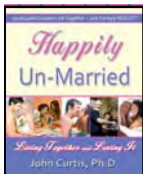


Session 717

Happily Un-Married:

Living Together & Loving It

John Curtis, Ph.D.

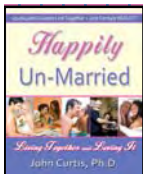


Session Objectives

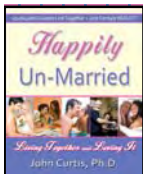
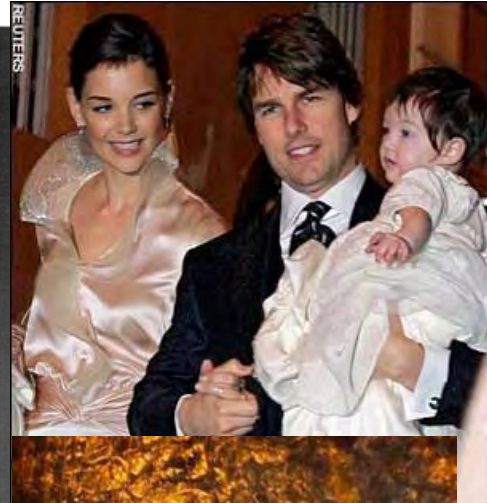
1. Rethink cohabitation from “anti-social behavior” to a “doomed experiment” to a new “American institution.”
2. Explore more productive responses, in a post-marital America, to those couples who already cohabit.
3. Introduce innovative strategies to help couples develop emotional maturity in the context of romantic attraction.

“If we can find them, (cohabiters) we can try to reach them to help them lower risks...”

--Scott Stanley, Ph.D. & Galena Rhoades, Ph.D.



Marriage as a traditional American institution!



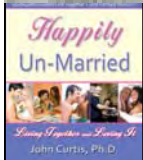
Cohabitation as anti-social behavior!





The New Family Role Model!

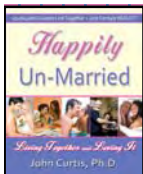
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Considerations!

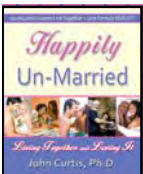
1. Should our profession respond to cohabitation at all?
2. If so, what should our response be to those thinking about cohabitation?
3. How, if at all, should our response change to those who already cohabit?
4. Does our profession have a responsibility to help couples build healthy, committed relationships regardless of their marital status?

“We should develop productive responses to those who cohabit, like we have to those who divorce!”



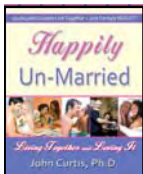
Reasons for cohabiting!

1. Almost 50% of couples say spending more time together is their top reason for cohabiting.
2. Fewer than 9% of men & 5% of women said it was to test the relationship before marriage.
3. Some younger couples live together due to high housing costs & tight budgets.
4. Many see little difference between the commitment to live together & the commitment to marriage.
5. Cohabitation is viewed as easier to establish & dissolve.
6. Some live together to protect alimony, retirement or inheritance.

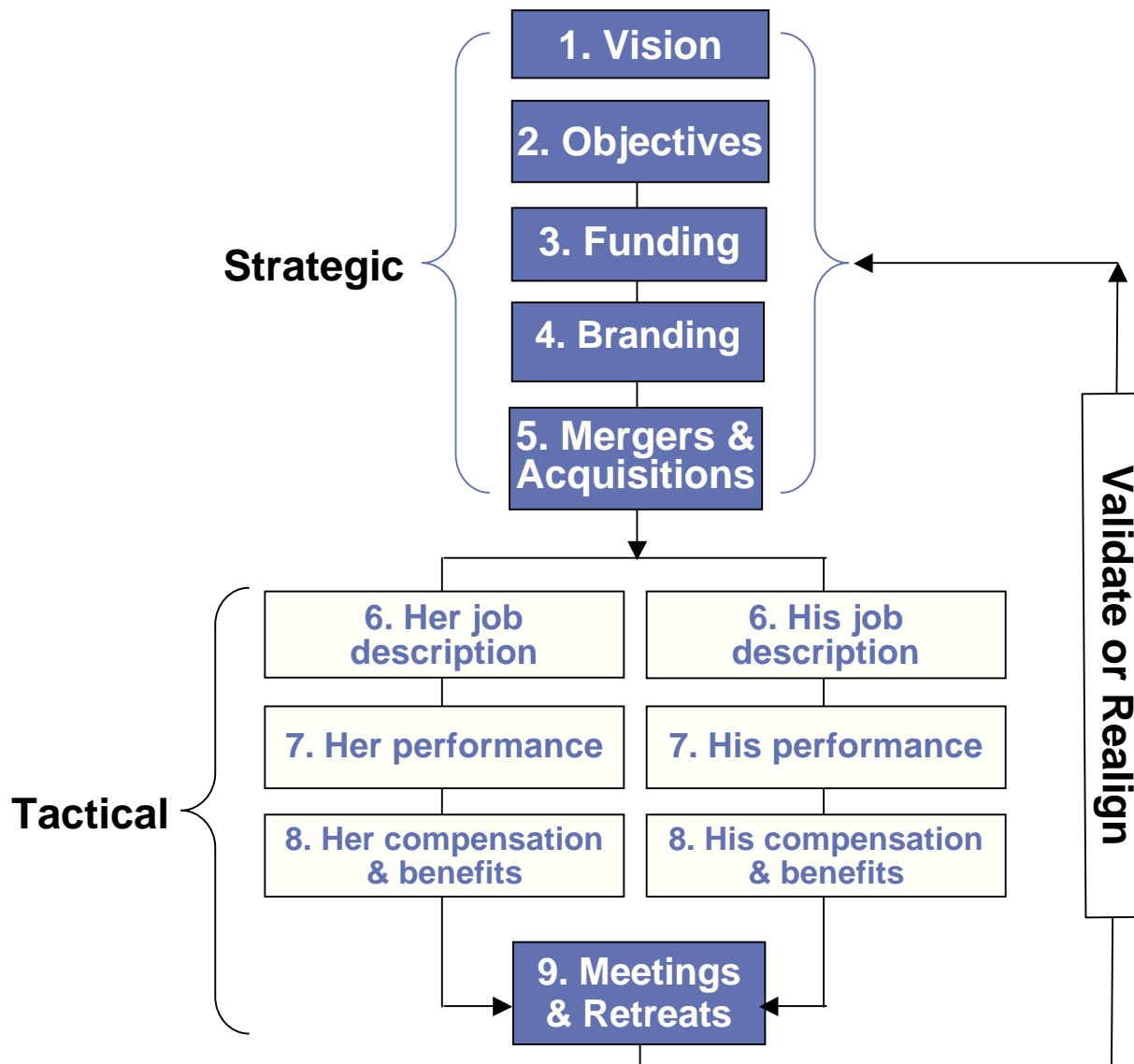


***“A friendship founded on
business is better than a
business founded on
friendship”***

—John D. Rockefeller



The Cohabitation Relationship Maturity Model



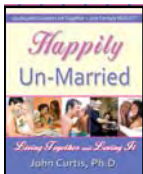
Strategy #1 - Creating a Vision for the Relationship

“Our vision for our relationship is one where we will have complete trust & honesty, free of fears or anxieties & full of acceptance & support.

We each will be devoted to helping one another reach our full potential through the ever-increasing exploration of who we are as partners & by expressing our individuality.

We will be close to God, who will bless us with lives full of deep meaning. We will continue to explore our world & include our family whenever possible. We will be free of material burdens while living a rich & full life.”

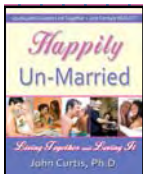
--Nicole & Richard, 2008



Strategy #2 - Developing Objectives

- ✓ Relationship
- ✓ Fiscal
- ✓ Health & Wellness
- ✓ Intimacy
- ✓ Spirituality
- ✓ Leisure
- ✓ Career
- ✓ Life-Long Learning

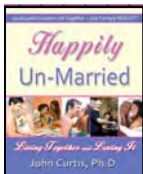
Dimension	Objectives
1. Relationship	1.1 Have a meal together at least 3 times weekly.
	1.2 Limit T.V. to only shows we select in advance.
2. Fiscal	2.1 Consolidate our money into one bank account within the next 6 months.
	2.2 Begin home shopping by the end of the 2010.
3. Spirituality	3.1 Find a new congregation within 5 miles of home by the end of the year.
	3.2 Visit the Holy Lands before the end of 2011.
4. Life-Long Learning	4.1 Complete MBA by the time George reaches 35.
	4.2 Read at least 1 career-related book a month



Strategy #3 - Funding the Partnership

Money & Attitudes Questions

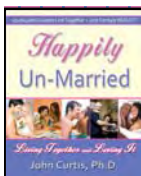
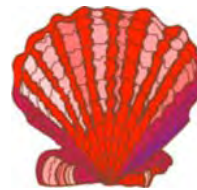
1. What role did money play in your life as a child?
2. Have you used money to manipulate or control? Why? What resulted?
3. What role does money play in your life now?
4. How much is your self-concept tied to your income?
5. Have you spent money to cope with an emotionally upsetting situation? When? What was the outcome?
6. Do you think men should make more money than women & why?
7. Should we share one bank account or keep them separate?



Strategy #4 - Branding & Marketing the Relationship

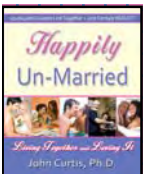


"You can't blow an uncertain trumpet." —Fr. Theodore Hesburgh



Strategy #5 - Mergers & Acquisitions

1. What possessions do you own that you're not willing to give up if we combine our household furnishings?
2. What holidays are most important to you? How do you like to celebrate them?
3. How will we handle criticism of our living arrangement?
4. How much, if any, contact will you likely have with your ex-spouse?
5. How should we deal with disciplining our children from a previous relationship?
6. How do you feel about having friends of the opposite sex?



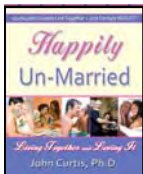
Strategy #6 - Job Descriptions for Couples

Actual part-time working mom & partner - summary

- 1. My overall responsibility is being the primary caretaker of our children, being a good companion to my partner & handling most of the household tasks.**
- 2. I will work to bring in extra money to cover private pre-school costs & activities for kids while achieving intellectual & career stimulation.**

Actual full-time working dad & partner - summary

- 1. My overall responsibility is to work to bring in most of the income, to cover expenses & achieve intellectual & career stimulation.**
- 2. Being present every day as a good father to our children & a good, helpful companion to my partner.**



EXAMPLE – Partner Job Description Monthly Planning Worksheet										
Job Description Category / Task:	A	B	C	D	E	F	G	H	I	J
	His	Hers	Ours	Rotate	Negotiate	Outsource	Neither	Don't know	# of Hours	Est. \$ Cost
CHILDREN										
changing diapers			√						2	\$35
ensuring children perform their chores	√									
HOUSEHOLD CHORES										
maintaining computer, printers								√	3	\$20
cleaning the bathroom					√				4	\$50
ERRANDS										
dry cleaning	√								1	\$125
taking care of prescriptions						√				\$35
FOOD										
buying groceries					√				2	\$500
cooking				√					9	\$100
FINANCES										
paying bills		√							2	n/a
banking				√					1	n/a
PETS										
veterinary care for pets						√			1	\$10
washing the dog			√						1	n/a
FAMILY MANAGEMENT										
planning trips & vacations			√						1	n/a
maintaining family calendar								√	1	n/a

Strategy #7 - Performance Feedback for Partners

Sample Feedback - Part 1

Performance Checklist	Does not meet expectations	Meets expectations	Exceeds expectations
1. buying groceries	√		
2. paying bills			√
3. caring for pets		√	
4. feeding children			√
5. maintaining computer, printers		√	
6. changing diapers			√
7. reading bedtime stories			√
8. cleaning bathroom	√		
9. dry cleaning			√
10. vacuuming			√
11. cooking		√	
12. yard work			
13. car maintenance	√		
14. house maintenance	√		
15. banking			√
16. investing		√	

Sample Relationship Feedback - Part 2

Exceeding expectations:

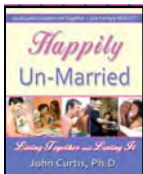
“You are the best parent I have ever seen. You’re more patient, accepting & loving than I could ever be!”

Meets expectations:

“Thanks for finding time to cook in the middle of everything else you are juggling!”

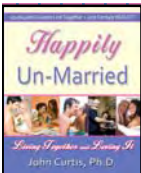
Does not meet expectations:

“We’re often out of milk & dog food which makes it difficult on me when trying to make breakfast & I feel guilty when I only have table scraps to feed the dog!”



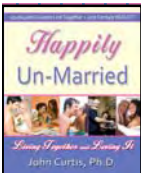
Strategy #8 - Compensation & Benefits

1. Discover our motives for being in the relationship & to ensure our motivation continues.
2. Measure the monetary value we each bring to the relationship & our quality of life.
3. Create a “benefits package” for our relationship.
4. Sign a contract that spells out the important things we want & need from our relationship.



Relationship Compensation - Calculation Worksheet!

<i>Task</i>	<i>Monthly Cost</i>	<i>Annualized Cost</i>
1. House cleaning – maid service	\$100 - 200	\$1,200 – 2,400
2. Chauffer - family & children	\$400 - 600	\$4,800 – 7,200
3. Personal assistant – <i>i.e. maintain schedule, run errands, buy gifts, plan social event, etc</i>	\$1,000 - 2,000	\$12,000 – 24,000
4. Nanny - daycare	\$1,600 - 2,000	\$19,200 – 24,000
5. Yard work - gardening	\$90 - 120	\$1,080 – 1,440
6. Bookkeeper – maintain personal finances, i.e. banking, maintain financial software, filing taxes	\$100 - 300	\$1,200 – 3,600
7. Pet care	\$240 - 300	\$2,880 – 3,600
8. Laundry – wash, dry & fold service & dry cleaners	\$50 - 60	\$600 – 720
9. Inventorying, buying & stocking groceries	\$50 - 100	\$600 – 1,200
10. Food preparation	\$500 - 1,000	\$6,000 – 12,000
11. Recreational equipment maintenance	\$70 - 90	\$840 – 1,080
12. Handyman – <i>repair services</i>	\$300 - 400	\$3,600 – 4,800
TOTALS	\$4,500 - 7,170	\$54,000 - 86,040



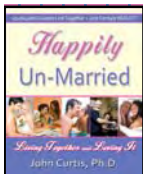
Relationship Benefits Statement:

Her example:

“As a result of living with you, I will have a good father for my kids, a wonderful life of travel & adventure, few worries about money & fun-filled days & nights.”

His example:

“The reason I am accepting this ‘job’ offer to be your partner is to feel love & support everyday as we live together, with romance, fulfilling sexual relations & companionship as a part of our daily existence.”



RELATIONSHIP CONTRACT *(abbreviated)*

1. Why we're living together & our values & philosophy for a committed relationship:

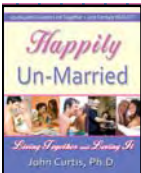
- We need & want a healthy relationship & believe that we will be able to resolve difficulties as long as we have the motivation to do so. Motivation is essential for sustaining our relationship.
- We love & value each other. We each have knowledge of failed relationships. A sound, lasting relationship is still very appealing to us. We feel that we & our children would benefit from the nurturing that we need & that this relationship would provide.

2. A description of specific behavior we plan & expect from each other in each of the following areas:

*Money • Sex • Careers • Children • In-laws • Residence
• Friends • Recreation • Religion • Problem-Solving*

Partner 1 _____ Date: _____

Partner 2 _____ Date: _____



Strategy #9 - Meetings & Retreats

Sample Agenda: Weekly Couple Information Meeting

Jenny's Topics

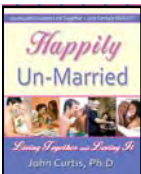
1. Kids' activities - need to agree which sports to support & how to integrate them into the family's overall schedule
2. Bills - make the final decision to switch to online bill payment
3. Vacation - present the latest information about the beach vs. mountain trip, costs, accommodations, dates, etc.
4. Business trip - discuss conflicts with Amy's upcoming recital
5. Gift-buying - decide what to buy for my brother's birthday

Steve's Topics

1. Weekend chores - determine the priority of the "honey do" list
2. House shopping - set the meeting with the real estate agent
3. Car maintenance - decide what to do while the SUV is in the shop
4. Upcoming house projects - present the estimated budget for the added deck & patio area; report the latest on permit hassles with the city
5. Business trip - discuss conflicts with weekend softball game

“American adults from young to old disagree increasingly today on social values ranging from religion to relationships, creating the largest generation gap since divisions 40 years ago over Vietnam, civil rights and women’s liberation.

Pew Research Center - July 2009



Cohabitation: Here today... gone tomorrow?

- The “jury is still out” on the future of cohabitation, it could be a long-term trend or a short-lived cycle?
- Cohabitation is, in part, a response to the high failure rate of marriage! Could marriage become a response to the high failure rate of cohabitation?
- Meanwhile, we can help couples **decide instead of slide*** by showing them how to build committed, stable & healthy relationships regardless of marital status.

“Helping young people (and older ones, too) make decisions about transitions should be a crucial aspect of our relationship education efforts.”

* Scott Stanley, Ph.D. & Galena Rhoades, Ph.D.

