Scholars have not determined exactly where Katharina von Bora was born, or who her parents were. The “von” in her name confirms that she was a member of the “petty nobility,” a class of citizens who held ancestral titles, but were in actuality struggling to provide for their families. What is certain is that her father sent the five-year-old Katharina to the Benedictine cloister in Brehna—about 35 miles from Wittenberg—in 1504 for education.

At the age of nine she moved to the Cistercian monastery in Nimbschen—about 50 miles due south of Wittenberg—where her maternal aunt was already a member of the community. After several years of religious life, Katharina became interested in the growing reform movement and grew dissatisfied with her life in the monastery. Conspiring with several other nuns to flee in secrecy, she contacted Luther and begged for his assistance.

On Easter Eve 1523, Luther sent Leonhard Köppe, a merchant who regularly delivered herring to the monastery. The nuns successfully escaped by hiding in Köppe's covered wagon among the fish barrels, and fled to Wittenberg. A local student wrote: 'A wagon load of vestal virgins has just come to town, all more eager for marriage than for life. God grant them husbands lest worse befall."

Luther at first asked the parents and relations of the refugee nuns to admit them again into their houses, but they declined to receive them, possibly because to do so would be a crime under canon law. Within two years, Luther was able to arrange homes, marriages, or employment for all of the escaped nuns—except for Katharina. She first was housed with the family of Philipp Reichenbach, the city clerk of Wittenberg, and later with Lucas Cranach the Elder, court painter to the Dukes of Saxony, and his wife, Barbara.

Katharina had a number of suitors, but she rejected them. She told Luther’s friend and fellow reformer, Nikolaus von Amsdorf, that she would be willing to marry only Luther or von Amsdorf himself.

Luther, as well as many of his friends, were at first unsure of whether he should even be married. Philipp Melanchthon thought that Luther’s marriage would hurt the Reformation because of potential scandal. Luther eventually concluded that "his marriage would please his father, rile the pope, cause the angels to laugh, and the devils to weep." Martin and Katharina were married on June 13, 1525.
They held a wedding breakfast the next morning with a small company. Two weeks later, on June 27, they held a more formal public ceremony. Von Bora was 26 years old, Luther 41. The couple took up residence in the "Black Cloister" (Augusteum), the former dormitory and educational institution for Augustinian friars studying in Wittenberg, given now as a wedding gift by the reform-minded John, Elector of Saxony, who was the brother of Luther's protector Frederick III, Elector of Saxony.

Katharina immediately took on the task of administering and managing the monastery's vast holdings, breeding and selling cattle and running a brewery to provide for their family, the steady stream of students who boarded with them, and visitors seeking audiences with her husband. In times of widespread illness, Katharina operated a hospital on site, ministering to the sick alongside other nurses. Luther called her the "boss of Zulsdorf," after the name of the farm they owned, and the "morning star of Wittenberg" for her habit of rising at 4 a.m. to take care of her various responsibilities.

The marriage of Katharina von Bora to Martin Luther was extremely important to the development of the Protestant Church, specifically in regard to its stance on marriage and the roles each spouse should concern themselves with. Although Luther was by no means the first cleric of his time to marry, his prominence, his espousal of clerical marriage, and his prolific output of printed anti-Catholic propaganda made his marriage a natural target for critics.

Luther’s description of Katie’s actions and the names he gave her—like “My Lord Katie”—show us that he really did feel strongly that she exhibited a great amount of control over her own life and decisions. It is also clear that she had significant influence on Martin himself. He says explicitly, if somewhat guardedly, “You convince me of whatever you please. You have complete control. I concede to you the control of the household, providing my rights are preserved. Female government has never done any good”.

Luther also makes the statement “If I can endure conflict with the devil, sin, and a bad conscience, then I can put up with the irritations of Katy von Bora.” This perhaps exhibits his reluctance, but overall willingness, to give her control and a voice in their lives, leading to his eventual support for all women to behave in the same way.

In addition to her busy life tending to the lands and grounds of the monastery, Katharina bore six children:
- Hans (1526 – 1575)
- Elizabeth (1527 – 1528) who died at eight months
- Magdalena (1529 – 1542) who died at thirteen years
- Martin (1531 – 1565)
- Paul (1533 – 1593)
- Margarete (1534 – 1570)
- In addition, Katharina suffered a miscarriage in 1539

The Luthers also raised four orphan children, including Katharina's nephew, Fabian.

Anecdotal evidence indicates that Katharina von Bora’s role as the wife of a critical member of the Reformation paralleled the marital teachings of Luther and the movement. Katharina depended on Luther for his incomes before the estate’s profits increased, thanks to her. She respected him as a
“higher vessel” and called him formally “Herr Doktor” throughout her life. He reciprocated such respect by occasionally consulting her on church matters. She assisted him with running estate duties so that he could devote himself to church and university affairs. Katharina also directed the renovations done to accommodate the size of their operations.

When Martin died in 1546 at the age of 63, Katharina was left without Luther's salary as professor and pastor. Even though she owned land, properties, and the Black Cloister, she found herself in difficult financial straits. She had been advised by Martin to sell the abbey after his death, and move into more modest quarters with the children who remained at home, but she refused. Luther had named her his sole heir in his last will, but his will could not be executed because it did not conform with Saxon law.

Almost immediately after Martin’s death and the outbreak of the Schmalkaldic War, Katharina had to leave the Black Cloister (now called Lutherhaus) by herself; she fled to Magdeburg, 50 miles northwest of Wittenberg. After she returned, the approaching war forced another flight in 1547, this time to Braunschweig, 120 miles to the west. In July 1547, at the close of the war, she was able to return to Wittenberg.

The buildings and lands of the monastery had been laid waste by the war, and cattle and other farm animals had been stolen or killed. Financially, they could not have remained there if it had not been for the generosity of Elector Frederick's successor John Frederick I, Elector of Saxony.

She remained in Wittenberg in poverty until 1552, when an outbreak of the Black Plague and a harvest failure forced her to leave the city once again. She fled to Torgau—40 miles southeast of Wittenberg—where she was thrown from her cart into a watery ditch near the city gates. For three months she went in and out of consciousness, before dying on December 20, 1552, at the age of 53. She was buried at Torgau's Saint Mary's Church, far from her husband's grave in Wittenberg. She is reported to have said on her deathbed, "I will stick to Christ as a burr to cloth."

By the time of Katharina's death, the surviving Luther children were adults. After her death, the Black Cloister was sold back to the university in 1564 by Luther's heirs. Hans studied law and became a court advisor. Martin studied theology but never had a regular pastoral call. Paul became a physician. He fathered six children and the male line of the Luther family continued through him to John Ernest Luther, ending in 1759.

Margareta Luther married into a noble, wealthy Prussian family, to Georg von Kunheim, but died in 1570 at the age of thirty-six. Her descendants have continued to modern times, including German President Paul von Hindenburg (1847–1934) and the Counts zu Eulenburg and Prince zu Eulenburg und Hertefeld.

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Katharina von Bora, an opera by Mihai Valcu which premiered in 2015, strives to portray its historical period (1504–52) accurately—conditions within the convent and outside of it; the societal life of Saxony; two of three epidemics of black plague over Europe; the German Peasants' War of 1524–1525 and Luther's attitude towards it; the life of the Luther family in the Black Cloister—the opera touches on all these contemporary realities. Images from the original performance are available at http://www.newcastlelyricopera.org/katharina-von-bora-opera.php