

# Cohabitation: Is It Really That Big of a Deal?

If you're contemplating cohabitation as a way to prepare for marriage, you're not alone; **50% to 65% of young adults think cohabitation will help solidify a future with a significant other.**

Many believe it offers a chance to get to know a potential spouse better before making a marriage commitment, and

**that belief is so convincing that 70% of couples end up cohabitating.**

Even Christians have caught on to the trend:

**Between 63% and 75% of Christian couples live together before marriage.**





At first glance, cohabitation seems like an exciting and practical idea, doesn't it? After all, who wouldn't want to live with the love of his or her life?

Here's the surprising news: Contrary to popular belief, cohabitation actually makes a life-long marriage less likely.

*You may be wondering, If 70% of couples are cohabitating, how can cohabitation possibly be dangerous to my relationship?*

Here's how:

Research shows that cohabitating before marriage **doubles the chances of infidelity** and **increases your chance of divorce by 50%** within the first eight years of marriage.



And there's more: According to research, cohabitating is also ***linked to less satisfaction, stability, and commitment in your future marriage.*** Whether you make the active choice to live together or slide into cohabitation gradually, cohabitation actually harms long-term relationships.

In addition to testing compatibility, some couples cohabitate to save money. Yet, studies show that cohabitation actually decreases your personal wealth.

On average, those who cohabitate lose a total of about ***\$26,000*** in comparison to their non-cohabitating single peers.

Even those who do marry after cohabitating end up **\$16,000** behind their non-cohabitating peers.

Why? Because cohabitating couples tend to invest in non-financial assets such as furniture, cars, and jointly bought items, instead of investing in items that will increase in value in the future -- items such as a house, savings, or retirement funds.

***The financial loss grows larger with each additional cohabitation partner. For example, a single person who has cohabitated twice will lose about \$44,219 in personal wealth.***





Perhaps finances aren't an issue. But what about you? How could cohabitation impact your mental health? Men and women are created differently, so it should be no surprise to discover that cohabitation can impact men and women in different ways.

Cohabiting men tend to show more depressive symptoms than women do, symptoms that include both general anxiety and anxiety about abandonment. Men are also more likely to deal with physical aggression and less dedication when it comes to testing the relationship to see if marriage will work.



Cohabitation can lead women to struggle with high levels of abandonment anxiety. Less likely to trust and form a lasting bond with a man in the future, women who cohabitate harm their chances at a life-long marriage. Unfortunately, these mental health dangers increase with each new cohabitation partner.

Having multiple cohabitation partners also increases your odds of complicated relationships. Every time you add a cohabitation partner, you increase relational stress with your romantic partner, within your family life, and with your friends.

The long-term mental health and relational side-effects are so likely that the American College of Pediatrics (2015) "urge(s) their adolescent patients to avoid cohabitation and to recognize the life-long benefits of marriage...." In addition, they note that, "saving the sexual relationship for marriage brings physical, emotional, and mental benefits to a couple."



Though you may not have children yet, Christians know that children are a beautiful gift from God – gifts we are called to love, treasure, teach, and raise. Yet studies show repeatedly that cohabitation is detrimental to children.

***Research on child abuse proves that the most dangerous place for a child to live is in a home with his or her biological mother and her cohabitating boyfriend.***



Even if the home is safe, cohabitation affects how a child develops.

***Only one in three children born with cohabitating parents will have a secure family life until the age of 12. In comparison, three out of four children born to married parents will have a secure family life.***

Research also shows that ***children born to cohabitating families encounter roughly three times more family transitions***, like parents entering or ending marital or cohabitating unions, than those born to married parents. ***Lack of structure negatively affects children's psychosocial well-being and peer interactions.***

***Lack of structure also contributes to increased aggressive behaviors in children and leads to more negative interactions at school than for students with married parents.***

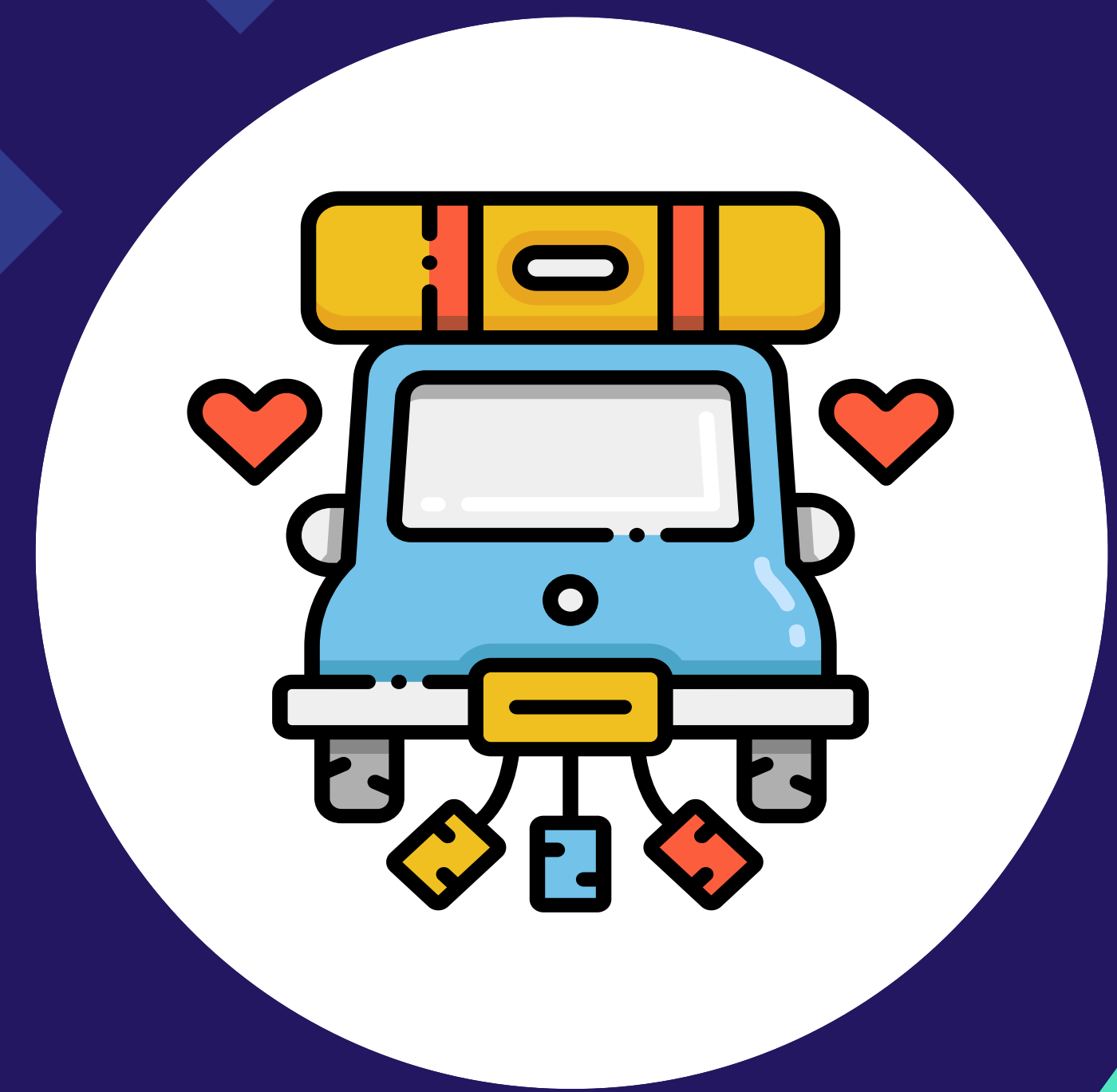
Finally, cohabitation affects children physically. Children born to cohabitating parents ***are at higher risk for asthma, obesity, and poor health*** in comparison to children born to married parents.

Psalm 127:3 reminds us that “children are a heritage from the LORD, offspring a reward from him.” Christian parents are called to embrace the gift of their children and to make decisions that uphold their lives.

Add your text here



***But what if you're NOT doing all of the things a married couple does?*** Perhaps you've decided to wait until marriage to have sex. Maybe you even have separate bedrooms! ***Here's the issue – you carry the mark of Christ publicly; you are His witness to the world.*** Paul reminds us that we are to “be blameless and innocent, children of God without blemish in the midst of a crooked and twisted generation, among whom you shine as lights in the world . . .” (Philippians 2:15).



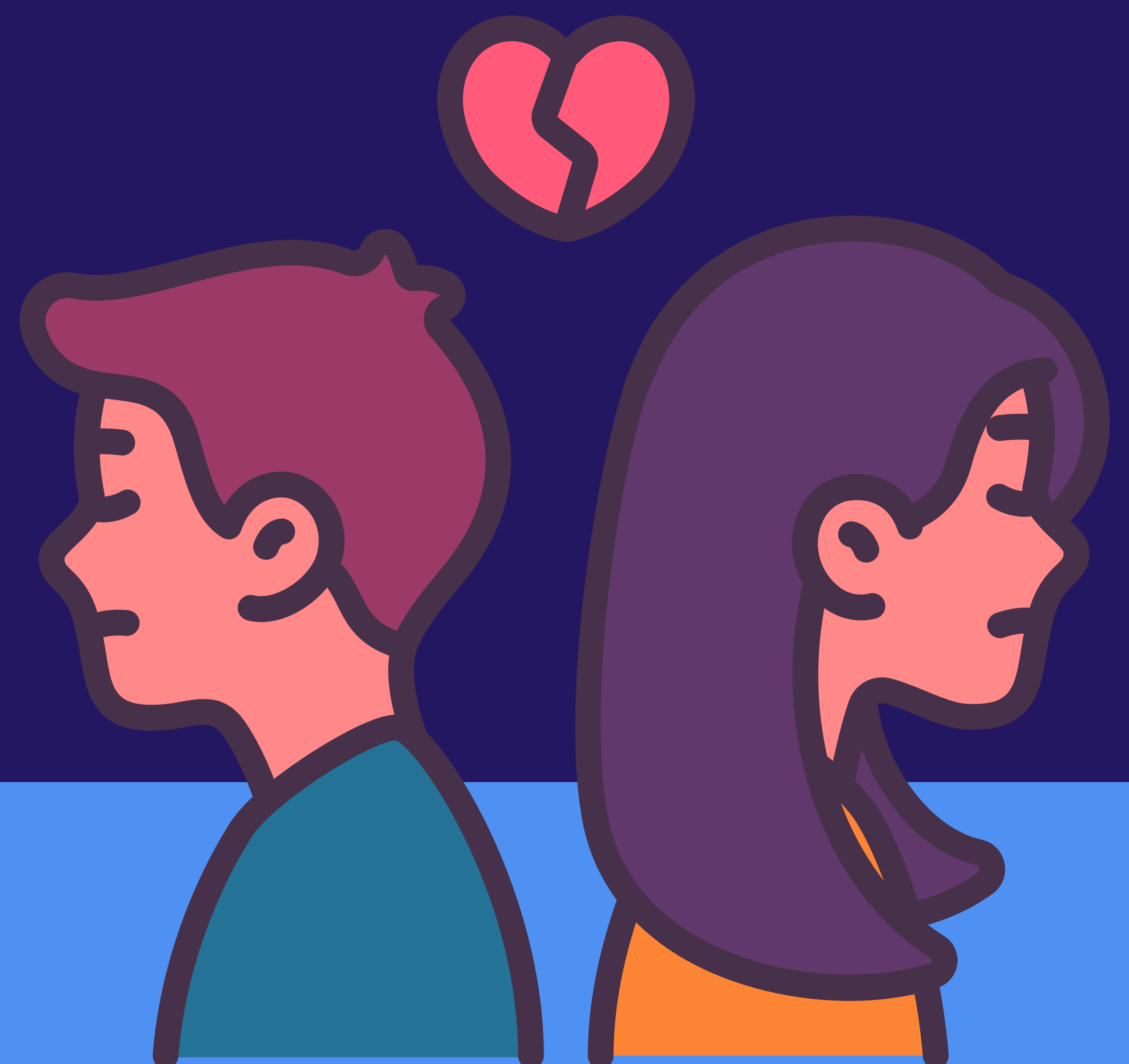
***Our words and actions are a confession to our neighbors – both believers and unbelievers. That confession, as much as we are able, should confess Christ's truth and life for the benefit of our neighbor. Living together before marriage gives the impression that you are engaging in all of the privileges and responsibilities of marriage, even if you're not.***



And cohabitating couples aren't just making a confession to the world; they're also making a confession to each other. ***Though couples may not intend to communicate a limited commitment to one another; nevertheless, cohabitation does make that confession.***

Even if one or both individuals deeply desire to serve the other rather than serve oneself, cohabitation builds that service on shaky ground because ***cohabitation allows for a relatively easy exit strategy.*** Even for committed couples, cohabitation does more damage than good.

***So not only can cohabitation be sexually immoral, but it can also be dishonest – toward the partners involved as well as the Christian and secular communities we live in. No matter how you dissect it, cohabitation is detrimental to the Body of Christ.***







By God's design and in contrast to cohabitation, marriage upholds the couple's lives as well as the lives of their children. How does this happen? Ephesians 5:28-30 tells us that "husbands should love their wives as their own bodies. He who loves his wife loves himself. For no one ever hated his own flesh, but nourishes and cherishes it, just as Christ does the church." A man should love and serve his wife just as Christ loves and serves the Church, even to the point of death. This selfless service upholds life.

Having been shown such rich, Christ-like love, a wife responds with love as well. By God's design, she rejoices in the umbrella of protection her husband provides and submits to his headship; "as the church submits to Christ, so also wives should submit in everything to their husbands" (Ephesians 5:24). This reciprocal love, unity, and order uphold life.



In this way, marriage upholds life physically, mentally, emotionally, and spiritually. It is a life-affirming structure, not only for man and wife, but also for the children God gifts them. In fact, even secular studies show that the best and safest place for children is in a home with their biological, married parents.



*God's Word and grace protect unity in marriage; His forgiveness enables us to love and forgive our spouse. And His love enables us to love and be loved. God's ways are always the best ways, and His desire for couples is marriage rather than cohabitation.*

Perhaps you have been part of the 70% . . . and now you regret it. Here's the good news: repentance and forgiveness, confession and absolution, can bring God's healing. Jesus paid for the sin of cohabitation on the cross; you are forgiven and loved!

***What if you're currently living with your significant other? God desires something better for both of you.*** God's ways are the best ways; when we follow His commands, we experience His good gifts of life. Just as Jesus spoke with love to the adulterous woman in John 8:10-12, He also speaks to you: "Go and sin no more." No one's life is a lost cause, and God's gracious and loving ways always enable a new start.

We all fall short of the glory of God, but the beautiful thing about Christ's redeeming grace is that no matter the sin, we are forgiven. God wants what's best for you even if you haven't always chosen it for yourself. You are a beloved child of God.





Heavenly Father,  
I praise and thank You for the relationships in my life  
and that Your commands protect the gifts of  
marriage and family. Please help me to avoid the  
temptation of cohabitation and instead seek  
relationships that will uphold the gifts You desire to  
give. Mold my life around Your Word and remind me  
of Your forgiveness where I have failed. I know that  
there is no sin that was not covered on the cross on  
Good Friday, and I thank You for the forgiveness I  
receive daily. Amen.

***If you would like to dive deeper into what real love looks like or learn more about the gift of marriage, please check out Y4Life's "Real Love, Real Life" brochure as well as the Youth4Life podcast on marriage and family (July 17, 2021).***

## Sources:

<https://www.news.iastate.edu/news/2018/06/26/cohabitwealth>  
<https://ifstudies.org/blog/premarital-cohabitation-is-still-associated-with-greater-odds-of-divorce>  
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5976833/#:~:text=Using%20data%20from%20the%20National,controlling%20for%20several%20demographic%20factors.>  
<https://acpeds.org/position-statements/cohabitation-part-1-of-2-effects-of-cohabitation-on-the-men-and-women-involved>  
<https://www.pewresearch.org/short-reads/2019/11/06/key-findings-on-marriage-and-cohabitation-in-the-u-s/>  
<https://ifstudies.org/blog/whats-the-plan-cohabitation-engagement-and-divorce>  
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3058822/>  
<https://acpeds.org/position-statements/cohabitation-part-1-of-2-effects-of-cohabitation-on-the-men-and-women-involved>  
<https://ifstudies.org/blog/cohabitation-doesnt-help-your-odds-of-marital-success>  
<https://acpeds.org/position-statements/cohabitation-effects-of-parental-cohabitation-and-other-non-marital-sexual-activity-on-children-part-2-of-2>

