

# SENIORS

## Shacking Up!

by Ron Benson



**G**randpa George is shacking up. His son and daughter-in-law, along with their three teenage kids, dropped in on George the other day. Bill and Wanda live two-plus hours away, and they don't get over to his retirement apartment as often as they should, so they figured a little visit was overdue.

Mom had been gone a couple of years, and since it was the anniversary of their wedding date, some 54 years ago, his family wanted to surprise him. It was a Sunday. George would have been to church in the morning (they send a van around to the Pleasant Village Retirement Community), but the rest of the day George would be reading or watching sports. They packed some dinner—a relief from the cafeteria food at the Village—and drove over.

It was not George who got the biggest surprise.

Bill and Wanda, flanked by the kids, knocked on his apartment

door and walked in as they were used to doing. George was in his usual spot—in front of the TV in a recliner. They made their greetings, hugs all around and started the small talk about weather, food, church. Then, from the second room in his two-bedroom

George introduced his aghast son and family to Beatrice, his new roommate.

### A Growing Trend

You're probably thinking I made them up. That's right. But while Grandpa George and Beatrice are

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apartment, out comes a woman—A WOMAN!—with a towel around her hair, wearing a bathrobe and slippers, all casual and homey-like.

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fictional, their situation is quite real and is being duplicated in one form or another all across the U.S. According to Census Bureau stats, the number of senior citizens cohabitating without getting married doubled in the 1990s. The census put the number of couples in the 65-plus category at 266,600. That number is thought to be low because many couples are loath to admit the truth. And the people who study these things predict an increase as the baby boom generation reaches retire-



ment and the loneliness of old age.

Don't think for a moment that this is an "unchurched" issue that doesn't have anything to do with moral, born-again, faithful Christians. While it is not acceptable to "live together without the benefit of marriage" as a believer, for older church-attending, Bible-believing folks, it is becoming a practical temptation to which many fall. They don't talk about it, they may try to squirm around the issue, many are ashamed, but older Christians are doing it.

I set out to find a Christian couple who had opted not to be married in the sight of the state. I inquired of friends and fellow pastors. Many of my contacts knew a qualified couple, but the prospective couples were living with

a sense of shame and guilt and didn't want to be interviewed, even in confidence. All the more reason to take an honest look at the issue.

### Why the Problem Exists

Complications abound when it comes to the why's and how's of senior cohabitation. The climate of social morality, along with the practical implications of senior living, provides the motivational backdrop for the issue:

**Shaky Baby-Boomer moral foundations.** Boomers have consistently challenged the morés of their parents and have not left marriage out of their penchant for rebellion.

**More individuals entering senior years with a track record of divorce.**

Thirty-three percent of early baby boomer women over forty have been divorced, as compared with only 13% of the former generation. This statistic reveals a more casual view of marriage and the commitments involved among Boomers.

**Dispersion of the traditional family across broad regions.** Families are not as likely to live in the same locale as their aging parents, making loneliness for a single senior a major problem.

**Longer life expectancies.** The prospect of decades alone without companionship is daunting, especially for a person who is used to having a mate.

**Transitional relationships.** For many senior adults, living arrangements such as location and specific immediate environment are beyond their control, either because of financial hardship or family decisions. As a result, it may be hard to maintain close relationships with long-time neighbors and friends, making a live-in companion a preferable option.

**Financial considerations.** Pension, Social Security, life and/or health insurance formulas can penalize couples who marry legally. A husband could lose his wife's pension if he remarries, for instance, or a wife's health insurance through her deceased husband's employment might be forfeited. The potential for incurring the medical liability of a new legal spouse is also a factor.

**Inheritance issues.** Bringing a new spouse into the family may threaten the financial status of estates. Like it or not, when parents get older, their kids start looking toward the little nest egg that might be passed on to them. A marriage threatens to dilute and even dispense the estate. Children are necessarily cautious about someone getting legally attached to their mother or father and then taking advan-

tage of the status for financial gain.

**Family Mistrust.** It's a scary thing when Grandpa takes up with some *floozy* and marries her. Children of senior adults are often dubious of the stability and good sense of their parents, and a legal marriage is much tougher to end than a simple living arrangement. In one case, a woman with early undetected Alzheimer's Disease hastily married a new beau, and the complications from that legal relationship live on through the subsequent dementia and death. These legal hassles could have been greatly minimized if the couple had chosen cohabitation. To end a marriage takes a divorce; to end a relationship simply takes a person walking away.

### Shacking Up, Senior Style

This is not your 20-something shack up. The motivations and complications of senior citizens who consider the living-together arrangement today are not even close to those of their grandchildren. Consider some of the differences:

- For older couples, living together is not a "test drive" for future marriage. Where younger couples may live together first to see if they are compatible, older couples live together because of practical considerations and do not intend to marry at all.
- These living arrangements are not driven primarily by sexual convenience, or even romance. "As potent as the emotional issues can be, pragmatism, not romance, often governs whether those older than 60 live together instead of getting hitched." (*The Olympian*, September, 2000)
- Cohabitation for older couples rarely involves children in the home, or the potential for future children.
- The parties involved are usually widowed, the new partner

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taking the space left by a beloved spouse.

### **Cohabitation and Following Jesus**

I know what you might be thinking, if you're anything like me. "Just buck up, old folks, and do the right thing. Your moral compass should not be configured to follow convenience and practicality, but God's will. Stop living in sin and trust God for the details." Easy for me to say, but I'm not struggling with how to keep my adult children happy, how to keep food on the table, how to afford my medical bills and how to deal with the aching loneliness and insecurity that result from losing a lifetime spouse. Platitudes and pointy-finger sermons don't solve the problem. What would Jesus do?

Not easy to answer. Jesus said, "Give to Caesar what is Caesar's, and to God what is God's" (Matthew 22:21), effectively establishing a separation between the Kingdom of God and the kingdoms of this world. God's business falls under God's purview. So is marriage a Caesar thing or a God thing?

Both. We typically "do" marriage by exchanging vows (the God part) and obtaining a "license" for marriage and signing it (the Caesar part). Without going into a lot of detail, take a look at each part:

**God's Business:** Genesis describes marriage this way: "A man

shall leave his father and mother and be united to his wife, and they shall become one flesh" (Genesis 2:24). Nothing about signing certificates or applying for a license. In the Books of the Law—Israel's guide to all things legal—weddings, marriages and how it all was accomplished was already a given. After all, there were plenty of married couples before the Law was established.

The ceremony, rules, forms and general bureaucracy of the whole transaction are not biblically specified. There are many regulations concerning how to protect marriage and treat it as holy, but little to nothing actually describing the process of getting hitched. In fact, nowhere in the Bible is there a blow-by-blow description of how two people become officially wed. Marriage is sanctified, and considered a God-ordained arrangement, but the technical procedure for getting it done seems to be left up to the participants in keeping with the culture.

The Bible says that we are subject to the authorities God has placed over us in governments. But even those governments don't seem to agree with how it all gets done.

**Caesar's Business:** What Caesar's business looks like depends on who your present Caesar is and where you live. In the United States,

15 states and the District of Columbia recognize common law marriages. If a man and a woman live together for a certain specified number of years and act like they are married, they become common law spouses. In all the other states a couple must follow certain rules and regulations, fill out forms, see doctors, obtain counseling, find witnesses, etc. to be able to be legally married. These are all different depending on the state, county, etc.

So what do we make of this? No glib answers here; just more questions:

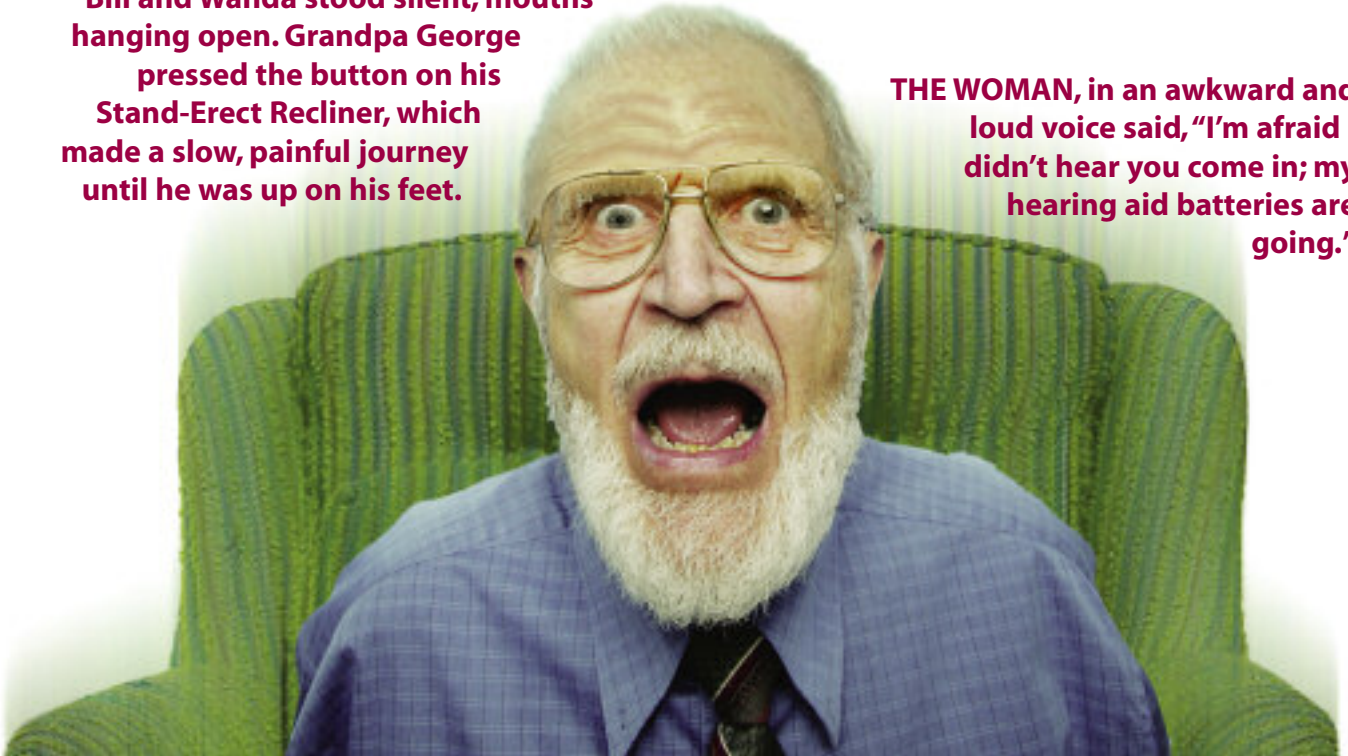
- Is marriage God's or Caesar's or some hybrid combination?
- If the sex act is the issue (and it is often the big deal in evangelical circles), could a covenant partnership be established for senior adults that clearly forbids sex? After all, the act may not be a high priority—or even probability!
- Can we be married according to God, but not be married by the state?
- Is it illegal to be unmarried and living together according to the laws of the state? Are we breaking a legal law if we cohabit? Are we breaking a spiritual law? If so, which one?

### **Proactive Honest Action**

The cohabitation issue, like so many others in Christian circles, is

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one that needs to be treated with compassion, honesty and forthrightness. Instead of forcing couples into closets with their relationships out of shame or loneliness, we need to seek some solutions. I offer the following ideas, not as official remedies, but as trampolines from which we can jump into the discussion. Like any trampoline, it can be dangerous and exhilarating—and we must be careful. But let’s not avoid the jump altogether.

**Advocate change.** Christians should be at the forefront of this problem, pushing for changes in the laws and the structures of benefits and repealing policies which in effect penalize marriage for older adults. Of course, this is not an answer for the couple facing the immediate losses incurred by legal marriage.

**Explore the use of covenant relationships.** Have we let the government—Caesar—encroach onto territory that belongs to God? If a marriage is sanctioned by God, and God alone, perhaps the relationship would take on a more holy significance, making the bond created not subject to a state’s lowest-common-denominator definition (which allows for easy divorce), but lifting the union to a higher plane.

**Prenuptial agreements.** In cases where an estate is at issue, the church could advise and provide legal assistance for preparing an agreement which protects the rights of heirs. This would mean losing the evangelical stigma regarding this kind of protection.

**Compassion and understanding.** At the very least, the body of Christ ought to be a place of grace, where struggling seniors are accepted and loved. Perhaps if more seniors were vitally and intimately connected with fellow Christians, the issue of loneliness and companionship would be alleviated.

One pastor I contacted regarding the issue gave this account and added his heartfelt plea:

*I realized how ridiculous the tax laws were when a couple started dating for companionship and it blossomed into love and engagement. Both were outstanding members of the church for years. When they told me they were seriously considering living together without a “civil marriage ceremony,” and asked if the church could give them a “spiritual/ecclesiastical marriage ceremony” so that Social Security benefits through a first marriage could be maintained, I knew this was a pretty difficult situation for them and for us. I was sympathetic, and wondered why I might not figure something out for them. However the denominational officials I talked to didn’t see how we could do that. The couple decided to do the “right thing” and got legally married, forfeiting a large sum of money to receive the “church’s blessing!” The question is, since the State wants to keep things separate when it’s to their advantage; as a legal entity, why can’t the Church do “church things” like an ecclesiastical marriage ceremony and let it be our own business—in order to provide these older couples the benefits they so very much deserve? C’mon Ron, figure this stuff out for us!*

I wish I could. George and Beatrice wish I could. George’s son Bill and his wife wish I could. Lots of followers of Jesus wish I could. For now, we’ll have to be content to discuss and think through the problem with grace and compassion. □

*Ron Benson lives in Michigan with his legitimate wife of 30 years. Ron loves metaphorical trampoline jumping and tries to be as careful as possible. If you like jumping too, or if you’ve jumped and sustained injury, or if you think trampolines are only for idiots who want to appear on America’s Funniest Home Videos, Ron would love to get email from you at [RonBenson@ronbenson.net](mailto:RonBenson@ronbenson.net).*

## For Further Discussion

This is one of those articles that seems to raise more questions than it answers. If you want some food for thought, or you want to have an animated discussion with friends, try tackling a few of these questions:

1. What sort of event or ceremony is required before God recognizes a marriage as valid? Can a couple marry themselves simply by making a mutual commitment?
2. Must the state certify a marriage in order for it to be valid in God’s eyes?
3. What kind of extenuating circumstances (i.e. tax disadvantages, inheritance issues) constitute a valid reason for a couple to forego legal marriage?
3. Apart from church and state, what role do friends and family play in legitimizing a marital relationship?
4. If a couple is cohabiting, and wish to be married by the church, should the church require them to live apart for a time before the ceremony? Why or why not?
5. Should different standards be applied to seniors and young people—i.e. if it’s okay for seniors to live together in a “committed relationship,” why not young people?

## Tell Us What You Think

What do you think about this sensitive and controversial issue? Are seniors who cohabit doing the right thing spiritually? Can we be “married in God’s eyes” without the legal certificate? Do you agree with the article—or do you disagree? On what points? Feel free to comment on any of the questions raised above or in the article. Write us and let us know what you think in 100 words or less. We will publish selected comments in a future *Plain Truth* issue. Email your responses to [managing.editor@ptm.org](mailto:managing.editor@ptm.org)—or write to us at:

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