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## **Dangers of Cohabitation**

By Mike McManus

When Kansas City Chiefs linebacker Jovan Belcher murdered his girlfriend and then committed suicide, Bob Costas commented on Sunday Night Football, "If Jovan Belcher didn't possess a gun, he and Kasandra Perkins would both be alive today."

True, but there is a more important lesson to be learned from this incident. Cohabitation is dangerous to both adults and their children and should be avoided.

Dr. James Dobson interviewed me for his **Family Talk** radio show on this issue recently because my wife and I wrote a book, ***Living Together: Myths, Risks & Answers.***

One myth believed by women is that cohabitation is a step toward marriage. However, many men cohabit to AVOID marriage – living together "for convenience – available sex and shared expenses," we write.

This can lead to conflict that becomes violent. A University of New Hampshire study reports that "severe" violence is five times higher for cohabitants vs. married couples.

The National Crime Victimization Survey of the Justice Department over 9 years reported that 65% of violent crimes against women were committed by a boyfriend or an ex-husband with only 9% caused by a husband.

Marriage is the safest place for women – and children.

The danger actually increases when the cohabiting relationship ends. Women are **18 times** more likely to be assaulted by their male cohabitant after breaking up than they would be by a spouse.

Cohabiting couples are as likely to have children as married couples, but children of unwed parents are at high risk.

A recent study by the Institute for American Values, "Why Marriage Matters," reports that the rise of cohabitation "is the largest unrecognized threat to the quality and stability of children's family lives." A huge 42% of American children will live in a cohabiting household and "are markedly more likely to be physically, sexually and emotionally abused than children in both intact, married families and single parent families." In fact, twice as many U.S. children will live with cohabiting parents as those children affected by a parental divorce (23%).

While a child of divorce is 12 times more likely to be incarcerated than one from an intact family, a kid of cohabiting parents is **22 times** more apt to be jailed.

Of the 7.6 million cohabiting couples last year, only 1.5 million married. The other 6.1 million experience what we call "premarital divorce." That is so painful, the number of never-married Americans tripled from 21 million in 1970 to 63 million last year. Small wonder the marriage rate has plunged 54% in these years.

What is driving up the cohabitation rate, and reducing marriages? States subsidize couples to live together. Subsidize an activity, and you will get more of it.

Consider three facts. First, 41% of all births in America are to unwed parents. That is 20 times the 2% rate of Japan, and other Asian countries! Second, the U.S. divorce rate is also twice as high. So only 46% of American kids are reared by married parents. No wonder U.S. kids score only 487 on math tests vs. 540-600 by Asian kids, who are in stable homes.

Third, most unwed births are to cohabiting parents. Yet government awards the unwed mother welfare, Medicaid, food stamps, housing subsidies, etc. – as if she were raising the child alone. Yet most unwed moms enjoy the salary of their cohabiting partner as if married.

However, if the cohabiting couple does marry, they lose all those subsidies that Heritage Foundation estimated were worth \$20,000 in 2004. Therefore, few marry.

Result: from 1990-2009, the marriage rate plunged 26% in Maine, 28% in Louisiana, 39% in Virginia, and an alarming 43% in Kentucky in only 19 years.

There were 144,000 cohabiting couples in Virginia last year, but only 54,000 marriages. Even though two-thirds of marrying couples were living together, three out of four cohabitating couples broke up short of marriage. That leaves the mother and child on the dole till the kid turns age 18.

What can be done? It makes no fiscal sense to subsidize cohabitation nor is it in the interest of unwed parents or their children.

Why doesn't a governor make this statement in his State of the State Address: "In Virginia we believe in marriage. Therefore, I'd like to make an offer to cohabiting couples with children: If you marry – which is in your best interest, and that of your child – Virginia will not cut such benefits as Medicaid for two years, and then taper them off over three years."

The marriage rate would rise as cohabitation and unwed births fall.

States should stop subsidizing cohabiting couples.

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