to understand reasons to refrain from cohabitation.

To the unbeliever, however, additional reasons other than God's Word are needed. I Corinthians 4: 4 states, "the god of this world has blinded the minds of them who believe not." The unbeliever owes it to himself to examine the evidence against and results of living together. If this were done, knowledge concerning the great risks, significant problems and

⁵⁹ Labacqz, Karen, Readings In Christian Ethics, (Grand Rapids: Baker Book House, 1996), 154.

grave consequences would be discovered. The truth would be revealed; cohabitation is the front end cancer of marriage!

Would this information be enough to deter people from living together? In most cases, I think not. In spite of the damaging effects presented, many people believe the statistics represent someone else. When an individual wants to rationalize his/her behavior, there are many ways he or she will turn to for justification, no matter what statistics show, anyone says, or the amount of truth revealed. Psalm 52: 3 indicates there are some who will always "love evil rather than good, falsehood rather than the truth." As long as the selfish nature is allowed to reign in a person, the self-will will prevail over the spirit-will.

Cohabitation, as a trial relationship or a lifestyle, is a step too far in the wrong direction. Marriage is a promise, and "I will," involving responsibilities to a spouse, possible children and grandchildren, parents, the community, and even the state. Living together is at best a "maybe," an "I might." It may not be deviant, but neither is it something to celebrate in custom or in law.

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