**The Issue of Cohabitation:**

**Chaste Engagement and the total gift of self in marriage.**

**Our Challenge**: Cohabitation before marriage and the growing indifference to ever being married are widely accepted and ever-growing realities in American culture. Characteristics of those approaching the church for marriage include low levels of religious participation, those whose own parents’ marriages ended in divorce, and lower levels of earning power where money becomes a burden on the relationship. The growing secularization and individualization of our culture, an aversion to long term commitments, economic feasibility and the conviction that a “trial marriage” is the social norm and improves the chances of a good marriage are reasons frequently given for making this choice. Such conditional positions have not improved the success of marriages. Those who cohabit before marriage are 50% more likely to divorce than those who do not cohabit. **(from USCCB’s 1999 *Marriage Preparation and Cohabiting Couples: Pt1.4)***

**Reaching the cohabiting, engaged couple:** It is important to help the couple to identify the attitudes, issues and patterns that led them to make the decision to cohabit. These often become the **predisposing factors** to put them at high risk for divorce when they do choose to move from cohabitation to marriage. The cohabitation experience itself creates risk factors, badhabits that can sabotage the subsequent marriage.These attitudes and patterns can be identified and brought to the couple preparing for marriage for examination, decision-making, skill-building, change. **Without creating "self-fulfilling prophecies,"** **those preparing cohabiting couples for marriage can help them identify and work with issues around commitment, fidelity, individualism, pressure, appropriate expectations.**

**Predisposing factors to address: The unwillingness to offer oneself totally.**

* Cohabiters as a group are ***less committed*** to the institution of marriage and more accepting of divorce.
* **“*Sexual exclusivity"*** is less an indicator of commitment for cohabiters than for non-cohabiters, more like dating than marriage.
* Cohabiters identify themselves or the relationship as ***poor risk for long-term happiness****,* and seem to have more problematic, lower-quality relationships.
* While married persons generally value interdependence and the exchange of resources, cohabiters tend to **value independence and economic equality**.
* Cohabiters can allow themselves to marry because of ***pressure*** *from family and others* and because of *pressure to provide a stable home for children.*
* Cohabiters have ***inappropriately higher expectations of marriage*** than do non-cohabiters.
* Some clergy preparers’ attitudes that it’s only a “temporary problem.”

**The Goals in addressing the Issue of Cohabitation.**

* **The** **primary goal in counseling a cohabiting couple is to enthusiastically encourage each person that the total and unrestricted gift of oneself to the other in the image of Christ**, **the bridegroom of his bride, the Church, is not only achievable but the way to each person’s true fulfillment and joy in this life and in the life to come.**
* Encourage and, if necessary, support a free decision on the part of the cohabiting couple to live separately in their preparation for marriage.
* Discuss the positive benefits of renewing their relationship by this separation, to live chastely, and to draw closer to the Lord and the effects of his grace, for Catholics, with a warm invitation from clergy, by availing themselves of the sacrament of Reconciliation and regular participation at Mass and for both, a renewal of prayers for each other and for their future together.
* Facilitators of the FOCCUS inventory should be advised to pay particular attention to the couple’s communication and problem solving practices and recommend special counseling/training to be educated in recognizing and overcoming negative behaviors prior to the wedding. *(See list of questions on P. 7 of the Addendum for other topics to address)*
* Address the issue of pressures that have surfaced in their relationship since they began to live together, especially when they have children together. Encourage them to participate in programs that help them with financial decisions, with parenting and ways to confidently work together to move forward.
* Address the use and effects of abortion or contraceptive practices on the physical and mental health of the couple as it relates to “women’s liberation”, cohabitation and infidelity. Share the Lord’s forgiveness and reconciliation, and recommend places to go for help in dealing with the pain of such previous choices.

**Key Studies:**

**\*Bumpass, Larry L.; Sweet, James A.** *Cohabitation, Marriage, and Union Stability: Preliminary Findings from NSFH2* (NSFH Working Paper No. *65*) Center for Demography and Ecology: University of Wisconsin, Madison, 1995. "National Estimates of Cohabitation." *Demography 26 (1989) 615-630.*

**\*Popenoe, David; Whitehead, Barbara Defoe.** "Should We Live Together? What Young Adults Need to Know about Cohabitation Before Marriage." New Brunswick, NJ: The National Marriage Project. (Rutgers, University), 1999.

**\*Sweet, James, A; Bumpass, Larry L.** "Young Adults' Views of Marriage, Cohabitation, and Family." The Changing American Family. Ed. Scott J. South and Stewart E. Tolnay. Boulder, CO, Westview Press (1992) *143-170*.

**Addendum**

**Additional factual information about Cohabitation**

**Summary Document: extracted from USCCB’s 1999 *Marriage Preparation and Cohabiting Couples***

**Part One**

**Empirical Information About Cohabitation and Marriage**

1. **How widespread is cohabitation?** *Cohabitation is a pervasive and growing phenomenon with a negative impact on the role of marriage as the foundation of family. The incidence of cohabitation is much greater than is indicated by the number of cohabiting couples presenting themselves for marriage. Slightly more than half of couples in first-time cohabitations ever marry; the overall percentage of those who marry is much lower when it includes those who cohabit more than once. Cohabitation as a permanent or temporary alternative to marriage is a* ***major factor in the declining centrality of marriage in family structure. It is a phenomenon altering the face of family life in first-world countries.***
2. **What is the profile of the cohabiting household?** *The profile of the average cohabiting household is both expected and somewhat surprising. Persons with l****ow levels of religious participation****, and those who have experienced* ***disruption in their parents' marriages******or a previous marriage*** *of their own are likely candidates for cohabitation. Persons with* ***lower levels of education and earning power*** *cohabit more often and marry less often than those with higher education. The* ***average cohabiting household stays together just over one year and children are part of two-fifths of these households.******Men are more often serial or repeat cohabitors,*** *moving from woman to woman, while women tend to cohabit only one time.*
3. **What are the reasons for cohabitation?** *The* ***declining significance of marriage*** *as the center of family is in large part a result of* ***growing secularization and individualization*** *in first-world cultures.* ***Aversion to long term commitments*** *is one of the identifying characteristics of these trends and a major reason for cohabitation. Key milestones previously associated with marriage, such as sexual relationships, child bearing and establishing couple households, now occur without marriage. Individuals choose to cohabit under the influence of these cultural values but also for very individual reasons. Some are seeking to ensure a good future marriage and believe that a* ***"trial marriage"*** *will accomplish this; many are simply living together because it seems* ***more economically feasible*** *or because it has* ***become the social norm****. In general, cohabitors are not a homogenous or monolithic group, however fully their general characteristics can be described. The* ***reasons for choosing cohabitation are usually mixed:*** *cohabitation may be in equal parts an alternative to marriage and an attempt to prepare for marriage.*
4. **What about cohabiting and marriage?** *Overall,* ***less than half of cohabiting couples ever marry****. Those who do choose to marry are in some part counter-culture to the* ***growing view that it is certainly not necessary and perhaps not good to marry****. Those who choose to marry instead of continuing to cohabit are the "good news" in a culture that is increasingly anti-marriage.* ***Those cohabiting couples who move to marriage seem to be the "best risk" of a high risk group****: they have fewer risk factors than those cohabitors who choose not to marry.* ***Even so, they still divorce at a rate 50% higher than couples who have never cohabited.*** *They are a* ***high risk group for divorce and their special risk factors need to be identified and addressed, especially at the time of marriage preparation****, if the couples are to build solid marriages.*
5. **What are the factors that put cohabitors who marry at risk?** *Individuals who choose to cohabit have* ***certain attitudes, issues and patterns that lead them to make the decision to cohabit.*** *These same attitudes, issues and patterns often become the* ***predisposing factors to put them at high risk for divorce*** *when they do choose to move from cohabitation to marriage. The cohabitation experience itself creates* ***risk factors****, bad habits, that can sabotage the subsequent marriage. These attitudes and patterns can be identified and brought to the couple preparing for marriage for examination, decision-making, skill-building, change.* ***Without creating "self-fulfilling prophecies,"******those preparing cohabiting couples for marriage can help them identify and work with issues around commitment, fidelity, individualism, pressure, appropriate expectations.***

***Predisposing attitudes and characteristics* they take into the marriage**

* + Cohabitors as a group are *less committed* to the institution of marriage and more accepting of divorce.
  + “*Sexual exclusivity"* is less an indicator of commitment for cohabitors than for noncohabitors, more like dating than marriage. After marriage, *a woman who cohabited before marriage is 3.3 times more likely to be sexually unfaithful. (Note: Nowhere in this study has there been discussion of the use and effects of abortion or contraceptive practices on the physical and mental health of women as it relates to “women’s liberation”, cohabitation and infidelity.)*
  + Cohabitors identify themselves or the relationship as *poor risk for long-term happiness,* and seem to have more problematic, lower-quality relationships with more individual and couple problems, and so feel the need to test the relationship through cohabitation.
  + While married persons generally value interdependence and the exchange of resources, cohabitors tend to value independence and economic equality.
  + Cohabitors can allow themselves to marry because of *pressure from family and others* and because of *pressure to provide a stable home for children.* While it is generally better for the children in a cohabiting household or a child to be born to a cohabiting couple to be raised in a stable marriage, this is not by itself sufficient reason for the marriage. While family and friends are often right to encourage marriage for a cohabiting couple, a marriage made under such pressure is problematic unless the couple chooses it for more substantial reasons.
  + Cohabitors are have *inappropriately high expectations of marriage* that can lead them to be disillusioned with the ordinary problems or challenges of marriage; report lower satisfaction with marriage after they marry than do noncohabitors. There is danger that they think they have "worked out everything" and that any further challenges are the fault of the institution of marriage.

**Experiences from the Cohabitation Itself** (as compared to those who marry without cohabiting)

* + The experience of cohabitation *changes the attitudes about commitment and permanence* and makes couples more open to divorce.
  + Cohabitors have *more conflict over money;* have set patterns of autonomy or competition about it.
  + Domestic violence is a more common problem, less of a need to protect the relationship, and can lead to dysfunctional patterns of problem-solving. Children and stress over the permanency of the relationship are common causes of conflict and sometimes violence.
  + Cohabitors who marry are *less effective at conflict resolution* due to a fear of upsetting an uncommitted relationship or the lack of need to protect it.
* Using sex as a controlling factor can be a negative pattern which cohabiting couples can bring to their subsequent marriage. *Reinforcement of negative family of origin patterns* can also have occurred in the cohabiting relationship and be carried over to marriage. Both of these patterns are common issues that dating couples carry into marriage, but they can be exaggerated by the cohabitation experience.

**Part Two  
Pastoral Issues with Cohabiting Couples in Marriage Preparation**

**Remote Preparation challenges**Preparation for marriage begins long before the couple approaches the priest or pastoral minister. In his Apostolic Exhortation ***On the Family*** ( *Familiaris Consortio*, #81), Pope John Paul II strongly urges that young people be educated about chastity, fidelity, and the meaning of marriage as a sacrament. Religious education, parish based catechetical programs, and chastity curricula in elementary schools are all part of this effort. ***The Catholic Chastity Curriculum Directory*** (NCCB/USCC, Fall 1999), a directory of available materials that follow Catholic teaching, can be a helpful resource.

1. **How to begin working with cohabiting couples** who approach the church for marriage preparation? *Faithful to Each Other Forever* notes that ***two extremes are to be avoided*:** (1) Immediately confronting the couple and condemning their behavior and (2) Ignoring the cohabitation aspect of their relationship. In the decade following the document's publication, pastoral experience and diocesan policies have borne out the wisdom of this approach. The majority of policies and practices follow a middle way between the two extremes, one that integrates general correction with understanding and compassion….Marriage preparation is an opportunity for evangelization and catechesis.…While couples need to be welcomed with the gospel values of love, understanding, and acceptance, they also need to be challenged by the gospel message of commitment and faithfulness. Pastoral ministers, in general, favor addressing the cohabitation gently but directly. The Church has consistently taught that human love "demands a total and definitive gift of persons to one another" that can only be made in marriage (CCC, 2391). Since cohabitation violates the Church's teaching about sexual love and marriage, church ministers must speak and teach about it. Doing so…"is an act of love for the couple in the process of spiritual growth"
2. **How can pastoral ministers know if a couple is cohabiting?** Given the potentially harmful effects of cohabitation on marital stability, pastoral ministers are beginning to recognize a responsibility to raise the issue. Certain **tip-offs** (e.g., giving the same address and/or telephone number) can alert the pastoral minister that the couple may be cohabiting. Some couples are quite open about their living arrangements. A pastoral minister who is sensitive but straightforward can encourage a similarly candid attitude on the part of the couple. Some pastoral ministers discuss cohabitation in general terms, noting the issues it raises and the potentially harmful effects on the marriage. ***However it surfaces, cohabitation should be discussed early in the marriage preparation process. If it is not possible or advisable to discuss it immediately, it should be flagged as an issue to be addressed at a subsequent face-to-face meeting. Some marriage preparation programs use the pre-marital inventory FOCCUS*** (Facilitating Open Couple Communication, Understanding and Study). FOCCUS now includes discussion questions for cohabiting couples, and the FOCCUS Manual includes additional material on facilitating discussion with this group.
3. **What are specific objectives in doing marriage preparation with cohabiting couples?** The general goal: To create a clear awareness of the essential characteristics of Christian marriage: unity, fidelity, indissolubility, fruitfulness; the priority of the sacramental grace that unites the couple to the love of Christ; and the willingness to carry out the mission proper to families in the educational, social and ecclesial areas (Pontifical Council for the Family, *Preparation for the Sacrament of Marriage, #45* ). **For cohabiting couples, a specific goal may be added:** **To** **encourage the couple to reflect on their situation** and why they decided to cohabit and to provide insights into possible consequences, factors that may present special challenges to them or put them at risk for later marital disruption*. (See, for example, marriage preparation policies in the Dioceses of Rockford (1992), Sioux Falls (1988), and Peoria (1997), among others).* To accomplish this second goal, the pastoral minister invites the couple to reflect on their experience of living together and its implications for sacramental marriage. The following questions (or appropriate variations), drawn from a newly developed section in FOCCUS, can be discussed:
   1. Why did you originally choose to live together? How does the commitment you wish to make now differ from the commitment you made when you decided to cohabit?
   2. How does your family and community feel about your living together? How do these feelings affect you?
   3. What are your reasons for wanting to marry at this time? Is there any reluctance to marry? Is pressure from family or around children a major reason for marriage now?
   4. What have you learned from your experience of living together? How do you expect your relationship to grow and change in the future? Does either of you expect marriage to be free from times of discontent? How well do you deal with conflict? Have you agreed on any changes in the way you will handle money after you are married?
   5. Why do you want to marry in the Catholic Church at this time? Do you understand the concerns the Church has had about your cohabiting situation?
   6. What does marriage as a sacrament mean to you?
   7. What do you think will be the largest barriers to a lifelong marriage for you? How do you think you will be especially challenged by the vow of faithfulness?

After these discussions, the pastoral minister may ask the couple how the information gained from the preparation process has raised their understanding of church teaching and cohabitation, and what response they will make in light of this knowledge. At this point the pastoral minister may ascertain the couple's readiness and ability to enter into a sacramental marriage.

1. **What distinctions are made among cohabiting couples?**

Some diocesan policies note the following differences among various types of cohabiting couples, based on the reasons given for the cohabitation. Each has distinct pastoral implications.

* 1. For ***couples who have seriously planned for marriage***, and who decided to live together for practical reasons such as finance or convenience, the pastoral minister can focus on their understanding of the meaning of sacrament and the commitment to permanence and stability in marriage.
  2. For **couples whose cohabitation seems more casual**, and for whom no previous commitment seems to have been made, in addition to the treatment of commitment and sacrament, special attention is given to overall readiness for marriage and for permanent lifetime commitment.
  3. For **couples whose reasons for seeking marriage are more for the sake of appearance**, or to accommodate social or family needs, and little evidence is presented to indicate either spiritual or psychosocial maturity for marriage, a **postponement** of further marriage preparation, at least at this time, can be considered.

1. **Should cohabiting couples be encouraged to separate prior to the wedding?**

Many diocesan marriage preparation policies suggest that **pastoral ministers encourage cohabiting couples to separate**. They recognize that this is a desirable goal to propose and to achieve -- not because the Church is so concerned with the fact of separate addresses but **because it declares that** **conjugal love needs to be definitive**; "it cannot be an arrangement 'until further notice'" (CCC, 1646). **Even if the** **couple chooses not to separate, they can be encouraged to live chastely before marriage**. "They should see in this time of testing a discovery of mutual respect, an apprenticeship in fidelity, and the hope of receiving one another from God" (CCC,2350). The challenge to separate or, if continuing to live together, to live chastely, can be fruitfully posed at the end of a process in which the church's teaching on marriage and sexuality is carefully explained.…Couples must make decisions. One of these concerns living together. Priests and pastoral ministers point out the many good reasons not to cohabit, and invite couples to follow the teachings of the Church….Priests and pastoral ministers report that couples who separate often benefit from the experience. "Priests say that many couples return...expressing amazement at new insights through living separately. The couple's experience has changed their hearts" Separation can give the couple new perspectives....It’s a tangible sign of the couple's free, loving decision to accept the Church's vision of marriage and sexuality. Some couples are not normally asked to separate, e.g., those with children. Ideally, before challenging a couple to separate the minister knows their particular circumstances and why they decided to live together. A couple may have what seem to them good reasons (e.g., finances, safety) for living together. A change in living arrangements can pose practical problems. **The Diocese of Sioux Falls, recognizing this situation, notes that "Parishes may be challenged to help couples cope with such difficulties so that they can live apart"** (Does this imply offering living quarters to one of them until marriage?)

1. **If a couple is cohabiting, can marriage be denied or delayed?** 
   1. Denial of marriage

-- Since cohabitation is not in itself a canonical impediment to marriage, the couple may not be refused marriage solely on the basis of cohabitation. Marriage preparation may continue even if the couple refuses to separate. **Pastoral ministers can be assured that to assist couples in regularizing their situation is not to approve of cohabitation.**

* 1. **Delay or postponement of the marriage**

-- Some diocesan policies note that in certain circumstances a postponement of the wedding might be in order. In these cases additional time might be needed to address the issues raised by cohabitation. For example, a concern for the impact of cohabitation on the couple's freedom to marry could be a reason to delay the marriage until this issue is sufficiently explored as part of marriage preparation

A few dioceses point out that cohabitation may prolong the marriage preparation process because of the need to evaluate the couple's attitudes and understanding of the Church's teachings on marriage and sexuality.…Since couples have a natural and canonical right to marriage, any delay beyond the normal waiting period for all couples is a serious matter. Care must be taken to ensure that delay is not used as a punishment for a couple's continued cohabitation.

**Should cohabiting couples be encouraged to celebrate the sacrament of reconciliation prior to their wedding?**

With all couples, celebration of the Sacrament of Reconciliation is properly encouraged as part of marriage preparation for the Catholic party or parties. The **Catechism** states: "It is therefore appropriate for the bride and groom to prepare themselves for the celebration of their marriage by receiving the sacrament of penance" (CCC**,** 1622). It should be noted that absolute moral rectitude is not demanded for sacraments to be celebrated. **Familiaris Consortio** offers this guidance: "The faith of the person asking the church for marriage can exist in different degrees, and it is the primary duty of pastors to bring about a rediscovery of this faith and to nourish it and bring it to maturity. But pastors must also understand the reasons that lead the church also to admit to the celebration of marriage those who are imperfectly disposed" (#68). The document further points out that the baptized couple, by their right intention, have already accepted God's plan regarding marriage and, at least implicitly, consent to what the church intends to do when it celebrates marriage. It cautions: "As for wishing to lay down further criteria for admission to the ecclesial celebration of marriage, criteria that would concern the level of faith for those to be married, this would above all involve grave risks" (#68).

1. **Is it possible for cohabitation to scandalize the community?**

Many diocesan marriage preparation policies note the possibility of scandal. Scandal is a multi-faceted reality. In society as a whole, cohabitation neither carries the stigma nor causes the scandal that it did just two generations ago….**The burden of scandal falls not just on the cohabiting couple, but on our sexually permissive society.** The cohabiting couple is living contrary to the Church's teaching on marriage and sexual love. By acting as if they are married when they are not, they risk scandalizing the believing community. **It is also possible to cause scandal, however, through a lack of understanding and compassion for couples in irregular situations.** Whether and how couples are welcomed can mean the difference between alienation from the Church or renewed involvement. Moreover, parents and pastoral ministers may have a different opinion of how scandal occurs. Parents who were deeply distressed by their children's cohabitation are relieved when the son or daughter approaches the Church for marriage. They believe that the scandal is easing. At this point, however, priests and pastoral ministers fear that the scandal is about to start. Both viewpoints have some merit, and point to the need for understanding different perspectives on scandal.

1. **Is a simple wedding ceremony most appropriate for cohabiting couples?**

A few diocesan policies suggest that a simple wedding ceremony is most appropriate for cohabiting couples. (Those policies that explain "simple" usually do so in terms of number of people in the wedding party.) This is the most common consequence of a failure to separate. One policy states that since the couple is choosing to appear as husband and wife to the community, then their wedding ceremony should reflect this choice and be small and simple. Others state that a large wedding raises the possibility of serious scandal. The Code of Canon Law gives no special consideration for marriages of cohabiting couples. The general norm states that the pastor and the ecclesial community are to see that the couple has a "fruitful liturgical celebration of marriage clarifying that the spouses signify and share in the mystery of unity and of fruitful love that exists between Christ and the Church" The Catechism states: "Since marriage establishes the couple in a public state of life in the Church, it is fitting that its celebration be public, in the framework of a liturgical celebration, before the priest (or a witness authorized by the Church), the witnesses, and the assembly of the faithful" (CCC, 1663). Some pastoral ministers are concerned that a simple celebration hinders the couple's ability to understand the communal dimension of the sacrament. They point out that cohabiting couples are the least likely to realize the involvement of the Christian community in their marriage….Marriage preparation for cohabiting couples should not begin with or be based upon a decision about the kind or size of the wedding ceremony that will be allowed."

**Conclusion:**

Above all, when cohabiting couples approach the church for marriage we encourage pastoral ministers to recognize this as a **teachable moment**. Here is a unique opportunity to help couples understand the Catholic vision of marriage. Here, too, is an opportunity for **evangelization**. By supporting the couple's plans for the future rather than chastising them for the past, the pastoral minister can draw a couple more deeply into the church community and the practice of their faith. Treated with sensitivity and respect, couples can be helped to understand and live the vocation of Christian marriage.

**Key Studies:**

**\*Bumpass, Larry L.; Sweet, James A.** *Cohabitation, Marriage, and Union Stability: Preliminary Findings from NSFH2* (NSFH Working Paper No. *65*) Center for Demography and Ecology: University of Wisconsin, Madison, 1995. "National Estimates of Cohabitation." *Demography 26 (1989) 615-630.*

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**\*Sweet, James, A; Bumpass, Larry L.** "Young Adults' Views of Marriage, Cohabitation, and Family." The Changing American Family. Ed. Scott J. South and Stewart E. Tolnay. Boulder, CO, Westview Press (1992) *143-170*.

**Counseling options:**