

# living in sin: everybody's doing it

## cohabitation—now a legitimate and significant life transition for emerging adults

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In recent years, cohabitation has emerged as an increasingly prevalent trend among young adults transitioning from singlehood to either marriage or an alternatively committed cohabitating relationship. With the onset of the sexual revolution, broader economic changes, shifting gender roles, and higher rates of marital disruption driving this trend, emerging adults are now turning to cohabitation as a practical and necessary next step in determining long-term compatibility with their romantic partners.

However, cohabitation still remains a relatively overlooked space in which notions existing at individual, relational, and systemic levels remain unclear and undefined. By understanding how individuals re-negotiate both an individual and shared identity as they undergo this critical transition with their romantic partners, I hope to design a more targeted approach to how cohabiting individuals can successfully lay the groundwork for their relationship and the remainder of their adult lives.

### research methods

To further explore the space, I visited the Pittsburgh homes of 7 couples and one individual who had recently ended a cohabiting relationship to understand their stories and observe the homes they have created together.



#### part 1. combined interviews

Through a combined 20-minute interview, couples shared the story of their relationship, including how they met, how they decided to move in together, and how they discovered and set up their home.

#### part 2. individual interviews

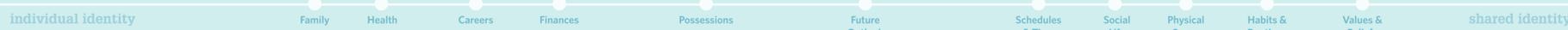
Through **directed storytelling** and the **critical incident technique**, the 45-minute individual interviews gave participants an opportunity to talk more deeply about their personal motivations and goals, their upbringing, both the benefits and challenges of cohabitation, and their future outlook on the relationship.

Couples then conducted a **card sorting exercise**, thinking through some of the common topics they often encounter and evaluating how they have changed as a result of cohabitation.

#### part 3. in-home observations

The research session ended with a touchstone tour of the couple's home, during which the couple shared how they use each room, designated shared and personal spaces, individual and shared possessions, and the significance of various items.

### progression towards a shared identity



"I've gained a whole new family."  
"I eat a lot of kale now."  
"He's a really good person to talk to about my career."  
"We don't have a joint bank account, that's scary!"  
"Things are definitely better...she's got artwork and a lot of cool stuff."  
"I want to have money saved up."  
"Before it was more nebulous, but now we can focus on what we want to do in the future."  
"Definitely a change... you have to consider the person who is waiting for you at home."  
"There are friends I just don't see anymore..."  
"This is my man cave..."  
"It's a complete change from before, but it's definitely a change for the better."  
"I pretty much took his..."  
"This was important for us to stay together."

### profiles of cohabiting relationships



#### going to the chapel

**Marriage**  
Marriage is planned and discussed, but the precise timing of the event is uncertain.

**Characteristics**  
Falls in the "postengagement" category as marriage is contingent on a mutually agreed upon list of life accomplishments.

**Establishing a Shared Identity**  
Establishing a shared identity is consciously considered and outlined to prepare for marriage.

**Future Outlook**  
More clearly defined as outcomes are dependent on completing milestones (e.g., paying off loans).



#### testing the waters

Marriage is a possibility, but cohabitation becomes a determinant of a couple's compatibility.

Often event-driven (e.g., job loss) or relationship-driven (e.g., perceived as the final step) as couples "slide" into cohabitation for convenience or finances.

Establishing a shared identity requires constant negotiation of roles, habits, and expectations.

Marked by an implicit tension as decision to marry or end the relationship remains uncertain.



#### on the road less traveled

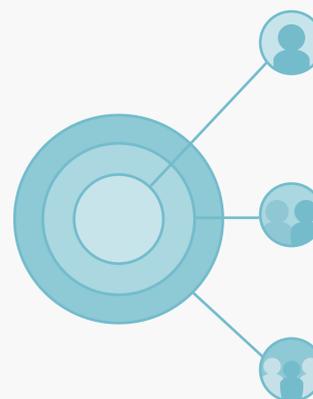
There is no interest in marriage to the specific partner or as a social institution, or it is not legally an option.

Companionship and a romantic relationship is desired without merging finances or risking marital failure, especially among the divorced or widowed.

May be inevitable, yet each individual prefers the sexual, domestic, and legal freedoms of cohabitation.

Open-ended, as it typically is agreed upon through consensus on expectations and intentions.

### implications of cohabitation: individuals cohabiting face challenges at three levels



#### individual level

**Notions.** Relationship is based on love and commitment, not any legal constraint against leaving, but under what circumstances would the relationship be considered a sufficient enough "failure"?

**Concerns.** Individuals negotiate the need for independence, priority of career, decision to delay parenting (until or if union becomes legal).

#### interpersonal level

**Notions.** While most persons hold preconceived notions of husband-wife roles, no such notions exist of live-in boyfriends and girlfriends.

**Concerns.** Expenses are shared without merging financial assets; single friends are sacrificed, yet connections to married couples are excluded.

#### intersystemic level

**Notions.** Cohabiting relationships lack formal recognition by the legal system, medical providers, and health insurance companies.

**Concerns.** In the case of relational dissolution, there are no legal safeguards for either party or no legal recourse for how to divide assets, address child care issues, and more.

### pre-cohabitation

#### testing the waters

Cohabitation is a testing process where each member's personality and relationship dynamics are being evaluated before transitioning into marriage.

### cohabitation

#### on the road less traveled

Cohabitation is an alternative in which members maintain individual freedoms while still gaining companionship.

### marriage

#### going to the chapel

Cohabitation is the first stage of marriage, also referred to as the "trial marriage."

### implications for design: opportunites and potential concept directions



#### building a financial plan

Finances can often be an uncomfortable topic. While couples are now sharing expenses, they are hesitant to merge finances. However, for many, establishing financial stability is needed before taking the next step.

- Online Financial Planning System
- Financial Readiness Plan: discrete portfolio plan to measure financial stability



#### the service of cohabitation

At a systemic level, cohabitation still lacks formal recognition. This concept addresses the more specific needs of cohabiting couples by creating services catered to them.

- Cohabiting with Couples: a sharing economy and community for couples
- Cohabitation Services: a service designed to address individual and shared needs



#### cohabitation as design

Arriving at a shared identity for couples is often a process that requires iteration and co-design. By adopting common design methods, couples can co-create and design the relationship that works for them.

- Cohabitation Toolkit
- Method Cards for Couples
- Cohabitation Probes



#### cohabitation counseling

Cohabitation is often a period of implicit tension for a couple, marked by ongoing evaluation and negotiation. To determine if a couple is ready to transition into or out of cohabitation is often a challenge that is difficult to address.

- Cohabitation Consulting Service
- Cohabitation Transition Checklist
- Couples Counseling for Cohabitors

