THE FACTS BEHIND COHABITATION

Families have changed in the last several decades. Instead of getting married, many people are living together or 'cohabiting'. Some of these cohabitating couples eventually get married. Many of them break up. Very few stay together as cohabitants for long.

Is cohabitation a good alternative to marriage? Is it a good way to 'test out' the relationship? Many researchers have looked into these questions. In her book *Marriage-Lite* Patricia Morgan reviews the research into the results of cohabitation, compared with marriage, and finds that marriage is much more than 'just a piece of paper'. Marriage fundamentally changes the nature of a relationship, leading to many striking differences.

How Cohabitation Differs from Marriage—The Facts:

Living together leads to living alone

In the mid-1960s, only five per cent of single women lived with a man before getting married. By the 1990s, about 70 per cent did so.[1] Some people think that living together will lead automatically to marriage, but that often is not the case. Many cohabitations break up. For many other couples, cohabitation is viewed as an alternative to marriage rather than a preparation for it. However, this alternative is less likely than marriage to lead to a long-term stable commitment.

Stability

Cohabiting relationships are fragile. They are always more likely to break up than marriages entered into at the same time, regardless of age or income. On average, cohabitations last less than two years before breaking up or converting to marriage. Less than four per cent of cohabitations last for ten years or more.[2] Cohabiting also influences later marriages. The more often and the longer that men and women cohabit, the more likely they are to divorce later.[3]

Cheating

Both men and women in cohabiting relationships are more likely to be unfaithful to their partners than married people.[4]

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Economics

At all socio-economic levels, cohabiting couples accumulate less wealth than married couples.[5] Married men earn 10 to 40 percent more than single or cohabiting men, and they are more successful in their careers, particularly when they become fathers.[6] Married women without children earn about the same as childless single or cohabiting women. All women who take time out of employment to have children lose some earning power—whether they are married or not.[7] However, cohabiting and lone mothers often lack access to the father's income, making it more difficult to balance their caring responsibilities with their careers.

Health

Cohabitants have more health problems than married people, probably because cohabitants put up with behaviour in their partners which husbands and wives would discourage, particularly regarding smoking, alcohol and substance abuse.[8] Cohabitants are also much more likely to suffer from depression than married people.[9]

Domestic violence

Women in cohabiting relationships are more likely than wives to be abused. In one study, marital status was the strongest predictor of abuse—ahead of race, age, education or housing conditions.[10]

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The Effects on Children

What happens to children born to cohabiting parents?

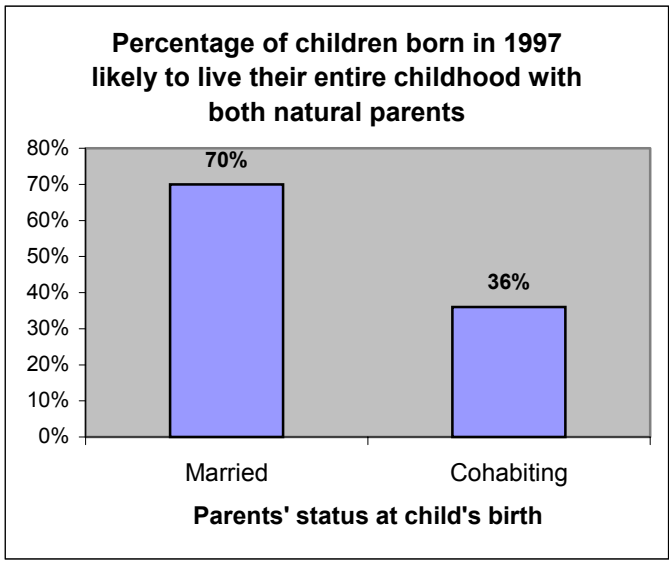
Some people believe that if a cohabiting couple have children together, then they must be committed and stable. However, cohabitations with children are even more likely to break up than childless ones.[11] About 15 percent of one-parent families are created through the break-up of cohabiting unions. One study found that less than ten per cent of women who have their first child in a cohabiting relationship are still cohabiting ten years later. About 40 per cent will have married, but 50 percent will be lone unmarried mothers because their relationships have broken up.[12]

Today, more than 20% of children are born to cohabiting couples. However, only about one third of those children will remain with both their parents throughout their childhood. That is partly because cohabiting couples who have children are even more likely to break up than childless couples, and partly because cohabiting couples who subsequently marry are more likely to divorce, and to divorce earlier.[13]

All this means that children born to cohabiting parents are more likely to experience a series of disruptions in their family life, which can have negative consequences for their emotional and educational development. Children living with cohabiting couples do less well at school and are more likely to suffer from emotional problems than children of married couples.[14]

Financially, children of cohabitants are less well off than children whose parents are married. Married fathers are more likely than cohabiting fathers to support their children. Even after the break-up of their parents' relationship, children of divorced parents are more likely than children of cohabiting couples who have split up to receive support from their fathers.[15]

Unmarried fathers, even those cohabiting with their children's mother, do not automatically have the same parental rights as married or divorced fathers. If their parents break up, children born to cohabiting couples are less likely than children of divorced parents to maintain contact with their fathers.[16]



Source: Berthoud, R. and Gershuny, J., editors, Seven Years in the Lives of British Families, London: The Policy Press, 2000, p. 40.

Cohabitants as 'step-parents'

When married or cohabiting couples with children divorce, or break up, one parent sometimes remarries or moves in with a new person. One scholar estimated that, before their seventeenth birthday, more than one in twenty children would live in a formalized step-family where one parent (usually their mother) has remarried, and over one in fourteen children would live in an informal 'step-family' where their mother is living with someone who has neither a biological nor a legal tie to her child.[17] Statistically speaking, these informal cohabiting step-families are the most unsafe environments for children. Children living in cohabiting step-families are at significantly higher risk of child abuse. Live-in and visiting boyfriends are much more likely than biological fathers or married step-fathers to inflict severe physical abuse, sexual abuse and child killing.[18]

Living in a step-family poses other risks to young people. In one study, young men living in step-families were 1.4 times more likely to be serious or persistent offenders. Young women in step-families were 2.25 times as likely to be serious offenders.[19] More than one in five young people living in step-families runs away from home.[20]

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Private Arrangement or Public Commitment?

Free to choose?

Some people describe cohabitation as a rebellion against traditional family forms, striking a blow for freedom and independence. While some people do make a conscious choice to avoid marriage, others simply 'drift into' cohabitation. Many other people live together because it seems the best choice available at the time, even though they see it as far from ideal.

Finances might influence people's choices. For many people, especially those in low-paid or irregular work, getting married can seem too expensive. The discrimination against marriage in the tax and benefits system means that some people are better off by keeping their relationships 'off the books'. Some people also fear that getting married is a high-risk gamble because no-fault divorce laws make it easier for a spouse to walk away from their commitment.

More than 'just a piece of paper'

Traditionally, marriage has had a special status in British law and society. Marriage developed as a way to provide stability for families and for all of society. Marriage is a declaration of commitment which has public as well as private consequences. It is an institution which offers benefits not only to the couples themselves but to society as a whole. When people marry, they commit themselves not only to being emotional and sexual partners, but also to taking care of each other—for richer or for poorer, in sickness and in health. They promise to stick by each other through the ups and downs that occur in everyone's lives. This promise and the trust it builds encourage partners to make sacrifices for the good of the family. Traditionally, British government and society have supported the institution of marriage by giving it certain privileges and responsibilities, and by enforcing consequences for breaking marriage vows.

A decrease in the number of marriages and an increase in cohabitation both have come in the wake of a large increase in divorce in the last thirty years. Some people argue that these trends are due to people being less willing to make commitments, or perhaps being more fearful that others will break their promises.

The role of the State

Although a good deal of evidence shows that cohabiting relationships have higher risks of poor outcomes, governmental and other official bodies continue to treat cohabitation and marriage as essentially the same. For example, the Lord Chancellor's department stated that 'the growing acceptance of long-term cohabitation as a preliminary or alternative to marriage' means that 'many such relationships must be at least as stable as marriage'.[21] Meanwhile, the Home Secretary Jack Straw takes the view that we 'shouldn't get in a paddy about the decline of formal marriage' and that 'the most important thing is the quality of the relationship, not the institution in itself'.[22]

Some people argue that marriage should not receive any special recognition from the state. They claim that cohabitants should have the same legal rights and responsibilities which used to be reserved for marriage, from property rights to the right to take decisions about children's lives.

Currently, when a married couple divorces, a court decides how to divide their property, based upon the needs of both spouses and any children they have. However, when a cohabiting couple break up, each person retains ownership of their own property. This system ensures that individuals who commit themselves to the institution of marriage have some legal protection. It also protects the freedom of those who choose to live with each other outside the bounds of marriage.

The Solicitors Family Law Association and some other groups have called for extending the same marriage rights to cohabiting couples upon their break up.[23] However, this action would deprive people of their right to live together on their own terms. Furthermore, it would blur the already fuzzy distinction between cohabitation and marriage. Undermining the special status of marriage would weaken an option for people who want to make both a private and a public commitment.

Although a marriage always requires two people, a divorce sometimes requires just one person, leaving the other in the cold. The state could help strengthen the institution of marriage by ending 'no-fault', non-consensual or unilateral divorce, and by introducing divorce settlements which penalise, rather than favour, the spouse who leaves or behaves badly.

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Real Women and Men Speak

On Security:

Brian: *The best relationships probably are made by people who don't really need them, just want them.*

Brian's Cohabiting Partner Lauren: *If you ever need me, we're going to be in trouble.*

Pauline: *You don't know how long it will last for, even if you do your best to please him. You can't be sure whether there will be a tomorrow with your partner in the first place... But you have to accept things as they are, I suppose ... it affects you in many ways. You cannot plan for the future, you cannot think of buying a car together or a house, to have a child, or even to love him fully, if you know that tomorrow he may not be there…*

Wendy: *I was wrong and I know it. All that stuff about freedom and independence are empty words... it did offer convenience and freedom all right, but only for Jim. De facto relations as an arrangement works for the males and not for us ... After six months I could realise how this relationship was putting me deeper into insecurity and exploitation. I was investing my time and effort looking after him, I was neglecting my career, and had nothing in return, except that I could leave him at any time, which for me was far from a privilege... This is not a reward for our contribution to our families but an easy escape for males...Living in this arrangement offers a lot of freedom to one partner to exploit the other.* [24]

Or in the words of another woman: *It can go on indefinitely. A lot of people will say we'll see how it goes and one year turns into five years and you see people with five kids and there's still not commitment.*[25]

On Money

Adrienne: *We always make everything incredibly equal. But he makes about twice as much money as I do.*

Stewart: *I am not going to spend money that I earned for something Adrienne wants unless I want it too.*

Jane: *Morton was not particularly thrilled when I took the bonus and traded in the Volvo for the Alfa. Well, too bad. I let him alone and I expect him to let me alone.*

Morton: *I would not always make the same decisions she does. I would save and invest more. But it's her money and I don't dare interfere.* [26]

On Children

He said: *It was her who fell pregnant…I thought she'd caught me, you know what I mean, so I was just against her having any more—just add more [responsibility] onto me. [The second child] wasn't agreed neither. She fell pregnant and she was born.. . . .*

She said: *He was quite reluctant, he did not want children, he was very clear about that, he didn't want any children. So we both sort of really tried in a very difficult situation, but it wasn't going to work. It was never going to work.*

Another cohabiting mother said: *He carried on as he would have done, and regardless of whether the children were there or not. He was the third child.* [27]

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