

# 4 Playing House



## *The Cohabitation Commandments*

For two people in a marriage to live together day after day is unquestionably the one miracle the Vatican has overlooked.

—Bill Cosby

*No issue seems to cut closer to the quick of A Little Bit Married than real estate—sharing it, not sharing it, and, sometimes, deciding how to divvy it up. If you’ve decided to forgo the hassle of schlepping your squash gear across town every time you want to spend a night at your boyfriend’s, or believe that it’s a good idea to take your relationship for a domestic spin before you commit to spending the next five decades together, or “We are basically living together already, why not split the rent?,” then you are not alone. These days,*

according to the U.S. Census Bureau, 5.2 million unmarried couples—one out of ten—live together.<sup>1</sup> And these aren't only senior citizens who've found love again—the twenty-five-to-thirty-four-year-olds are also driving the trend.<sup>2</sup> In an interview with the *New York Times* about how being married now puts you in a minority, Amanda Hawn, twenty-eight, one of the 5.2 million cohabiters, hit on a popular reason why cohabitation has increased 1,000 percent since the 1960s: convenience. She states that, "Owning three toothbrushes and finding that they are always at the wrong house when you are getting ready to go to bed wears on you . . . Moving in together has simplified life."<sup>3</sup>

Consolidating kitchens, costs, and maybe allaying some fears about walking down the aisle, however, only begins to explain why cohabitation has become the norm. "Normal" actually might be an understatement. You are now in the slim minority of couples if you don't live together before you tie the knot. Pam Smock, a sociologist at The University of Michigan who has done extensive research on the patterns of cohabiters, observes that, "The sequence, as many young people see it today, is that you move in and then you get married."<sup>4</sup>

Although living together before marriage is now commonplace, the gravitational pull toward domestication shouldn't be read as a relationship panacea. This chapter will examine the many dynamics of living together. It will dissect what studies say about cohabitation, looking into the often-referenced cocktail party conversation starter: "Don't people who live to-

gether have higher divorce rates?” You’ll learn the cohabitation commandments and what women, in particular, need to know about moving in, the common arguments for and against living together, and what signs you should look for and questions you should ask before any new closets are built.

What’s both interesting and alarming about cohabitation is that everyone is doing it, but there are surprisingly few resources out there for cohabiters and those considering it. The cohabitation conversation usually gets tacked onto the family values argument about “living in sin.” This chapter will certainly address the downsides of living together before marriage, but the purpose is not to wag a finger or advance some viewpoint about cohabitation. Rather, it’s to present you with the data points so you can make the decision that’s right for you and your relationship. Let’s start by looking at what experts on both sides of the cohabitation fence say about the pros and cons of living together without a marriage license.

### **Cohabitation by the Numbers**

- 55 percent of opposite-sex cohabiters get married within five years of moving in together.<sup>5</sup>
- 40 percent break up within that same time period.<sup>6</sup>
- About 10 percent remain in an unmarried relationship five years or longer.<sup>7</sup>
- About 75 percent of cohabiters say they plan to marry their partners.<sup>8</sup>

- The majority of couples marrying today have lived together first (53 percent of women's first marriages are preceded by cohabitation).<sup>9</sup>

### **Cohabitation: The Good, the Bad, and the Ugly**

Is living together a good thing for your relationship? A bad thing? Are you more or less likely to get divorced if you live together before marriage? Does moving in with your boyfriend affect the chances of your getting married? Some women interviewed for this book say that they hoped moving in would fast-track the proposal. But the research on that is inconclusive. Researchers, like Smock, say it's difficult to isolate what effect living together has on your chances of getting married because the majority of people who get married are now cohabiting first. What we do know is that living together is not an automatic divorce sentence for your relationship. Dr. Sharon Sassler, a social demographer at Cornell University who has researched cohabiters extensively, says there is a lot of mythology surrounding cohabitation—the most widely touted being the notion that living together is correlated to higher divorce rates, a correlation she and other experts say is erroneous. “Those statistics,” she says, “are outdated and drawn from a population whose higher divorce rates have less to do with the fact that they cohabited and more to do with their alternative lifestyle,” referring to a 1970s study that generated

the belief. However, more recent studies do signal an alarm bell for a select group: serial cohabiters. Sassler goes on to say that, “Only people who live with multiple partners have higher divorce rates. If you’ve only lived with one person, you have no greater chance of getting divorced than someone who hasn’t.”<sup>10</sup>

In fact, there’s evidence that cohabitation might even give your relationship an edge. In a 2008 *USA Today* article, journalist Sharon Jayson reported that, according to research done by Cornell University sociologist Daniel Lichter, “the odds of divorce among women who married their only cohabiting partner were 28 percent lower than among women who never cohabited before marriage.”<sup>11</sup> The correlation between divorce and cohabitation were driven by multiple cohabiting arrangements. Lichter told *USA Today* about his study, published in December 2008 in the *Journal of Marriage and Family*, reiterating that, “Divorce rates for those who cohabit more than once are more than twice as high as for women who cohabited only with their eventual husbands.”<sup>12</sup>

That statistic is only one part of the story. Don’t pack your boxes yet.

To get the darker underbelly of cohabitation, it’s important to raise the question: Why are so many people living together before they get married? Is it because they can? The exorbitant cost of rent? Because it’s fun? Those certainly ring true, but the biggest reason is that, these days, couples want to take a test drive—they want to see what it’s like to live with that

person before they get married. After all, who wouldn't want to sample what the rest of their lives might feel and look like? Lindsey, twenty-nine, says this is the logic that drove her to move in with her boyfriend of three-plus years: "I'm pretty healthy and work out a lot, but my boyfriend has gained a lot of weight and is smoking. I wanted to live with him and see how these things play out before I decide to get married."

Marshall Miller, author of *Unmarried to Each Other: The Essential Guide to Living Together as an Unmarried Couple*, says this is far and away one of the largest drivers of cohabitation: "It makes a lot of sense why people want to live together. If you are going to be living with someone for the rest of your life, wouldn't you want to see what that that person is like not just on a date on Saturday night, but on Monday morning? And also how they handle the bigger things in life, like money?"<sup>13</sup>

In fact, the "I must share the same address with someone before I get married" belief has become so widespread that academics started studying whether the reason behind so many co-lease signings actually improves one's odds for marriage. Living together offers many benefits, ones that can come in the form of a live-in chef, housekeeper, and carpenter. However, the "try before you buy" mentality might be misguided when it comes to strengthening a marriage. Linda Waite, a renowned sociologist at the University of Chicago, who studies the decision to cohabit, the transition from cohabitation to marriage, and the characteristics of cohabiting unions, says

the evidence is pretty clear that you can find out what you want to know without living together.<sup>14</sup>

That isn't stopping legions of people, like Lindsey, twenty-nine, who says with a religious-like zeal, "I want to live with my boyfriend for a couple months before we get engaged." Her opinion on this issue is firm. Like many of her peers, she wants to know how she and her long-term boyfriend operate as a cohabiting couple before any nuptials take place. Similarly, Blake, thirty, who is now on his second round of playing house, says his decision to live together was made in order to gain insight into the mundane, the everyday rhythms of life with that person: "You learn people's strengths and weaknesses in a way you can't simulate when you live apart." There's hardly anything outlandish or unreasonable about what Blake, Lindsey, and the millions of other cohabiters give as the reason for moving in. The rub is that it's misguided to think that sharing real estate will give you a protective shield against divorce. The question is: Are people moving in because they think it will increase their chance of getting married? In a 2006 qualitative study—"Heterosexual Cohabitation in the United States: Motives for Living Together Among Young Men and Women"—Smock found a "substantial gender difference" in terms of expectations and goals. "In brief," she observes, "women tended to understand cohabitation as involving greater commitment to the marriage than men . . . for men, marriage was not necessarily the goal of cohabitation." As for the divorce argument, research shows that the opposite might be true. Some

say there is actually a thrill crash for cohabiting couples after they've made it official. Living together doesn't always prepare couples for the reality of marriage, which is punctuated by decisions about joint spending, having children, and visiting with in-laws.

So what's the solution? Some experts, like Smock, say practically living with your partner (translation: keeping your own place but spending a good chunk of time at each other's apartments) can give you the same insight into the other person's habits and idiosyncrasies.<sup>15</sup> Melanie, thirty, is engaged to her boyfriend, Greg. She is in the waning population of people her age who say they won't live together until they get married. Asked if she's nervous about saying "I do" without officially having moved in, she explains: "You know what it's going to be like to live with that person by spending nights together and going on vacation. I didn't think that living together was going to open my eyes to anything."

### ***The Tumble Effect***

Erica, twenty-seven, is a poster-child for how ALBMs often tumble into living arrangements. "We never really discussed it. It wasn't a formal discussion, really, it just sort of happened," she says of herself and her boyfriend, who have been living together for three years. Sassler found that the tumble effect is a prevalent subculture among cohabiters. Parsing out what she's found in her research, Sassler explains, "Couples don't prepare for moving in together. Very few have talked about it." And



while it's much more fun to think about what your entertainment center will look like, it's the mundane stuff—deciding who does laundry and who pays the bills—that are woefully neglected conversation topics. The prevailing outlook among many cohabiters is that they'll just organically work out a schedule and all the housework and bill paying will magically end up evenly divided. “It's surprising how little discussion of ‘we-ness’ factors into the moving-in conversation,” says Sassler.<sup>16</sup> She says the takeaway from her research is that couples need to uncork topics like what if they got pregnant, are they going to split the household expenses evenly, and general expectations surrounding gender roles and sex.

After the decorating high wears off and the initial excitement of “Yay! We live together!” begins to fade, you may come to the startling realization that you are living with a person with whom you've neglected to discuss many important issues that affect your day-to-day quality of life and overall happiness. These include questions like who does the dishes, who does the grocery shopping, and who cooks—not to mention how much alone time you each need. Moving in, as many couples point out, is as much a practical, how-you-run-your-household decision as it is a romantic one.

This all sounds so manageable. After all, you don't have to have a degree in arbitration or be trained to negotiate Palestinian-Israeli peace accords in order to have a discussion about paying the electric bill and cleaning the floors after dinner parties. Although it sounds obvious that these are topics that should be discussed prior to moving in together, the problem is the

execution. Couples tend to believe that the household will regulate automatically, but those dishes aren't going to wash themselves. Laissez faire might work on a global scale—though confidence in it as an economic theory is wavering as of late—but on the domestic front experts say it's not the best strategy. At the bare minimum, consider the following:

- How will you split the rent? Will it be down the middle? What happens if one person makes significantly more money than the other? Will you split it proportionally to each of your salaries?
- What if you break up? Who will move out?
- Have you talked about the issues that regulate your quality of life? Meaning, who will be responsible for making sure you don't live in a pigsty? Will your new digs just feel like "the frat house grows up"? Or will it be a Buddhist monastery with strict rules about quiet?

Those are just the first socks in the hamper. Here's what emerged from interviews with dozens of house-players about the commandments of living together.

### ***The Cohabitation Commandments***

**Thou shall be on the same page.** Miller, cofounder of the Alternatives to Marriage Project, says this is where he sees a lot of couples go wrong. "You don't necessarily have to agree

one hundred percent about the reasons you are moving in together, you just have to be clear with each other about your reasons.”

**Thou shall truly like the person with whom you move in.** Avery, twenty-eight, says her commandment is to strip yourself of any idealization or illusion of that person: “Living together isn’t always wine and roses, so you have to truly like that person as a friend.”

**Thou shall expect the first six months to be rocky.** Although no great argument can be made for the artistic quality of the MTV reality show *Newlyweds*, which chronicled Jessica Simpson’s and Nick Lachey’s train-wreck of a relationship, it highlighted a universal truth: Living together, especially at first, is hard. Asif, twenty-eight, says that even if you try to disaster-proof the move-in by talking about expenses, domestic responsibilities, and promise to count to ten before saying anything after a fight, there’s no getting around it: The first six months are challenging. He shares that, “I’d tell anyone moving in together that they aren’t going to be as happy as they think they are going to be for the first few months. You’re in a learning curve during that time. After four or five months, it got much better.”

**Thou shall know to whom the couch belongs.** This might sound like a childish or primitive mark-your-territory

tactic, but living together is about preparing for worst-case scenarios. Taking it a step further, consider drafting a formal “living together contract.” In *Marvin v. Marvin*, a case that went all the way to the Supreme Court of California and brought the word “palimony” into our lexicon, the judge ruled that a woman who lived with Hollywood actor Lee Marvin had the right to financial rewards, establishing precedent that unmarried couples have the right to form contracts. According to the National Marriage Project at Rutgers University, today it’s not uncommon to have “living together contracts.”<sup>17</sup> For most couples these contracts will probably cover pretty basic things, such as belongings. In the event that you own any real estate or have children or any other living and breathing organism, creating an agreement of this kind is imperative. “Do this before you move in,” Miller advises. “It’s a lot easier to think about worst-case scenarios when you are in a good mood and still buzzing with excitement about living together.”

**Thou shall not sweep things under the carpet.** Though you might be able to pull off the passive-aggressive-silent treatment when you don’t share a mailing address, it doesn’t work as well when you can’t go home to your own apartment. Sweeping issues under the carpet creates relationship dust—tension, resentment, and animosity.

**Thou shall not become just roommates who have sex occasionally.** Domestic malaise is a common state into

which cohabiters fall. It's been noted that routine is the number one killer of a great sex life, and domesticating, by definition, is repetitive. Taylor, twenty-nine, says that when she moved in with her boyfriend some of the romance seeped out: "I think just being together all the time can kill a little of that intrigue that is there when you live separately. Even when it's hot and heavy one minute, it's laundry and dishes the next." Falling into a routine that is boring, stifling, or—even worse—makes you take the other person for granted is not a foregone conclusion of moving in together.

**Thou shall discuss finances and come up with a budget.**

Ever heard the widely circulated statistic that money is the number one thing that married couples fight about? You don't need an official marriage license to make that one true.

**Thou shall not move in together to save money.** Journalist Sascha Rothschild says that she and five of her closest friends all found themselves in the same predicament as they edged toward thirty: divorced. It inspired her to write a piece for *LA Weekly* about the fifteen steps to take in order to get divorced by thirty. Step eleven is: Move in together to save money. This was her friend Aaron's approach to fast-tracking divorce: "His path to getting divorced by 30 was to move in with his girlfriend way too quickly because it made financial sense. Then, once moved in, they fell into plans and a marriage."<sup>18</sup>

**Thou shall not merge.** Moving in together is not an invitation to become symbiotic creatures. Many couples said that domesticating is an easy pathway to codependence. That's understandable: Even though you might be sharing close quarters with your significant other, it's important to find some separateness in togetherness.

### **The Inertia Theory**

Now that we know why people move in, how they should move in, and what topics must be broached before they do, let's talk about why people never move out. Although sharing a living space is commonly thought of as an express lane to marriage, Isabell Sawhill, a Senior Fellow at the Brookings Institute, a nonprofit public policy organization, sees a different pattern. She says that, "What often happens is once you are cohabiting, it's comfortable and there isn't much incentive to get married."<sup>19</sup> And yet there isn't much incentive to break up, either. It's no coincidence that longer-term relationships have burst onto the scene at the same time that cohabitation has become the social norm. The view of many A Little Bit Marrieds is that it's easier to stay put than to think about who gets the dining room table or drawing up custody arrangements for Nalu-the-cat.

Inertia isn't just some theoretical concept that academics coined—it's a living, breathing, often corrosive, and very common dynamic among people who date for long periods of time.

Every week a lucky couple gets the crème de la crème treatment in the *New York Times* wedding section with a full spread entitled “Vows” that details the couple’s evolution and progression to the altar. On June 6, 2008, Nicola Kraus, the author of *The Nanny Diaries*, and David Wheir were profiled in a charming piece about the circuitous route their courtship had taken. It turns out that David stayed in a bad relationship with another woman for way too long. His younger brother, John, blamed David’s inertia on the real estate market: “It’s more convenient to stay in an unhealthy relationship than it is to go out and find a sublet,” said John.<sup>20</sup>

Luckily, David didn’t let apathy keep him in a cushy apartment with the wrong woman—but many do. In fact, it’s such a common state of affairs that University of Denver professor Scott Stanley coined the term “inertia theory” to describe the pernicious effect of lingering sluggishness and sluggish lingering. Stanley posits that living together triggers forces that make it more likely that a couple will get married, even if the fit between the partners was poor to begin with.<sup>21</sup> The pull of inertia is really only mitigated by being brutally honest with yourself. Are you staying with the wrong person because you’ve heard the real estate market is bad? Does it seem unfathomable to try to disentangle your life—not to mention your belongings—from the other person? Experts on both sides agree on this: Living together bonds people deeply. “It’s almost as hard as ending a marriage, even though there aren’t the legalities,” says Smock.<sup>22</sup>



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## FIVE Signs that You Should Call the Movers to Move You IN

1. He's cleaned out a closet for you or you've cleaned out one for him without being asked. Although this might sound trivial, the gesture of ceding space and territory is reflective of a deeper sentiment that this person actively, not begrudgingly, wants to take this step.
2. You are moving in because the relationship is working, not as a last-ditch resuscitation effort.
3. The decision to move in together is NOT a result of any of the following real estate-related conditions: apartment search fatigue, the "why pay two mortgages/rents?" argument, or your leases are both up.
4. You've had at least three conversations that account for a possible worst-case scenario. Particularly this one:  
"If we broke up, who would move out?"
5. You are 99 percent sure this is someone you'd like to have children with.

## FIVE Signs that You Should Call the Movers to Move You OUT

1. You barely speak, the relationship has become so riddled with tension that your friends are constantly shirking dinner invitations because it's that's uncomfortable to be around you two, and the intimacy in your relationship is waning.
  2. Your reasons for staying with this person fall into one of these categories:
    - 1) You don't want to look for a new apartment.
    - 2) You'll be lonely—dating sucks.
    - 3) You'll have to start from square one socially, since all your friends are his friends.
  3. The ratio of complaining about living with him to enjoying it is 2:1.
  4. On at least one occasion, you've made the following cost-benefit analysis: It's easier to stay in the relationship than it is to break up.
  5. You are 99 percent sure this is a bad relationship.

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## **What Women Need to Know About Cohabitation That No One Tells Them**

After looking at a large slice of the data, and interviewing experts and real flesh-and-blood cohabiters, it's astounding that every man in America doesn't want his girlfriend to move in with him, since the benefits are so bountiful. He gets a housekeeper (cohabiting women mirror married women in that they end up doing the bulk of the housework), a healthcare worker/nutritionist (again, as in marriage, cohabiting women chide men about staying away from the fries and closer to the treadmill), and a social secretary who keeps them scheduled and reminds them to call Aunt Phyllis on her birthday. Then there's what women get: a second shift of cleaning the house when they arrive home from work, and love handles—women tend to gain weight once they move in with their partners.<sup>23</sup>

The housework and eating habits are reversible conditions, particularly the former. We'll get to that in a minute. More menacing is what researchers have found about the expectation gap among cohabiters. A 2006 study, published in the *Journal of Family Psychology*, reports that men are more likely to enter a cohabiting situation with "maybe I do," whereas women tend not to put that qualifier there as often.<sup>24</sup> "This point is most true when the couple starts cohabiting before there is a commitment to marriage, like an engagement," says Stanley. Adding that although this is true in two-thirds or even three-fourths of relationships, in others the female will be the less committed one: "So, like all research, it's an average point."

But generally, taking that average point, premarital cohabitation may be riskier for women because they are entering into relationships that they perceive as being more committed than they actually are.

This research exposes another facet of the A Little Bit Married relationship-stage: misinterpreting actions. “[He] may merely be thinking ‘This is great for now, until I figure what I’m doing and who I really want to be with in life,’” says Aaron, twenty-eight. He noted that when he moved in with his girlfriend when he was twenty-five, he wasn’t even thinking about marriage: “I was just thinking this would be fun and that I loved her.” Though Aaron is now engaged to his girlfriend, it underscores how casually couples take leaps without any discussion of what they mean. In short, ambiguity is a long-term relationship’s arch nemesis. In her focus groups of cohabiting couples, Smock found gender disparities. She shared that, “We are finding that women still want marriage more than men and the men talk about cohabitation as a test drive, while women talk about it as a step toward marriage.”

In their seminal book, *The Second Shift*, Arlie Russell Hochschild and Ann Machung coined this term to describe the afterhours work women do when they leave the office. The Second Shift focused on the domestic bind women face when they have jobs outside the home and then have to come home from a day at the office to cook, clean, and nanny.

What’s emerged from research of today’s cohabiters, however, is that you don’t have to have a diamond ring to get stuck

with a second shift. In her study of cohabiters, Sassler found that women defaulted into the role of doing a disproportionate amount of the housework.<sup>25</sup> Jamie, twenty-five, says this is what happened to her when she moved in with her boyfriend: “When we started living together, he expected that I would be his housewife. As an event planner, I was working all day, then working at the events at night, and then coming home to a boyfriend who expected me to clean the apartment at 11 P.M.”

The movie *The Break-Up* offers a glimpse into a typical domesticating dynamic. Jennifer Aniston’s character, Brooke, is constantly peeved that her boyfriend, Gary, played by Vince Vaughn, won’t pull his weight with the housework. Charles Hill, a psychology professor at Whittier College, says that “Brookes and Garys” are all too common. “If you’re not living together, it’s a lot easier to be equal,” he says. “But if you’re living together, you’re faced with certain tasks and decisions—the laundry, the dishes, scrubbing toilets and how to decide these things. Even when people have liberal attitudes, women do the lion’s share of housework,” he says. He goes on to say that, “Even with a career, she does less but he doesn’t do more.”<sup>26</sup>

What’s the big deal if you do more of the housework than he does? Just ask Amanda Miller, assistant professor of sociology at the University of Central Oklahoma, who studied how cohabiting couples divvy up housework for her sociology dissertation at Ohio State University. She found that the danger in not talking about the division of labor leads couples to default

to the typical gender roles. Inequality is like a fast-growing cancer: that, over time, erodes relationships. “Equality is what makes people want to stay together,” says Miller.<sup>27</sup>

You don’t need sociologists to tell you that that power-shifts occur when two people move in together and try to merge their lives and negotiate everything from food choices to Friday nights. In the anthology *The Bitch in the House: 26 Women Tell the Truth About Sex, Solitude, Work, Motherhood, and Marriage*, Veronica Chambers discusses the trade-offs of living with someone before marriage in her essay “Getting the Milk for Free.” Chambers writes about the “about face” she did on the issue of living together. She attributes her 180-degree shift to a friend who said she wouldn’t move in with her boyfriend unless they were soon-to-be married because she didn’t want to give up her autonomy—except in exchange for deep, lifelong commitment.<sup>28</sup> She wrote, “Living together was less a step on the way to marriage and more a sacrifice I would make in exchange for something else: something equally great but very different. The kind of relationship I wanted with the man I would live with had to be worth giving up all the richness of my single life.” Chambers’s essay underscores an important step women going through the mental acrobatics of “Should I or shouldn’t live with a boyfriend?” would be well-advised to wrestle with a bit more. Simply, as Chambers asks, “Is this guy worth giving up the richness of your life for?”

## Your Cohabitation Cheat Sheet

As you can see, cohabitation is a topic brimming with strong opinions on both sides. To help you sift through them all, here are some of the common arguments and their rebuttals.



### Argument

If we move in, I no longer have to wear my gym socks to work, all my stuff is in one place, and my living expenses have been cut in half.

Cohabitation is better for men than for women—they do less housework and get all the benefits of a marital relationship without having to make any kind of legal commitment.

Why buy the cow when you can get the milk for free?

### Rebuttal

Convenience, whether it's logistical or financial, is not a good enough reason to move in with someone.

Yes, research shows that women don't do less housework or start eating more vegetables, but that doesn't mean that living with a boyfriend doesn't proffer many other benefits for women, such as nurturing the desire to start building a life with someone and, just generally, strengthening your relationship. Also, even if things aren't tit-for-tat equal, many women might feel there is equity. Compromises such as "she does more things around the house, but he pays all of the bills" are ways to keep the relationship in balance.

This argument assumes that men don't want to get married. But research shows that men think

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## Argument

(continued from page 91)

People just tumble into marriage because they are living together.

Living together could delay going to the altar.

You have to live with someone to find out what they'll be like in a marriage.

Living together is just like marriage.

## Rebuttal

marriage is an ideal lifestyle, and three-quarters of men have married by the time they are thirty-five. Here's another reason why people buy "the cow" in the age of "free milk": They really love "the cow."

Cohabitation is more committed than marriage. When you cohabit with someone you are making a conscious choice, outside of a forced institution, to be with that person.

True, but it could make you more confident that you are going with the right person when you do.

This could be a misconception. Spending a lot of time together—even if you live apart—can be just as good an indicator of long-term compatibility.

Not quite, say those who have actually taken the plunge. Marriage changes your relationship in profound ways that living together cannot simulate.

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### ***Cohabitation, Continued***

There are entire tomes, sociological journals, organizations, and websites devoted to the topic of cohabitation, and this chapter has certainly left more than one or two stones unturned, particularly on the legal front. Many countries, such as Australia and New Zealand, have policies that reflect the large numbers of heterosexual couples living together outside of the typical bonds of marriage. In Australia and New Zealand, it's not just a binary system of single or married; there's a third option called *de facto*, which refers to a category of people who live together but are offered many of the same benefits as married people. Laws in the United States, however, have not yet evolved to meet the changing social trend, which can cause cohabiting couples to find themselves bereft of many institutional supports. Given that, the following resources might be helpful:

- *Unmarried to Each Other: The Essential Guide to Living Together as An Unmarried Couple* by Dorian Solot and Marshall Miller. They discuss nuts and bolts like how to set up a domestic partnership, legal and financial protection, and being unmarried with children. Also, check out the organization they founded called the Alternatives to Marriage Project ([www.unmarried.org](http://www.unmarried.org)).
- The somewhat more conservative National Marriage Project at Rutgers University put out a report entitled “Should We Live Together? What Young Adults Need to Know about Cohabitation before Marriage” by



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## QUIZ: ARE YOU READY TO PLAY HOUSE? THE SEVEN QUESTIONS THAT WILL LET YOU KNOW

1. You are moving in because
  - A. one person's lease is up and it seemed convenient.
  - B. you want to see what it's like to live together before you take the plunge.
  - C. it's the result of many conversations you've had about the future of your relationship and you both agree that it's an appropriate next step.
2. You've talked about money by
  - A. deciding that you'll pay the cable and he'll pay the electric.
  - B. briefly discussing how you'll divvy up groceries, home repairs, and rent.
  - C. calculating what you each make, and then creating Excel spreadsheets showing how you'll divide up the expenses. You've also read books and articles about how to be financially responsible when as unmarried people living together.
3. A contingency plan is something
  - A. you don't need. You are sure this is forever.
  - B. something you've talked about in passing. He said he would move out because you found the apartment.
  - C. something you have in writing that outlines how you'll handle the lease, the couch you bought together, and your pet.
4. You see moving in together as a sign of
  - A. you don't really know . . . but are just happy that he wants to.
  - B. a next step toward marriage, but you haven't discussed it.
  - C. the logical next step to moving into a more fully committed stage of your relationship, and you are sure of this because you've had many conversations about it.

CONTINUES . . .

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**QUIZ CONTINUED:**

5. He sees moving in as
  - A. a relief that he'll get to move into a bigger space.
  - B. a fun thing to do together.
  - C. what you do when you see a future together.
6. In terms of all the nitty-gritty, such as cooking and cleaning, this is your arrangement:
  - A. You don't have one. Aren't those the types of things that just work themselves out?
  - B. In the one conversation you've had about it, you decided that you'll cook twice a week and he'll do the bulk of the cleaning.
  - C. You've divided up the chores and pasted a chart on the refrigerator.
7. If you had to pick the main reason you want to move in with your boyfriend/girlfriend, it would be:
  - A. Circumstances just sort of dictated the situation.
  - B. You hope it will bring your relationship to the next level.
  - C. Moving in is what people who see a future together do.

directors David Popenoe and Barbara Dafoe Whitehead. Visit <http://marriage.rutgers.edu/Publications/SWLT2%20TEXT.htm>.

For all your legal questions, turn to *Nolo*, an accessible series of legal books. Look for the one by attorneys Ralph Warner, Toni Ihara, and Frederick Hertz called *Living Together: A Legal Guide for Unmarried Couples*.

**If four or more of your answers were A's,** this is a moment to take a step back and seriously evaluate why you are moving in together. Your answers indicate that this a decision that's being dictated by circumstance. It's unclear what this step means for your relationship, both in terms of day-to-day functioning and long term goals.

**If four or more of your answers were B's,** you've sorted through some of the issues that couples moving in together should tackle, but haven't done the full reconnaissance. There are still unresolved issues to broach and questions to ask each other. Refer back to the quiz and use the Cs as the gold standard for moving in together. Think about what steps you could take and conversations you can have with your partner in order to make sure you've given this decision adequate consideration.

**If four or more of your answers were C's,** congratulations, you are ready to move in! You've likely done the necessary preparation for this important decision.

From Heidi and Spencer on the hit pseudo-reality MTV show *The Hills*, to Chandler and Monica on *Friends*, it's clear there's cultural comfort with what once was universally considered "living in sin." Now it's the long-term couples who *don't* live together who find themselves on the fringe. What we know about this fiercely debated—and at times controversial—relationship ritual is that living together does not have a perfect one-to-one correlation with divorce. Research shows that

if you do not serially house hop—meaning, you only live with one person—you are at no higher risk for divorce than people who do not live together. That said, it certainly has its downsides. Many couples decide to move in as casually as they decide between brands of breakfast cereal at the supermarket, leading them to aimlessly fall into living arrangements that can fast become emotional squalors. Couples who give cohabitation high marks are the ones who did their homework before anyone signed a lease. Housework, bills, and contingency plans may not be the sexiest topics, but then again, who said living together was supposed to be sexy?

## **A Little Bit Married Rules**

### ***Beware of Free-Falling into a Living Arrangement***

It sounds like this: “We never really discussed moving in. It just sort of happened one day when my lease was up.” The research is crystal clear here: Those are not ideal conditions under which to start living together.

### ***Laissez-faire Is As Shaky an Economic Theory As It Is a Relationship Theory***

Living together requires regulation, oversight, and sorting out questions about who will pay the rent, who will move out if you break up, and how you’ll split the housework.

### ***Follow the Cohabitation Commandments***

1. Thou shall be on the same page.
2. Thou shall truly like the person with whom you move in.
3. Thou shall expect the first six months to be rocky.
4. Thou shall know to whom the couch belongs.
5. Thou shall not sweep things under the carpet.
6. Thou shall not become just roommates who have sex occasionally.
7. Thou shall discuss finances and come up with a budget.
8. Thou shall not move in together to save money.
9. Thou shall not merge.

### ***Be Aware of Gender Roles***

Insist on equality when you move in together because just like married women, cohabiting women take on a “second shift” of work when they get home after their paid work to dirty dishes, laundry, and cooking dinner.