

UNMARRIED to each other

*The Essential Guide to
Living Together
as an Unmarried Couple*

Dorian Solot and Marshall Miller

MARLOWE & COMPANY
NEW YORK

UNMARRIED TO EACH OTHER: *The Essential Guide to
Living Together as an Unmarried Couple*

Copyright © 2002 by Dorian Solot and Marshall Miller

Owing to limitations of space, acknowledgments
for permission to reprint previously published material
may be found on page 263.

Published by
Marlowe & Company
An Imprint of Avalon Publishing Group Incorporated
161 William Street, 16th Floor
New York, NY 10038

All rights reserved. No part of this book may be reproduced in whole or in part without written permission from the publisher, except by reviewers who may quote brief excerpts in connection with a review in a newspaper, magazine, or electronic publication; nor may any part of this book be reproduced, stored in a retrieval system, or transmitted in any form or by any means electronic, mechanical, photocopying, recording, or other, without written permission from the publisher.

This book addresses various topics of interest to unmarried partners, including legal and financial issues. While it contains general information about the law, it cannot provide advice for your specific legal situation. For this, seek the assistance of a knowledgeable attorney licensed to practice law in your state.

Library of Congress Cataloging-in-Publication Data
is available.

ISBN 1-56924-566-5

9 8 7 6 5 4 3 2 1

DESIGNED BY PAULINE NEUWIRTH, NEUWIRTH & ASSOCIATES

Printed in the United States of America
Distributed by Publishers Group West

CONTENTS

Introduction	Yes, We're Unmarried To Each Other	1
ONE	Shall We Live Together? Considering Cohabitation	11
TWO	"Why Aren't You Married?" Answers to the Question Everyone Asks	38
THREE	When Others Disagree: Surviving Pressure and Discrimination	63
FOUR	In It for the Long Haul: Ten Tools for Staying Together	91
FIVE	"This Is My—Um, Uh . . . ": Naming Each Other	115
SIX	In the Eyes of the Law: Legal and Financial Protections	129
SEVEN	Equal Pay for Equal Work: Domestic Partner Health Benefits	153
EIGHT	Walking Down the Aisle: Commitment Ceremonies and Rituals	168
NINE	Unmarried With Children: Parenting Without a Marriage License	191
TEN	Shall We Marry? Happily Ever After With Wedding Bells Or Without	223
ELEVEN	First Comes Love, Then Comes Living Together: Cohabitation's Past and Future	241
	Permissions Acknowledgments	261
	Acknowledgments	262
	Notes	265
	Index	283

INDEX



A

Abelard and Heloise, 46
abstinence, cohabitation and, 65–66
adoption, 219–221
Alternatives to Marriage Project (AtMP),
7–8
anniversaries, 112–113
arguments against
 cohabitation
 “living in sin,” 67–71
 pseudo-scientific view, 71–75
 health benefits for domestic partners,
 162–165

B

biological parents, unmarried
 children, effects on, 203–204
 legal protection for, 210–212
bisexual couples. *see* same-sex couples
books on compatibility, recommended, 33
boyfriend, introducing unmarried partner
 as, 119
breaking up, 18–19
buying a house, 132–133

C

“cafeteria” health plans, 159
cars, renting, 146
celebrating
 anniversaries, 112–113
 commitment, ceremonies for, 173–174
 examples of, 182–191
 moving in together, 34–35
ceremonies
 commitment ceremonies
 planning, 176–192

 reasons to have, 169–174
 weddings
 in lieu of, 174
 planning to look like, 177–179
weddings
 bouquet toss at, 43–44
 commitment ceremonies in lieu of,
 174
childfree marriages, 54–55
children
 adopting, 219–221
 commitment ceremonies and, 171–172
 desires for, discussing, 27–29
 emotional well-being of
 debate over, 207–209
 unmarried parents and, 201–209
 talking with, 214–216
cities with high cohabitation rates,
 252–253
cohabitation. *see also* unmarried couples
 agreements, 137–141
 appropriateness of
 quiz assessing, 20–21
 for relationship, 19–23
 timing, 12–14
 arguments against, 66–78
 celebrating, 34–35
 cities where most common, 252–253
 examples of, 1–3
 legality of, 130–133
 preparing for, 29–34
 communication prior to, 23–29
 trying out first, 13–14
 reasons for, 16–17
 marriage, leading towards, 26–27
 sex, without having, 65–66
 statistics on, 1, 249–252

- styles of, 14–16, 25
- commitment
 - ceremonies
 - planning, 176–192
 - reasons to have, 169–174
 - defining, 92–94
 - process of, 24, 26
- common law marriage, 147–148
- communication
 - with children, 214–216
 - cohabitation, prior to, 23–29
 - conflict resolution, tools for, 97–100
 - effective, tips for, 17–18
 - styles of, 28–29
 - timing and, 100–102
- conflict resolution
 - timing and, 100–102
 - tools for, 97–100
- contracts
 - cohabitation agreements, 137–141
 - marriage, history of rewriting, 47–48
- D
- dating, 38–40
- discrimination, marital status, 85–90
 - examples of, 5–7
 - nonprofit group combating, 7–8
- divorce, 44–45
- domestic partner benefits, 153–167
 - cafeteria plans, 159
- durable power of attorney, 143
- E
- education courses, relationship, 109, 111–112
- employers, health benefits and, 157–162
- estate planning and wills, 143–145
- expectations, 23–24
- F
- family
 - children in
 - original unmarried, 203–204
 - unmarried stepfamilies, 204–207
 - desires for, discussing, 27–29
 - explaining commitment ceremony to, 181–189
 - history
 - influence of, 35–37
 - tribal differences, recognizing, 94–96
 - legally, defining, 259
 - pressure from, 64–65
 - what they should call you, 124–125
- financial issues. *see also* taxes
 - discussing, 30–31
 - durable power of attorney, 143
 - fun, inexpensive ways to have, 107
 - influence on marriage decisions, 51–52
 - miscellaneous, 150–152
 - sharing, 134–136
 - “forever-free” marriages, 56–58
- friends, commitment ceremony and, 181–189
- fun, scheduling, 105–107
- G
- gay couples. *see* same-sex couples
- gender. *see* men; women
- gifts, receiving, 174
- girlfriend, introducing unmarried partner as, 119
- Goldman, Emma, on marriage, 48–49
- government. *see* legal issues
- H
- Harman, Lillian and Walker, Edwin, 48
- health
 - benefits
 - cafeteria plans, 159
 - for domestic partners, 153–167
 - care proxy, 142–143
- Heloise and Abelard, 46
- history
 - alternatives to marriage in, 46–49
 - of unmarried couples, 242–247
- homebuying, 132–133
- housework, sharing, 33–34
- husband
 - choosing not to take on role of, 41–44
 - introducing unmarried partner as, 119–120
- I
- introductions/introducing. *see also* names
 - correcting what other people call you, 125–126
 - unmarried partner, list of names for, 117

L

- last names
 - for children, 216–218, 222
 - sharing, 126–127
- lawyers, when to hire, 137
- legal issues
 - children, protection for couples with, 209–214
 - cohabitation agreements, writing, 137–141
 - common law marriages, 147–148
 - influence on marriage decisions, 45–51
 - legality of
 - buying together, 132–133
 - renting together, 131
 - marital status, paperwork and, 121–122, 124
 - miscellaneous, 150–152
 - notary public, using, 136
 - reforming, suggestions for, 258–260
 - for same-sex marriages, 58–60
- lesbian couples. *see* same-sex couples
- “living in sin,” 67–71
- living together. *see* cohabitation

M

- marital status
 - discrimination, 85–90
 - examples of, 5–7
 - nonprofit group combating, 7–8
 - paperwork and, 121–122
 - which box to check, 124
- marriage
 - cohabitation leading towards, 26–27
 - common law, 147–148
 - dating prior to, 38–40
 - deciding on, 224–229
 - Marriage Decision Tool, 236–239
 - example of couple deciding on, 233–235
 - history of
 - alternatives to, 46–49
 - contract, rewriting, 47–48
 - influences on decision whether to, 38–62, 227–229
 - pressure for, 79–85
 - relationship, affect on, 229–231
 - statistics on, 246–248
 - taxes and, 149–150

- and timing, 40–41
- types of, 54–58
- “Mars and Venus” argument, 75–78
- mediators, finding, 139
- men, stereotypes about, 75–78
- Mill, John Stuart and Taylor, Harriet, 47–48
- money. *see* financial issues
- monogamy-free marriages, 55–56
- moving in together. *see* cohabitation

N

- names
 - for commitment ceremonies, 181
 - correcting what other people call you, 125–126
 - foreign language, 120–121
 - last
 - for children, 216–218, 222
 - sharing, 126–127
 - for partner, 115–121
 - for stepparents, 205–206
 - what family should call you, 124–125
- notary public, using, 136

O

- officiants, 179–181

P

- parenthood. *see also* children
 - adopting and, 219–221
 - considering, 194–209
- partners, domestic
 - health benefits for, 153–167
 - names for, 115–121
- poems and songs
 - about unmarried partners, 76, 123
- pressure, to marry, 79–85
 - from family, 64–65
 - how to survive, 82–85
- property, sharing
 - buying a home, 132–133
 - cohabitation agreements, 137–141
- public
 - approval, 198–201
 - validation, commitment ceremonies and, 169–170

Q

- questions, snappy comebacks to, 87

quiz, cohabitation, 20–21

R

relationships

aids for

- compatibility, books on, 33
- education courses for, 109, 111–112
- focusing on what works, 109–111

breaking up, 18–19

and cohabitation

- knowing if right for, 19–23
- quiz on readiness for, 20–21
- styles of in, 14–16, 25

commitment to

- defining, 92–94
- long-term, investing for the, 108–109

family history and

- differences, tribal, 94–96
- influence on, 35–37

and marriage

- dealing with pressure, 79–85
- impact of, 229–231
- lacking compelling reasons for, 60–62
- and parenthood, 196–198

relatives

- what they should call you, 124–125

religion

- and cohabitation, 67–71
- influence on marriage decision, 52–53
- recognition by, commitment ceremonies for, 172–173

renting, with unmarried partner

- cars, 146
- legality of, 131

resolving conflicts. *see* conflict resolution

resources, for commitment ceremonies, 191–192

rite of passage, commitment ceremonies as, 172

S

same-sex couples

- children of, legal protection for, 212–213
- commitment ceremonies for
 - planning, 176–192
 - reasons to have, 169–174
- decision to marry for, 224–229
- health benefits for, 153–167
- marriage for, legality of, 58–60

San Francisco, health benefits in, 156

sex, cohabitation without, 65–66

songs and poems, about unmarried partners, 76, 123

space needs, discussing, 31–32

spouse, introducing unmarried partner as, 119–120

statistics

- on cohabitation, 249–252
- on unmarried couples, 246–248

stepfamilies, unmarried

- children of
 - effects on, 204–207
 - legal protection for, 209–214

support, relationship, 102–105

surnames. *see* last names

Sweden, cohabitation in, 256–257

T

taxes

- and children, 212
- marriage and, 149–150

Taylor, Harriet and Mill, John Stuart, 47–48

therapy, 103–105

timing

- for cohabitation, 12–14
- conflict resolution and, 100–102
- and marriage, 40–41, 225

transgender couples. *see* same-sex couples

U

unmarried couples

- with children, legal protection for, 209–214
- commitment ceremonies for, 169–174
- decision to stay unmarried, 228–229
- discrimination against, 85–90
- finances, sharing, 134–136
- health benefits for, 153–167
- history of, 242–247
- names for
 - choosing to share last, 126–127
 - partners in, 115–121
- parenthood, considering, 194–209
- statistics on, 246, 249

V

validation, public, commitment ceremonies and, 169–170

W

Walker, Edwin, and Harman, Lillian, 48

weddings

 bouquet toss at, 43–44

 commitment ceremonies

 in lieu of, 174

 planning to look like, 177–179

wife

 choosing not to take on role of, 41–44

 introducing unmarried partner as,
 119–120

wills and estate planning, 143–145

women

 bouquet toss to, 43–44

 and marriage

 historical perspectives on, 46–49

 pressure for, 79–81

 stereotypes about, 75–78