The Implications Of Living Together Before Marriage[1]

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INTRODUCTION

Before 1970 it was called "living in sin" or "shacking up," and it was illegal in every state of the union. Why then, many social scientists are beginning to ask, has America's 30-year rise in unmarried cohabitation remained a shadow issue in the family-values debate?[2]

With the brave exception of Dr. Laura Schlesinger, no one uses the term "shacking up" anymore. Living together without the benefit of marriage now raises only the most sensitive of eyebrows. Is the widespread acceptance of cohabitation a good idea? Most people have accepted the new dispensation uncritically.[3]

Statistics clearly testify how dramatically cohabitation in America has increased in the last three decades.[4] Between 1970 and 1994, the number of unmarried couples living together rose more than sevenfold from around 500,000 to almost 3.7 million.[5] By 1998 the number amounted to an eightfold increase.[6] There are now more than 4 million couples cohabiting (not counting gay couples).[7] Also, more and more married couples start out by cohabiting. Between 1965 and 1974, only 11% of marriages were preceded by cohabitation. Between 1980 and 1984, that number jumped to 44%, and it is now estimated that half of all couples who married after 1985 began their relationships by cohabiting.[8]

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[1] This article was originally written for and delivered as a Faculty Forum paper in chapel at Baptist Bible Seminary on March 4, 2002.

[2] Jay Tolson, "No Wedding? No Ring? No Problem," *U.S. News & World Report* (March 13, 2000); available from http://www.usnews.com; Internet; accessed 28 February 2002.

[3] Mona Charen, "Before You Move In …" ; available from http://www.dadi.org/me_cohab.htm; Internet; accessed 28 February 2002.

[4] In this paper cohabitation refers to heterosexual couples living together outside of marriage. The issue of homosexual couples is another topic altogether and is beyond the scope of this paper.

[5] Hilda Rodriguez, "Cohabitation: A Snapshot," *Center for Law and Social Policy, Inc.* (May 1998); available from http://www.clasp.org/ pubs/familyformation/cohab.html; Internet; accessed 28 February 2002.

[6] Kerby Anderson, "Living Together," *Probe Ministries International* (October 8, 1998); available from http://probe.org/docs/c-livetogether.html; Internet; accessed 28 February 2002.

[7] Linda J. Waite, "Cohabitation: A Communitarian Perspective"; available from http://www.gwu.edu/~ccps/Waite.html; Internet; accessed 28 February 2002.

[8] Rodriguez, "Cohabitation."

A recent article appeared in our own *Sunday Times* entitled "Some Left Behind Are in Legal Limbo."[9] It concerns the victims of September 11, those they left behind, and the legal battles raging over compensation and inheritance. This article brings the truth home that in America, "family" can no longer automatically be defined as a married heterosexual couple with only their own children. As the subtitle of the article puts it, "Sept. 11 victims left behind a dizzying array of family ties, according to claims lawyers."[10] The article goes on,

> From the roughly 3,000 victims of Sept. 11, at least one had two wives, some were married, but had children out of wedlock, while many were divorced and remarried. Others, heterosexual and gay, lived with long-term partners now in legal limbo … the varied family structures reflect the remarkable diversity of American society.[11]

What this article calls remarkable, others would call alarming. Marriage has fallen on hard times in America, and cohabitation has become one of the more popular alternatives.[12] Why do couples choose to cohabit? Surveys reveal that most cohabitors choose to live together in order to make sure they are compatible before marriage.[13] This kind of thinking has become part of the conventional wisdom of our time. "After all, people say, you wouldn't buy a pair of shoes without trying them on first, would you?"[14] In a national survey among high school seniors that was published in 1997, almost 60% either "agreed" or "mostly agreed" with the statement "it is usually a good idea for a couple to live together before getting married in order to find out whether they really get along."[15]

Thus, many people view cohabitation as a "good idea." But is it? And more importantly, is it right? From the biblical perspective, the immediate answer to these questions is quite apparent and straightforward: living together outside of marriage is not a good idea because it is wrong. According to the Scriptures, all sexual relations outside of the bond of marriage are sinful in the sight of God.[16] This may seem obvious, but it bears repeating—to

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[9] David Crary, Associated Press, "Some Left Behind Are in Legal Limbo," *The Sunday Times* (Scranton, Pa.), February 17, 2002.

[10] Ibid.

[11] Ibid.

[12] It is ironic, however, that with the declining respect for marriage and the rising acceptance of premarital and extramarital sex, 83% of women in college still say that "being married is a very important goal for me" (Mike McManus, "Hooking Up, Hanging Out, and Hoping for Mr. Right," *The Sunday Times* [Scranton, Pa.], August 12, 2001).

[13] Waite, "Cohabitation."

[14] Anderson, "Living Together."

[15] David Popenoe and Barbara Dafoe Whitehead, "Should We Live Together? What Young Adults Need to Know About Cohabitation Before Marriage," *The National Marriage Project*; available from http://www.smartmarriages.com/cohabit.html; Internet; accessed 28 February 2002.

[16] I am assuming that the couple living together is engaging in sexual relations. But what if the relationship between the couple is strictly platonic? Or what if several male and female friends are simply sharing living quarters and not engaging in sexual relations with each other? First, believers are to avoid all appearances of evil. While 1

ourselves, our children, and our church members. Thus, I will begin by looking at OT and NT teaching regarding illicit, or unlawful, sexual relations. Following that, I will explore the deeper issue of God's view of marriage. Finally, I will conclude by examining the negative consequences of cohabitation. These consequences do not make cohabitation wrong; rather, they are the inevitable fruit we should expect to issue from behavior deemed wrong by God.

THE BIBLE AND SEXUAL RELATIONS OUTSIDE OF MARRIAGE

According to the OT, all sexual relations outside of the bond of marriage are a violation of God's laws for purity among His people. This is true whether the people involved are unbetrothed, betrothed, or married. Concerning the unbetrothed, if a woman marries and subsequently is found not to be a virgin, "the men of the city shall stone her to death because she has committed an act of folly in Israel, by playing the harlot in her father's house; thus you shall purge the evil from among you" (Deut 22:21).[17]

> The severe punishment appointed for the woman was not only for the sin of fornication, but for misrepresenting herself, both to the father and the bridegroom, as a virgin. Just as Israel's honor was at stake in the vindication of an innocent woman (v. 19), so too an evil act brought discredit and disgrace on all Israel (v. 21). To maintain the purity of the covenant community of God, the people were to *purge out the evil* (cf. 21:21) from their midst.[18]

The only way the guilty parties could be spared in the case of sexual relations before betrothal was if their sin was discovered immediately. According to Deuteronomy 22:28–29, a man who has sexual relations with an unbetrothed virgin has humbled or violated her.[19] He must make restitution for this violation in three ways. First, he must pay her father the marriage dowry for her. Second, he must marry her.[20] Third, he can never divorce her. Deuteronomy 22:29 states that he must do these things because he has violated her. Thus, while the penalties for sexual relations with an unbetrothed woman vary

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Thess 5:22 is often cited in this regard, the verse most likely refers to every form or kind of evil in contrast to that which is good (v. 21). However, there are several other NT passages that do speak of appearances and the importance of our testimony to the outside world. As believers we are to keep our behavior excellent among the Gentiles, so that all charges of evildoing are slanderous and without basis (1 Pet 2:12). We are to be "blameless and innocent, children of God above reproach in the midst of a crooked and perverse generation, among whom [we] appear as lights in the world" (Phil 2:15). We are to have exemplary behavior, so that our opponents will have nothing bad to say about us (Titus 2:8). Second, not only are believers to avoid all appearances of evil, but they are to flee, not foster, sinful desires. We must flee youthful lusts (2 Tim 2:22) and immorality (1 Cor 6:18). We must "make no provision for the flesh in regard to its lusts" (Rom 13:14).

[17] Unless otherwise noted, biblical citations in this paper are taken from the NASB.

[18] Peter C. Craigie, *The Book of Deuteronomy*, NICOT (Grand Rapids: Eerdmans, 1976), 293, emphasis original.

[19] The verb עָנָה in the Piel is used of humbling a woman by having sexual relations with her (*BDB*, 776).

[20] Unless her father absolutely refuses. But even then, the man who has committed the act must still pay the woman's father her full dowry price (Exod 22:16–17).

depending on the circumstances, the act is considered a violation of the woman, an act of folly, and an evil act.

Concerning sexual relations outside of the bond of betrothal or marriage, Hebrew uses certain verbs to describe the violation. First is זָנָה, which means literally "to commit illicit intercourse," especially of women.[21] It is used of a married woman who is unfaithful to her husband (Hos 1:2), or of a betrothed woman who, according to the law, already belongs to her husband (Gen 38:24).[22] The verb used for men who commit adultery is נָאַף. It is the term used in the seventh commandment forbidding adultery (Exod 20:14; cf. Deut 5:18). According to Leviticus 20:10, the man who commits adultery with another man's wife shall be put to death.

The penalty for sexual relations with either a betrothed woman or a married woman is the same: death by stoning for both the man and the woman (Deut 22:22–24). Thus, while in the case of sexual relations before betrothal there are penalties of varying degrees depending on the circumstances, the penalty for the violation of a betrothed or married woman is always death, because in this case the marriage bond has been violated (cf. also Lev 20:10).

Coming now to the NT, "The NT is characterised by an unconditional repudiation of all extra-marital and unnatural intercourse."[23] The principle Greek verbs used for illicit heterosexual relations are πορνεύω and μοιχεύω. In the LXX, πορνεύω is used generally for זָנָה, commit fornication, while μοιχεύω normally represents נָאַף, commit adultery.[24] The verb πορνεύω can refer generally to any sexual immorality, or specifically to the practice of prostitution.[25] In the teachings of Jesus, fornication (πορνεία) is one of the many "evil things" (τὰ πονηρά) that arise from the heart of a man and defile him (Mark 7:21–23; cf. Matt 15:19–20). In Paul's writings, the terms related to πορνεύω denote "any kind of illegitimate sexual intercourse."[26] Paul uses these terms mostly in 1 Corinthians, where he denounces incest (5:1), the joining of oneself to a harlot (6:16), and all sexual immorality in general (6:13, 18). No immorality should be named among believers, which is "proper among saints" (Eph 5:3). God's will for believers is that they "abstain from sexual immorality" (1 Thess 4:3). Fornicators are one category of the unrighteous who will not inherit the kingdom of God (6:9; cf. Gal 5:19, 21). According to the writer of Hebrews, fornicators will bear the judgment of God (Heb 13:4).

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[21] *TWOT*, vol. 1, 246.

[22] "The harsh punishment of Tamar...is due to the fact that she is the betrothed...of Shelah" (*TDNT*, vol. 6, 584).

[23] *TDNT*, vol. 6, 590.

[24] *NIDNTT*, vol. 1, 498.

[25] BAGD, 693.

[26] *NIDNTT*, vol. 1, 500.

The verb μοιχεύω refers to adultery, or sexual relations outside of the bond of marriage. Jesus repeats the seventh command, "You shall not commit adultery" (Matt 5:27; cf. Matt 19:18; Rom 13:9; Jas 2:11). However, Jesus locates the sin deep down in the heart of a man, asserting that "everyone who looks on a woman to lust for her has committed adultery with her already in his heart" (Matt 5:28). Jesus forgives the woman caught in adultery, but commands her "from now on [to] sin no more" (John 8:11). As in the case of fornicators, Paul likewise teaches that adulterers will not inherit the kingdom of God (1 Cor 6:9). God will judge adulterers, says the author of Heb 13:4.

It is clear from the biblical teaching of both OT and NT that all sexual relations either before marriage or outside of the bond of marriage are sinful and forbidden by God. While this answers initially and accurately the question of cohabitation, the issue goes deeper. In order to explain further why this is wrong, we need to understand clearly the Bible's teaching regarding marriage. According to Scripture, marriage is not just a good idea, or a practical necessity; marriage is a sacred covenant between a man and a woman, ordained of God to reflect His own nature and His relationship with His people. Marriage is a spiritual institution imbued with deep theological significance. Let us now look at how God views marriage.

GOD'S VIEW OF MARRIAGE

In order to establish God's view of marriage, we must go back to the beginning—to Genesis 1–2 and the account of God's creation of man as male and female and His desire regarding their union in marriage. There are two points that I want to make here. First, there is theological significance to the fact that God created man as male and female. Second, as a result God intends marriage to reflect something significant about Himself and His relationship with His people.

From the creation narrative of Genesis 1:1–2:3 we see clearly that the creation of man is the climax of the account. The description of man's creation is set at the end of, and apart from, that of the rest of God's creative work. Concerning the rest of creation God commands, "Let the earth sprout vegetation" (1:11), and, "Let the waters teem with swarms of living creatures, and let birds fly above the earth" (v. 20), and, "Let the earth bring forth living creatures" (v. 24). But regarding His creation of man God declares, "Let Us make man in Our image, according to Our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth" (v. 26).

Man Created in the Image Of God

There are at least four important observations we can make from this all-important v. 26. First is the *procedure* of God's creation of man. God says "let us *make* man" instead of "let the earth *bring forth* man," as He did with the rest of creation. There is a more direct and personal approach to God's creation of man (cf. Gen 2:7). Second is the *plural reference* to the God who creates man. God speaks in the first person plural when He deliberates over the creation of man: "let *us* make man in *our* image" (נַעֲשֶׂה אָדָם בְּצַלְמֵנוּ) according to

our likeness” (כִּדְמוּתֵנוּ). Third is the *possession* of man as created by God. Man is created in the *image* (בְּצֶלֶם) of God and according to the *likeness* (כִּדְמוּת) of God. These two words are similar, but in this context the first probably carries the idea of representation, while the second carries the idea of similarity. Thus, to state it simply, “*The fact that man is in the image of God means that man is like God and represents God*.”[27] Man as created possesses something of the very person and position of God Himself. Thus, fourth is the *position* of the man that God created. This flows out of the previous: because man was created like God as the representative of God on the earth, God placed man in a position of dominion over all of God’s creation. This describes the great honor, worth, and dignity that God has bestowed upon man as God’s very image and likeness in and over this world (cf. Ps 8:3–9).

Man Created as Male and Female

The all-important v. 26 in the Genesis 1 account of creation is followed by another crucial verse in the narrative, v. 27. As in the case of the previous elements of God’s creation, so here as well, after God deliberates He creates, and v. 27 describes God’s creation of man. Here there is a significant link between man as created in the image of God, and man as created as male and female. This becomes obvious when we observe the structure of v. 27:

A “And God created man” (וַיִּבְרָא אֱלֹהִים אֶת־הָאָדָם)
  B “in His own image,” (בְּצַלְמוֹ)
  B’ “in the image of God” (בְּצֶלֶם אֱלֹהִים)
A’ “He created him;” (בָּרָא אֹתוֹ)
  B” “male and female” (זָכָר וּנְקֵבָה)
A” “He created them.” (בָּרָא אֹתָם)

We see that B” parallels B’ and B—the phrase “male and female” parallels the phrases “in the image of God” and “in His own image.” There seems, then, to be an intentional link being forged between man’s being created in the image of God and man’s being created as male and female. This becomes even more intriguing when we add to this the statement of Genesis 2:24, where in marriage it is said that “a man shall leave his father and his mother, and shall cleave to his wife; and they shall become *one* flesh” (בָּשָׂר אֶחָד). Man as created in the image of God is created as a plurality of male and female, even as with God Himself there is an aspect of plurality (Gen 1:26). But yet man as existing separately as male and female becomes one flesh in marriage, even as “the Lord our God is *one* Lord” (יְהוָה אֶחָד יְהוָה אֱלֹהֵינוּ, Deut 6:4). One God, three divine Persons (Matt 28:19); two human persons, one human race called “man...in the likeness of God” (Gen 5:1–2).

[27] Wayne Grudem, *Systematic Theology* (Leicester: IVP; Grand Rapids: Zondervan, 1994), 442, emphasis original.

Marriage as a Reflection of God

According to Scripture there are at least two ways in which the human institution of marriage is a reflection of God. First, as we saw above, there is in marriage a reflection of the very *nature* of God as unity and plurality. God is one, yet God is three. In marriage, two human beings become one flesh. Marriage is a deep and intimate fellowship between two human persons, even as in the Godhead there has been for all eternity a deep and intimate fellowship between the divine Persons (John 17:24). Marriage is a reflection of the very nature of God—who He is and the relationships He enjoys as the three divine Persons of the Godhead.

Second, and that which I would like to focus on for the remainder of this section, marriage is a reflection of God's relationship with His people. How do we know this is true? Because throughout Scripture, in both OT and NT, God uses the imagery of marriage to describe His relationship with His people. So it will be fruitful for us to examine how God does this, in order to glean important principles that apply to the human bond of marriage.

OT – The Lord as a Husband

In the OT, the Lord uses several metaphors to describe His relationship with His people Israel. For example, He uses the father-son metaphor. When Moses was to go to Pharaoh and demand he let the Israelites go, Moses was to declare, "Thus says the Lord, 'Israel is My son, My first-born.' So I said to you, 'Let My son go, that he may serve Me'" (Exod 4:22–23; cf. Hos 11:1). A second example is the shepherd-sheep metaphor. Although the human shepherds have abused the "sheep," the people of Israel, the Lord promises to "feed them in a good pasture" (Ezek 34:14). The Lord concludes, "I will feed My flock and I will lead them to rest" (v. 15; cf. Jer 23:1–3; Psalm 23). A third example is the king-subject metaphor. The psalmist declares that the Lord is "the King of glory" (Ps 24:7) and "King forever and ever" (Ps 10:16). The psalmist calls us to sing to the Lord, shout joyfully to Him, and come before Him with thanksgiving, "For the Lord is a great God, and a great King above all gods" (Ps 95:3).

Besides these and others, the OT uses the husband-wife, or marriage, metaphor to describe the Lord's relationship with His people Israel. The prophets employed the marriage metaphor positively to describe the Lord's relationship with Israel, but negatively to highlight Israel's unfaithfulness to their Lord. For example, Ezekiel 16 is a pronouncement of the Lord against the abominations of Jerusalem, couched entirely in the marriage metaphor. The Lord rescued her when she was abandoned at birth (vv. 3–6). He cared for her as she grew (v. 7), and when she came of age He married her: "I swore (אֶשָּׁבַע) to you and entered into a covenant (אָבוֹא בִּבְרִית) with you so that you became Mine" (v. 8). However, she "played the harlot...and poured out [her] harlotries on every passer-by who might be willing" (v. 15). God pronounced faithless Jerusalem to be an "adulteress wife, who takes strangers instead of her husband" (v. 32).

Similarly, in Jeremiah 3:20 the Lord declared, "Surely, as a woman treacherously departs from her lover, so you have dealt treacherously with Me, O house of Israel." The verb

translated “treacherously depart” and “deal treacherously” is בָּגַד, which is used to describe faithless or deceitful conduct “in the marriage relation, in matters of property or right, in covenants, in word and in general conduct.”[28] But not only did Israel departed from the Lord her “husband;” she also went after “many lovers” (v. 1), and “polluted the land and committed adultery with stones and trees” (v. 9). Israel departed spiritually from her Lord, and committed spiritual adultery against the Lord by engaging in idolatry.

Finally, in Hosea 1:2 the Lord commands the prophet to “take to yourself a wife of harlotry, and have children of harlotry; for the land commits flagrant harlotry, forsaking the Lord.” When Hosea’s wife Gomer departs after bearing three children, the Lord commands Hosea in 3:1 to take her back, “Go, show your love to your wife again, though she is loved by another and is an adulteress. Love her as the Lord loves the Israelites, though they turn to other gods and love the sacred raisin cakes.”[29]

However, most significant for Israel is that, while she has been unfaithful to the Lord, and while He has had to punish her for her sins, the Lord will not cast her away from Himself forever. Rather, He promises to take her to Himself forever and forge an eternal relationship with her in the form of an everlasting covenant. And as the prophets contemplate this future bond between the Lord and His people, they use the marriage metaphor to describe it. In Jeremiah 31:3–4, the Lord declares how He has loved Israel with an everlasting love; therefore, He will draw her to Himself with lovingkindness and build her once again as virgin Israel.

According to Ezekiel 16:60–63, despite her unfaithfulness, the Lord will establish an everlasting covenant with Israel His bride, and forgive her of all she has done. Finally, in spite of all her harlotries, the Lord promises in Hosea 2 to allure Israel to Himself (v. 14), and to betroth her to Himself forever (v. 19a). The Lord will betroth Israel in righteousness and in justice, in lovingkindness and in compassion, and in faithfulness (vv. 19b–20a). The Lord commits to bind Himself to Israel as a faithful, compassionate, and loving Husband. In that future day the Lord will love Israel freely (Hos 14:4). Just as He chose to love Israel initially (11:1–4), and continued to love her in spite of her unfaithfulness (3:1), so He will heal her in that future day “by the therapy of love given without obligation or restraint.”[30] It is not insignificant that when God wanted to describe in the OT His unconditional commitment to love His people and to forge an eternal covenant bond with them, He chose to use the metaphor of marriage. Human marriage pictures well the unconditional and permanent bond of love that exists between the Lord and His people. It is a bond of love that cannot and will not ever be broken.

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[28] *BDB*, 93.

[29] NIV. For arguments in favor of seeing this woman as Gomer and not another wife, see Leon J. Wood, “Hosea,” in *EBC*, vol. 7, ed. Frank E. Gaebelein (Grand Rapids: Zondervan, 1985), 182.

[30] James Luther Mays, *Hosea*, OTL (Philadelphia: Westminster, 1969), 188.

NT – Christ as a Husband

The NT continues to use the marriage metaphor to describe the relationship between God and His people. John the Baptist insisted that he was not the Christ: "He who has the bride is the bridegroom; but the friend of the bridegroom, who stands and hears him, rejoices greatly because of the bridegroom's voice" (John 3:29). Jesus spoke of His return as the unexpected arrival of a bridegroom for his wedding (Matt 25:1–13), and of His kingdom as a wedding feast (Matt 22:2). According to Revelation 19:7–9, the saints dressed in fine linen will be Christ's bride at the marriage supper of the Lamb.

Perhaps the best-known NT passage using the marriage metaphor for Christ and His church is Ephesians 5:22–32. Before looking at what Paul says in this passage, I want to make two general observations. First, it is significant that in Paul's mind the relationship between Christ and His church is the foundational truth. The earthly relationship between a husband and his wife is merely an illustration of that foundational truth. The mystery of the marital union is great because it pictures the spiritual union of Christ and the church (v. 32). Second, Paul looks at the relationship between Christ and church, husband and wife, from both directions. There are obligations that are to be fulfilled by both parties.

First, Paul begins with the need for wives to be subject to their own husbands *as to the Lord* (v. 22). The reason for this is that God has placed the husband as the head of his wife, even as Christ is the head of the church (v. 23). So it is *because* the church is subject to Christ her head that wives are to be subject to their husbands "in everything" (v. 24). Again, according to Paul it is *because* human marriage pictures Christ's spiritual relationship with His church that the wife is to conduct herself in a certain way toward her husband. Human marriage reflects an important truth about the relationship between the church and Christ: her submission to Him.

Second, Paul moves to the need for husbands to love their wives (v. 25a). They ought to love their wives as they love their own bodies: "He who loves his own wife loves himself; for no one ever hated his own flesh, but nourishes and cherishes it" (vv. 28–29a). And again, husbands are to do this "just as Christ also loved the church and gave Himself up for her" (v. 25). They are to nourish and cherish their wives "as Christ also does the church" (v. 29b). Paul tells us that it is *because* human marriage pictures Christ's spiritual relationship with His church that the husband is to conduct himself in a certain way toward his wife. Human marriage thus reflects a second important truth about the relationship between Christ and His church: His love and care for her.

Finally, Paul cites Genesis 2:24 to clinch his point that the "one-flesh" mystery of marriage is a picture of the "one-flesh" nature of Christ's relationship with His church. Just as "we are members of [Christ's] body" (v. 30), so also a husband and wife cleave together to become one flesh in marriage (v. 31). God's intention for human marriage is that it would depict in a powerful and mysterious way the spiritual relationship He enjoys permanently with His people. This is why Scripture uses the term *covenant* to describe both.

Marriage as a Covenant

Marriage is not merely a good idea, or a helpful social convention. Marriage according to Scripture is a solemn covenant between husband and wife. Marriage denotes a special, exclusive, and permanent relationship that should only be broken by death.
We are all familiar with the various covenants God made with individuals like Noah, Abraham, and David, and with groups like the nation of Israel. I want to remind us of the fact that God calls marriage a covenant between husband and wife. The sin of the harlot in Proverbs 2:17 is that she "leaves the companion of her youth, and forgets the covenant of her God." In this verse, "God is envisaged as a witness to the solemn contract of marriage."[31] The adulterous woman "violates her pledge of fidelity" sworn to her husband in the sight of God.[32]

Malachi 2 likewise calls marriage a covenant between husband and wife. Whereas Proverbs 2:17 condemns the harlot for leaving the companion of her youth and forgetting the covenant of her God when she commits *adultery*, Malachi 2 accuses the husband of dealing treacherously against the wife of his youth when he *divorces* her (vv. 15–16). The man who divorces his wife deals treacherously with her, "though she is [his] companion and [his] wife by covenant" (v. 14). This is why the Lord declares, "I hate divorce" (v. 16a). Divorce is a violation of covenant, the breaking of a solemn pledge of permanent fidelity between husband and wife.

According to Jesus, God's intention from the beginning was that the marriage covenant would be both exclusive and permanent. First, regarding its exclusivity, Jesus first cites Genesis 1:27, "He who made them from the beginning made them male and female" (Matt 19:4). The implication of this verse is that "the two sexes should be united in marriage."[33] Then, to make the implication crystal clear, Jesus cites Genesis 2:24, "*For this cause* a man shall leave his father and mother and cleave to his wife; and the two shall become one flesh" (Matt 19:5). In other words, it is *because* God made man male and female that they should be united as one flesh in marriage.[34] Thus, "the 'one flesh' in every marriage between a man and a woman is a reenactment of and testimony to the very structure of humanity as God created it."[35]

Second, regarding the permanency of marriage, Jesus adds these concluding words to the scriptural record, "Consequently they are no more two, but one flesh. What therefore *God* has joined together, let no man separate" (v. 6). We see here that not only is marriage the solemn union of husband and wife *before* God (Prov 2:17), but that the union is forged *by* God. Because God's purpose in creating man as male and female was that the two would

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[31] William McKane, *Proverbs*, OTL (Philadelphia: Westminster, 1970), 286.

[32] Allen P. Ross, "Proverbs," in *EBC*, vol. 5, ed. Frank E. Gaebelein (Grand Rapids: Zondervan, 1991), 914).

[33] D. A. Carson, "Matthew," in *EBC*, vol. 8, ed. Frank E. Gaebelein (Grand Rapids: Zondervan, 1984), 412.

[34] Ibid.

[35] Ibid.

become one flesh in marriage, God never intended that divorce be part of the marriage equation (v. 6). God only permitted divorce because of the hardness of men's hearts (v. 8). Paul later points out that only the death of one's spouse frees a person to remarry (Rom 7:1–2; cf. 1 Cor 7:39). To be joined to another while one's spouse still lives is to be guilty of adultery (Rom 7:3).

According to both OT and NT, marriage is a solemn covenant made between a man and a woman before God, and a sacred union forged by God to be permanent. Marriage is to be held in honor by all, and the marriage bed is undefiled (Heb 13:4), because marriage fulfills God's plan for man created in the image of God as male and female. It is because of the way God created man that a husband and a wife are to be joined together solemnly and permanently before God and by God in the covenant of marriage.

THE CONSEQUENCES OF COHABITATION

The final section of this paper is built upon all of the biblical teaching covered thus far. If marriage is God's goal for man and woman as created, and if sexual relations are only intended for those bound by the marriage covenant, then it follows that grave consequences will follow for those who violate God's will in this matter.

Before exploring the various negative consequences of cohabitation, I want to repeat and clarify something I said at the beginning: these negative consequences do not *make* cohabitation wrong. Such is a *utilitarian* or teleological approach to ethics that I reject. "At the very heart of utilitarian or result-centered ethics is the belief that the *rightness or wrongness of actions are determined by their results*."[36] According to the utilitarian, something is never good or bad simply because someone, even God, says it is good or bad.[37] On the other hand, according to *deontological* ethics an act is right or wrong "because it is one's duty to do it, and it is one's duty for some other reason than the consequences stemming from the act."[38] More specifically, as Bible-believing Christians we hold to a *divine command* concept of deontological ethics: right and wrong are what God commands and forbids. Furthermore, we believe that "certain acts are inherently right and others inherently wrong. They are so because they either reflect or do not reflect the character of the God who made the world and all in it."[39]

Therefore, cohabitation is not wrong *because of* its negative consequences. Rather, the negative consequences of cohabitation are simply the *inevitable results* of a wrong behavior. Cohabitation is not wrong because it *results in* negative consequences; rather, the negative consequences are merely the *results of* an act that is wrong. If an act is morally wrong, it should not surprise us to find that it leads inevitably to negative consequences.

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[36] Norman L. Geisler and Paul D. Feinberg, *Introduction to Philosophy: A Christian Perspective* (Grand Rapids: Baker, 1980), 389-90, emphasis original.

[37] Ibid., 389.

[38] John Feinberg and Paul Feinberg, *Ethics for a Brave New World* (Wheaton, Ill.: Crossway, 1993), 27.

[39] Ibid., 30.

By exposing the negative consequences of an act, we offer evidence for its being wrong and counterevidence for its being right. As Geisler and Feinberg put it, "Results do not make a thing right, but they do often *manifest* what is right. Jesus did say, 'You will know them by their fruits' (Matt 7:20). In other words, good results do not prove the action good, but we may reasonably presume as Christians that following good rules will being good results."[40]

The same is true of sinful acts such as cohabitation. The negative results do not *make* the act wrong, but they do *manifest* it as wrong. An evil act will bear evil fruit. So let us examine some of the unfortunate fruit of cohabitation.

Implications for Marriage

We saw in the introduction that the majority of people cohabit because they feel it will set them up for a better marriage. Is this true? Not at all. In fact, studies show that the opposite is true: cohabitation sets couples up for more marital instability, not less. In a 1992 study of 3,300 cases, cohabitors who marry "are estimated to have a hazard of dissolution that is about 46% *higher* than for noncohabitors."[41] The authors of the study concluded that the greater risk of marital disruption following cohabitation "is beginning to take on the status of an empirical generalization."[42]

What is the relationship between cohabitation and increased risk of divorce? One possibility is that cohabiting relationships by their very nature tend to undercut the strong ethic of commitment that works to hold marriages together.[43] The commitment of marriage can have the reverse effect that cohabiting couples hope it will have. Cohabitation

> may resemble marriage, but both partners are highly aware that it is far more than the lack of a "piece of paper" that separates them from married couples. Each member of the pair places greater value on his own autonomy than on the durability of the relationship. Such habits of mind appear to become ingrained over time....Rather than proving a test run for marriage, living together instead can prove a test run for eventual loneliness.[44]

Cohabitation has the dual effect of changing a couple's attitude toward marriage, making marriage itself or a stable marriage less likely, and changing their attitude toward divorce, making the eventual dissolution of their relationship more likely.[45]

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[40] Geisler and Feinberg, *Introduction to Philosophy*, 397, emphasis original.

[41] Popenoe and Whitehead, "Should We Live Together?" emphasis added.

[42] Ibid.

[43] Ibid.

[44] Charen, "Before You Move In."

[45] Popenoe and Whitehead, "Should We Live Together?"

Cohabiting couples report lower levels of happiness, lower levels of sexual exclusivity and satisfaction, and poorer relationships with their parents than do married couples. Rates of depression for cohabiting couples are three times higher than those of married couples. On the contrary, married couples enjoy substantial benefits over cohabiting couples in terms of productivity in the labor force, physical and mental health, general happiness, and longevity.[46]

What is more, cohabiting unions not only "tend to weaken the institution of marriage," they also "pose clear and present dangers for women and children."[47] Let us now briefly consider these.

Implications for Women

Ever since a study published in 1972 claimed that married women were subject to greater psychological distress than unmarried women, there has been a widespread notion that marriage is good for men but bad for women. However, recent studies have concluded that marriage for the average woman lengthens her life, boosts her physical and emotional health, and increases her financial stability:

* Slightly more than 60% of divorced or never-married women live to age 65; 90% of married women do.
* Men and especially women who marry for the first time experience a sharp increase in happiness.
* Married people have more than twice as much money on the average than single people.
* Moderate domestic violence occurs half as often among married couples or cohabiting couples engaged to be married as it does with cohabiting couples not planning to marry.[48]

Women in cohabiting relationships are more likely than married women to suffer physical and sexual abuse. Research has shown that aggression is at least twice as common among those who cohabit as it is among those who are married.[49] Cohabitation does not appear to enhance the emotional, physical, and economic well being of women; in fact, it appears to do the opposite.

Implications for Children

Not much research has been conducted on how children, especially teenagers, fare in cohabiting households. The research that has been done, however, is not very encouraging.

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[46] Ibid.

[47] Ibid.

[48] Hara Estroff Marano, "Debunking the Marriage Myth: It Works for Women, Too," *New York Times* (Aug 4, 1998); available from http://www.ncpa.org/pd/social/spaug98a.html; Internet accessed 28 February 2002.

[49] Popenoe and Whitehead, "Should We Live Together?"

According to a recent study published by the Urban Institute, cohabitation appears to be the worst type of household for white and Hispanic teenagers, and a tie for worst among black teenagers (tied with single-mother households).[50] And the number of children living in cohabiting households is increasing sharply. According to one recent estimate, nearly half of all children today will spend some time in a cohabiting family before age 16.[51]

> One of the greatest problems for children living with a cohabiting couple is the high risk that the couple will break up. Fully three quarters of children born to cohabiting parents will see their parents split up before they reach age sixteen…. Parental break up, as it is now widely known, almost always entails a myriad of personal and social difficulties for children, some of which can be long lasting. For the children of a cohabiting couple these may come on top of a plethora of already existing problems. One study found that children currently living with a mother and her unmarried partner had significantly more behavior problems and lower academic performance than children from intact families.[52]

The physical as well as emotional well-being of children is put at risk in cohabiting relationships. This is especially true when cohabitation is serial. A British study has found that children living with their mother and her boyfriend were 33 more times more likely to be abused physically and sexually than children living with both biological parents.[53] "As with so many of the cultural changes of the past three decades, the trend toward cohabitation—even leaving morality to one side—turns out to be unsatisfying for adults and terrible for children."[54]

Implications for Physical and Emotional Well-Being

Marriage is healthier than cohabitation. Married people are less likely to have problems with alcohol. The lowest rates of suicide are among the married. Married people enjoy greater longevity and avail themselves more to health care. Married people who suffer acute illness recover more quickly and survive longer than those who are not married. The lowest rates for mental illness are consistently found among the married.[55]

There are striking differences related to sexual satisfaction between married couples and cohabiting couples. It is ironic that while cohabiting relationships appear in large measure to be built around sex, sexual satisfaction among cohabiting couples is less than among married couples. When all factors are taken into consideration, "married men and married

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[50] Cheryl Wetzstein, "Parents' 'Other' Significant," *The Washington Times* (June 27, 2001); available from http:www.dadi.org/wt_cohab.htm; Internet; accessed 28 February 2002.

[51] Popenoe and Whitehead, "Should We Live Together?"

[52] Ibid.

[53] Charen, "Before You Move In."

[54] Ibid.

[55] Glenn T. Stanton, "What's Marriage Got to Do With It?" *CitizenLink* (October 1, 1998); available from http://www.family.org/cforum/ research/papers/a0002965.html; Internet; accessed 28 February 2002.

women are substantially more satisfied with sex than cohabiting or single men and women."[56]

It is also ironic that while norms concerning premarital sex have changed dramatically, the norm of marital faithfulness has changed very little.

> Almost all people who are married or even living with someone say they expect the relationship to be sexually exclusive…. Cohabiting men and women are less likely than those who are married to live up to this ideal … married men and women are more committed to their partners than cohabiting men and women or those in sexually-active dating relationships, they are more committed to the idea of sexual exclusivity, and they are much less likely to have been unfaithful.[57]

Implications for Economic Well-Being

Regarding personal finances, it pays to be married. Married men earn substantially more than similarly situated unmarried men. Married men earn at least 10% and perhaps as much as 40% more than unmarried men.

> Economists generally agree that the greater productivity of married men plays a role in their higher earnings. This productivity boost comes with the more settled, stable lifestyle of marriage, with its regular hours, adequate sleep, and decent meals. It also may come directly from the productivity-enhancing efforts of the wife herself, assisting her husband with his tasks for work, giving advice, or taking on other household duties that allow him to focus on his job.[58]

On the flip side, "The tentative, non-legal nature of cohabitation, with its uncertain future, makes investing in their partner's productivity risky for cohabiting women. Under the most common agreement governing cohabitation, partners do not assume financial responsibility for support of each other so a woman will not gain from the higher current earnings of her partner. And the uncertain prognosis for the relationship over the long term means that the woman has little assurance that the man will be around for her to reap the benefits of any future gains in his earnings."[59]

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[56] Waite, "Cohabitation."

[57] Ibid.

[58] Ibid.

[59] Ibid. Aside from issues of personal finances are those of society as a whole. A recent study in Australia estimates that family breakdown there costs $6 billion annually. The population of Australia is around 18 million, so if one extrapolates that figure to America, with a population of 278 million, one will see that the costs of family breakdown within our borders are exorbitant (Cheryl Wetzstein, "Experts Concerned About Social Cost of Family Collapse," *The Washington Times* [December 29, 1998]; available from http://www.smartmarriages.com/concerned.html; Internet; accessed 28 February 2002).

The reality of the financial instability of cohabitation came sharply into focus in the aftermath of September 11. Because New York does not recognize common-law marriages, many survivors find themselves in legal limbo as lawyers sift through claims for financial compensation and inheritance. Lawyers like Helen MacFarlane, who represents an unmarried woman who fears she will be excluded from federal compensation, are clashing with Kenneth Feinberg, who oversees the Federal Victim Compensation Fund. While Feinberg is sympathetic, he is also proceeding cautiously. "With the rarest of exceptions, the extent to which these extended families can collect will depend on state law…. I'm not going to be like Solomon—don't look to me to be making independent determinations that would trump state law. I don't have the time or resources to handle that."[60] But another attorney, Bill Mauk, counters, "The law, to a significant degree, has not kept pace with the changing family."[61]

This exchange reflects the philosophical debate raging in our land over this and a myriad of issues: do the laws of our land reflect an unchanging moral code higher than ourselves; or do they merely reflect our views of morality as they currently stand? Shall we establish law by polling current attitudes? Or shall we challenge current attitudes by appealing to a higher law? The Christian lives according to a high standard—God's revealed infallible word. The Christian must challenge current attitudes toward cohabitation by appealing to God's word. The Christian may also support the rightness of marriage and the wrongness of cohabitation by presenting their respective fruits: the blessings of marriage as God planned it; and the perils of cohabitation outside of the plan of God.

CONCLUSION

What advice should we give those who are cohabiting? In light of the teaching of Scripture, and to borrow some pre-1970's colloquialisms, quit "shacking up," quit "living in sin," and "get hitched." A proven remedy for immorality is marriage (1 Cor 7:2), and to borrow our nation's longstanding admonition to buckle up, "It's not just a good idea—it's the law."[62]

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[60] Crary, "Some Left Behind."

[61] Ibid.

[62] Several issues complicate the matter. For example, to counsel a believer and an unbeliever living together to get married would violate 2 Cor 6:14. We should urge them to separate and focus efforts on the salvation of the unbeliever. We should counsel believers living together to separate, then guide them through counseling in preparation for Christian marriage. We should encourage unbelievers living together to separate and submit themselves to counseling, with our goal being to lead them to faith in Christ. Divorce likewise complicates this issue. We must not counsel a couple living together to marry if either has divorced contrary to the teachings of Scripture.