Lovers Over 55 Embracing Cohabitation

By RUTH PADAWER, Staff Writer

Raised amid the traditional family models of decades past, Fran balked when her college-aged daughter announced in the early 1980s that she was moving in with her boyfriend.

"Oh, it was an issue!" recalled Fran. "I was brought up believing that was something that good girls just didn’t do."

Yet for a year and a half, Fran, now a 60-year-old Bergen County divorcee, has been living with her own boyfriend, a solution they devised after tiring of the commute to and from his Maryland home.

"I announced immediately that I would never again get married," she said. "I got burned so badly in my divorce, financially, emotionally, I wouldn't go through that again for anything."

How times have changed. Back when Fran was growing up, not only was cohabitation unheard of among older Americans, it was practically non-existent at any age. Today, 10.7 million unmarried sweethearts live together, and more than half of first marriages are preceded by cohabitation, according to Philip Cohen, a former demographer at the Census Bureau now teaching sociology at the University of California.

The trend is most pronounced among the young, but it has clearly reached older generations, too. The number of cohabiting adults age 55 and over has doubled in the last 10 years, reaching more than 1 million a remarkable rise, although not enough to eliminate a certain social unease among many of them. For this article, all but one insisted on anonymity, saying they didn’t want to become fodder for gossip.

There's another difference between young and old. While many younger couples view living together as a transition to marriage, older couples are perhaps the more radical, seeing cohabitation not as an intermediate step but as a satisfying end in itself. For many of them, the ideal of marriage, though not the glory of love, has lost some of its luster. Some reject it after remembering hard-learned lessons from the past.

"I'll never be under the thumb of a man again," said Joan Johnson, 73, of Englewood, when asked if she would ever marry her live-in boyfriend.

"I want to be independent. Men my vintage, they expect their wives to do whatever they tell them to do. And even though I knew he would promise not to do that, I also knew it would wind up that way anyhow, because that’s the way men my generation were brought up."

In part, the growth in cohabitation among older people is attributable to a rise in that population 1 overall. But it's not just that. The sexual revolution has clearly reached them, and a greater proportion of those 55 and over, not just a greater number, now find themselves comfortable with a once objectionable idea, sometimes to their own surprise.

"Considering where I came from years ago, so conservative about people being sexually involved without being married, it's quite amazing that I wound up where I did, but somehow it just felt right," said one Fort Lee woman, 73, who lived for 4 1/2 years with her companion until he died this year.

In 1976, one man in 20 age 55 or older lived with his girlfriend.

Today, the number is more than one in 10, Cohen says. The figure for women, 3 percent, is lower, but it's still twice what it was in 1976.

Cohabitation among older people is sure to become even more common in coming years, given the more liberal views of Baby Boomers and the fact that they're so much more likely to be cohabiting already. Although only 4 percent of unmarried people age 60 or over live with partners, the figure climbs to 14 percent among those age 40 to 59, Cohen found.

Demographers say the main reason for the rise is the nation's shifting mores, even in just the last few years. In 1994, 58 percent of Americans age 55 to 64 believed people should not live together before marriage, but four years later, only 44 percent held that view, a study by the University of Chicago found.

"I got my own business, I've got my own friends, and I want to keep my own identity," explained a cohabiting 66-year-old from Englewood, who long ago divorced a man who was not only her husband but her partner at work.

Even standard-bearers of marriage are easier with cohabitation among mature adults than among younger ones.

"It certainly doesn't have any of the problems that cohabitation among young people does, where it sets a very bad standard for what a relationship is and sends the message that relationships are easy in and easy out," said David Popenoe, head of the National Marriage Project, an initiative at Rutgers University devoted to developing strategies for "revitalizing marriage."

"On the other hand," Popenoe said, "it makes cohabitation that much more acceptable, and over time, could perhaps help weaken the institution of marriage."

Nevertheless, Popenoe noted that his older brother moved in with a companion years back, both of them widowed parents in their early 60s who wanted to avoid the financial entanglements of marriage.

"It's like a marriage, but it's just not organized legally," he said. "If I were in his situation, it's very possible I would do the same thing."

Some couples, like Popenoe's brother, skip marriage to avoid commingling finances for inheritance reasons. Others worry that remarriage will prompt increased taxation on their Social Security income, or a reduction or elimination of public assistance or private pension survivor benefits.

"It's economic," said Janet, 71, whose 70-year-old companion moved in three years ago. "He doesn't have many resources, and if he gets sick, he's eligible for Medicaid. But if we were married and he were to get a long sickness, I would have to pay for everything, sell my apartment, pay out my savings, before he could get Medicaid. I could be wiped out."

Still, after being questioned about "the man" living in her apartment by the curious adolescents she tutors, she and her beau bought wedding bands.

"We kissed in the jewelry shop to make it official," she said, adding that they now refer to one another as "husband-and-wife."
But for many people, money isn't the issue at all. Rather, tying the knot has simply lost its draw.

"To me, frankly, marriage is irrelevant," said a 67-year-old, who lived alone for 25 years after her divorce before moving in with her 75-year-old boyfriend in May. "When you are young and the possibility of children looms, the idea of refusing to make a commitment, of refusing to guarantee the security of those children, is unfair. But at my age, marriage is a big 'so what.'" Despite the common reluctance to be identified in this article, older people say they have rarely been badgered about their living arrangement.

"Without exception," said one, "the reaction has been one of jubilation, a sense of: How glorious! How romantic!" One woman recalled how her doctor, a "Catholic, conventional guy in his 40s", immediately asked for assurance that she and her beau would marry, but she noted that he was the exception. Another remembered how her boyfriend's work associate announced he would no longer welcome them at his home for dinner, having realized his colleague was living, unmarried, with a lover.

Still, most say they are surprised at just how nonplused everyone has been about an arrangement that only a few decades ago was considered a shocking affront to propriety.

"I keep wondering when my grandchildren are going to say something," mused Johnson, whose live-in boyfriend has been welcomed by her whole family. "But so far, no one, including my 100-year-old mother has ever said a word."

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COHABITATION AMONG OLDER AMERICANS
Unmarried adults aged 55+, living with one unrelated adult of the opposite sex* (in thousands)

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*An adjusted version of the Census Bureau definition POSSSLQ- Persons of Opposite Sex Sharing Living Quarters

LETTER IN RESPONSE:

August 1, 2000
OPINION; Pg. L14
YET ANOTHER SIGN OF FAMILY COLLAPSE?

In regard to"Older and bolder: Lovers over 55 embracing cohabitation" (Page A-1, July 17), I am glad Joan Johnson had the good grace to wonder when her grandchildren are going to say something about her living arrangements.

What a poor example she is setting. The family structure is toppling now, and to have senior citizens putting a stamp of approval on these living arrangements is very sad.

Catherine Collins
Wyckoff, July 20