Cohabitation and Living Together – A Biblical, Christian Worldview Perspective

Kerby Anderson takes a hard look from a biblical perspective at a common practice among Americans, cohabitation. Not only does he find it counter to biblical instruction for Christians, he finds that living together in a sexual relationship reduces the probability of a long-lasting marriage later on.

The original version of this updated article is also available in Spanish.

More than twenty years ago, I did a week of radio programs on cohabitation and cited a study done by the National Marriage Project at Rutgers University. Sociologists David Popenoe and Barbara Dafoe Whitehead came to this conclusion: “Cohabitation is replacing marriage as the first living together experience for young men and women.”[1]

What was true then is true today, but there is even more evidence of changing attitudes as well as additional social research on cohabitation. A survey by Pew Research asked American adults when it was acceptable to live together. Two thirds (69%) said it was acceptable “even if they don’t plan to get married.” Another 16 percent said it was acceptable “only if they planned to get married.” Only 14 percent said it was “never acceptable.”

That may explain why living together has gone from rare to routine in the secular world, but also explains why so many
Christian couples also see living together as acceptable. In the 1960s and 1970s, only about a half million were living together. One study from a few years ago, estimated that over 18 million Americans were cohabiting, and nearly a quarter of them were people over the age of 50 years old.\(^2\)

Another reason to revisit the social phenomenon of cohabitation is to remind couples that the “premarital cohabitation effect” still exists. The effect is the research finding from decades ago that living together before marriage increases your likelihood of marital struggles and even divorce. Scott Stanley with the Institute for Family Studies acknowledges that it may be counterintuitive “that living together would not improve one’s odds for a successful marriage. And yet, whatever else is true, there is scant evidence to support this believe in a positive effect.”\(^3\) We will look at the latest research data below.

Since such a high percentage of American adults believe it is acceptable for an unmarried couple to live together, they have developed new legal documents to establish financial and medical obligations to one another. Several cohabiting couples will draft a cohabitation agreement.\(^4\) Such an agreement supposedly ensures certain rights or obligations in the relationship that would typically be legally conferred upon marriage.

Although some people will say that a cohabiting couple is “married in the eyes of God,” that is not true. They are not married in God’s eyes because they are living contrary to biblical statements about marriage. And they are not married in their own eyes because they have specifically decided not to marry.

Cohabitation is without a doubt changing the cultural landscape of our society. That is why we look at the social, psychological, and biblical aspects of cohabitation in this article.
Test-drive Relationships and Other Myths

No doubt you have heard couples justify cohabitation by arguing that they need to live together before marriage to see if they were compatible. First, that argument does not justify cohabitation. Second, it is fallacious since so many couples living together never plan to get married.

Linda Waite and Maggie Gallagher wrote *The Case for Marriage: Why Married People Are Happier, Healthier and Better Off Financially.*[5] It not only makes the case for marriage; it also challenges contemporary assumptions about cohabitation.

The thesis of the book is simple. Back in the 1950s, the rules were clear: first love, next marriage, and only then the baby carriage. But the social tsunami of the 1960s changed everything. The Pill, the sexual revolution, feminism, mothers in the workplace, no-fault divorce, and the rise of illegitimate births changed our views of marriage and family. The authors marshal the evidence to show that marriage is a good thing. As the subtitle says, married people are happier, healthier, and better off financially.

Nevertheless, the conventional wisdom is that you should “try before you buy.” In fact, one of the oft-repeated questions justifying living together is: “You wouldn’t buy a car without a test-drive, would you?”

The problem with such questions and slogans is they dehumanize the other person. If I decide not to buy a car, the car doesn’t feel rejected. When you test-drive your car, you don’t pack your personal luggage in the trunk. And rejecting a car model doesn’t bring emotional baggage into the next test-driving experience. The car doesn’t need psychological counseling so that it can trust the next car buyer. Frankly, test-driving a relationship is only positive if you are the driver.
Research has shown that those who cohabit tend to view marriage negatively because it involved the assumption of new responsibilities that contrasted with their former freedoms. On the other hand, those marrying through the conventional route of dating and courtship did not feel constrained by marriage but liberated by marriage.

Consider the contrast. A couple living together has nearly everything marriage has to offer (including sex) but few commitments or responsibilities. So, cohabiting people feel trapped when they enter marriage. They must assume huge new responsibilities while getting nothing they didn’t already have.

Couples entering marriage through dating and courtship experience just the opposite, especially if they maintain their sexual purity. Marriage is the culmination of their relationship and provides the full depth of a relationship they have long anticipated.

This is not to say that cohabitation guarantees marital failure nor that marriage through the conventional route guarantees marital success. There are exceptions to this rule, but a couple who live together before marriage stack the odds against themselves and their future marriage.

**Cohabitation and Perceptions**

Although cohabitation is becoming popular in America, sociologists studying the phenomenon warned that living together before marriage, puts your future marriage in danger. That was the conclusion of the National Marriage Project at Rutgers University done by sociologists David Popenoe and Barbara Dafoe Whitehead.\[6\]

They found that cohabiting appears to be so counterproductive to long-lasting marriage that unmarried couples should avoid living together, especially if it involves children. They
argue that living together is “a fragile family form” that poses increased risk to women and children.

Part of the reason for the danger is the difference in perception. Men often enter the relationship with less intention to marry than do women. They may regard it more as a sexual opportunity without the ties of long-term commitment. Women, however, often see the living arrangement as a step toward eventual marriage. While the women may believe they are headed for marriage, the man often has other ideas. Some men resent the women they live with and view them as easy. Such a woman is not his idea of a faithful marriage partner.

People who live together in uncommitted relationships may be unwilling to work out problems. Since there is no long-term commitment, often it is easy to leave the current living arrangement and seek less fractious relationships with a new partner.

In recent years, there has been the occasional study that suggests there are no significant problems for couples if they live together. But Scott Stanley of the Institute for Family Studies dismisses those few studies because they fail to consider long-term problems. And he points to another recent study that does show an increased risk for divorce among those living together before marriage.\[7\]

The significant increase in cohabitation in the last few decades is staggering. The reasons for the growth are many: fewer taboos against premarital sex, earlier sexual maturity, later marriage, adequate income to live apart from their families.

Whatever the reasons for cohabiting, this study documents the dangers. Couples who live together are more likely to divorce than those who don’t. They are less happy and score lower on well-being indices, including sexual satisfaction. And cohabiting couples are often poorer than married couples.
Even if millions are doing it, living together is a bad idea. As we will see below, there are clear biblical prohibitions against premarital sex. But apart from these biblical pronouncements are the ominous sociological predictions of failure when a couple considers cohabitation rather than marriage. The latest research backs up what the Bible has said for millennia. If you want a good marriage, don’t do what society says. Do what the Bible teaches us to do.

**Consequences of Cohabitation**

Contrary to conventional wisdom, cohabitation can be harmful to marriage as well as to the couples and their children. One study based on the National Survey of Families and Households found that marriages which had prior cohabiters were 46 percent more likely to divorce than marriages of non-cohabiters. The authors concluded from this study and from a review of previous studies that the risk of marital disruption following cohabitation “is beginning to take on the status of an empirical generalization.”\(^8\)

Some have tried to argue that the correlation between cohabitation and divorce is artificial since people willing to cohabit are more unconventional and less committed to marriage. In other words, cohabitation doesn’t cause divorce but is merely associated with it because the same type of people are involved in both phenomena. Yet, even when this “selection effect” is carefully controlled statistically, a “cohabitation effect” remains.

Marriages are held together by a common commitment which is absent in most, if not all, cohabiting relationships. Partners who live together value autonomy over commitment and tend not to be as committed as married couples in their dedication to the continuation of the relationship.\(^9\)

One study found that “living with a romantic partner prior to marriage was associated with more negative and less positive
problem-solving support and behavior during marriage.” The reason is simple. Since there is less certainty of a long-term commitment, “there may be less motivation for cohabiting partners to develop their conflict resolution and support skills.”

Couples living together, however, miss out on more than just the benefits of marriage. Annual rates of depression among cohabiting couples are more than three times higher than they are among married couples. Those who cohabit are much more likely to be unhappy in marriage and much more likely to think about divorce.

Cohabitation is especially harmful to children. First, several studies have found that children currently living with a mother and her unmarried partner have significantly more behavior problems and lower academic performance than children in intact families. Second, there is the risk that the couple will break up, creating even more social and personal difficulties. Third, many of these children were not born in the present union but in a previous union of one of the adult partners (usually the mother). Living in a house with a mother and an unmarried boyfriend is tenuous at best.

These studies, along with others, suggest that cohabitation is less secure, less fulfilling, and even potentially more harmful than traditional marriage.

**Cohabitation and the Bible**

God designed sexual intimacy to occur exclusively within the sacred commitment of marriage (Genesis 2:21-24). When we trust God’s design, we can honor marriage as we are commanded in Hebrews 13:4.

The Bible teaches that the act of sexual intercourse can have a strong bonding effect on two people. When done within the bounds of marriage, the man and the woman become one flesh.
Ephesian 5:31 says: “For this cause shall a man leave his father and mother, and shall be joined unto his wife, and they two shall be one flesh.”

Sexual intercourse outside of marriage also has consequences. Writing to the church in Corinth, Paul said that when a man joins himself to a prostitute, he becomes one body with her (1 Corinthians 6:16). The context of the discussion arose from a problem within the church. A man in the church was having sexual relations with his father’s wife (1 Corinthians 5:1-3). Paul calls this relationship sinful. In 1 Corinthians 6:18 he says we are to flee sexual immorality.

Sexual immorality is condemned in about 25 passages in the New Testament. The Greek word is *porneia*, a word which includes all forms of illicit sexual intercourse. Jesus taught in Mark 7:21-23: “For from within, out of men’s hearts, come evil thoughts, sexual immorality, theft, murder, adultery, greed, malice, deceit, lewdness, envy, slander, arrogance, and folly. All these evils come from inside and make a man unclean.”

Paul taught in 1 Thessalonians 4:3-5: “It is God’s will that you should be sanctified: that you should avoid sexual immorality; that each of you should learn to control his own body in a way that is holy and honorable, not in passionate lust like the heathen, who do not know God.”

Marriage is God’s plan. Marriage provides intimate companionship for life (Genesis 2:18). It provides a context for the procreation and nurture of children (Ephesians 6:1-2). And finally, marriage provides a godly outlet for sexual desire (1 Corinthians 7:2).

In the New Testament, believers are warned against persistent sin, including sexual sin (1 Corinthians 5:1-5). The church is to keep believers accountable for their behavior. Believers are to judge themselves, lest they fall into God’s hands (1 Corinthians11:31-32). Sexual sin should not even be named
among believers (Ephesians 5:3).

Living together outside of marriage not only violates biblical commands but it puts a couple and their future marriage at risk. In this article, I have collected several sobering statistics about the impact cohabitation can have on you and your relationship. If you want a good marriage, don’t do what society says. Do what the Bible teaches us to do.

Notes

1. David Popenoe and Barbara Dafoe Whitehead, “Should We Live Together? What Young Adults Need to Know about Cohabitation before Marriage,” The National Marriage Project, the Next Generation Series, Rutgers, the State University of New Jersey, January 1999.
4. money.usnews.com/money/personal-finance/family-finance/articles/what-is-a-cohabitation-agreement
7. Scott Stanley, “Premarital Cohabitation,” Institute for Family Studies, October 17, 2018

**Additional Resources**


©2023 Probe Ministries

[This article is an updated version of Kerby’s 2003 transcript titled “Cohabitation.”]