

'Til Death Do Us Part

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The institution of marriage is often looked at by today's generation as just that: an institution. At best, it is a cold, no longer functional practice that holds small value in comparison to the things that the world deems important. This is a far step from what the parents of today's generation would say. After all, a little less than half a century ago, in the nineteen fifties, the traditional family dynamic was not merely an achievement, it was the status quo. If these are the values that were once held so closely, why are more and more couples opting to live together before marriage and sometimes not even marrying at all? While some argue that cohabitation is the new engagement, many feel it is only a ticking time bomb for the end of families, marriage, and, eventually, society, as we know it. Although the former may be passionate for their argument, statistically speaking, cohabitation is not the pre-honeymoon that it is marketed to be.

With the present culture's obsession with marriage, it is difficult to understand why so many Americans choose to live together before marrying, a proven deterrent to marriage. Couples that live together before marriage rarely marry at all. What begins as a pre-marriage trial often becomes a habit that is too difficult to break. So fewer people are getting married, is that such a big deal? Not at first glance, but non-married couples are losing out on much more than they know. Married people benefit more than unmarried people. In a recent study by the Federal Reserve, it was discovered that married men earn eleven percent more than men who are

unmarried in the same workplace. If that doesn't seem too unequal, unmarried couples cannot leave their social security to their partners like married couples who pay the same unemployment taxes (Conlin 106). Money may not be everything, but working an equal amount and receiving fewer benefits becomes a pill too difficult to swallow for unmarried workers. Many companies offer tax-free benefits to employees' spouses; however, alternate compensation does not exist for non-married employees. These same unmarried couples are also barred from filing joint tax returns (Conlin 106).

Pocketbooks are not the only things suffering in cohabitation relationships. Cohabitation relationships often include children, too. Over one-third of all cohabiting families include children under the age of eighteen, which accounts for two out of every five children born out of wedlock (Hymowitz 66). Of all cohabitating couples, those with children are least likely to wed, a factor that greatly affects the children. Without a legally binding relationship, it is difficult to distinguish custody for mutual children.

The act of marriage gives a safety net to many couples. By investing in a marriage, both parties are promising that they will follow through with their vows, a promise merely assumed by non-married couples. Without binding agreements, two people living together may be fulfilling two entirely different plans. Many stories exist of thirty-something women devoting years to live-in boyfriends only to realize that the boyfriends have no intentions of marrying them (Hymowitz 66). In cohabiting couples, one in four claims they never plan to marry the person they live with (Scelfo 9). For many cohabiters, going through the motions of a marriage is just as good as being married, but not in the eyes of the law.

So why do people live together before marriage? The overwhelming consensus is that people want to know just what they are getting into, that living together will be a more clear-cut

example of who they are marrying and bypasses divorce (Hymowitz 66). While it is important to know whom you are marrying, it is not necessary to live with someone to know what kind of person he or she is. A recently married college graduate voided that reason by stating, “I dated my husband for five years before we married. We did not have to live together for me to know that he goes to sleep to ESPN.” Others feel like living together before marriage is financially beneficial. This may be true in the beginning, but the financial benefits of marriage are greater. For example, insurance companies usually categorize married people as low-risk drivers and, consequently, give them lower insurance rates (Conlin 106). There are many other downfalls to being in a relationship without marriage. Non-married couples cannot file wrongful death suits on behalf of their partners if they are killed in car accidents. Recently, the American Law Institute wrote Principles of the Law of Family Dissolution, which recommends treating live-in couples as married couples legally (Hymowitz 66). While there is a move to bring legislation to help out unmarried couples, it is presently much more beneficial to be in a legal married relationship.

It is hard to believe that in a few short decades the socially acceptable family dynamic has turned completely. Although more and more couples are choosing to live together before marriage, the cons to pre-marital cohabitation greatly outweigh the pros. For many Americans, the new wave of unmarried coupling is a ticking time bomb for the end of families, marriage, and, eventually, society as we know it. As Kay Hymowitz, a contributing editor of City Journal, states, “Marriage is an ‘I will,’ involving duties not just to husband or wife but to children, grandchildren, parents, the community, and even the state. Living together is at best a maybe, an ‘I might’” (66).

Works Cited

Conlin, Michael and Jessi Hempel. "Unmarried America." *Business Week* 20 October 2003: 106.

Hymowitz, Kay. "The Cohabitation Blues." *Commentary* Mar. 2003: 66.

Scelfo, Julie. "Love—and Marriage?" *Newsweek* 2 Dec. 2002: 9.

Amanda Bode is a Communications Education Major.

Ms. Cutrer's Comments: *I am particularly proud of this student and her paper. The last paper of each semester that I have my 101 students write is an argumentative paper using outside sources and MLA documentation in order to prepare them for 102. Andrea wrote an outstanding paper in all aspects of the assignment. She had an excellent command of language, she formed an opinion about her topic, she located and incorporated her sources correctly to support her position, and she followed through with conviction. All necessary elements for successful persuasion.*