

Research Title A Study on Changes in Partner Relationship and Economic Vulnerability of Older Women
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The Experience of Cohabitation without Marriage among Older Women and Policy Implications

Abstract

- As our society is witnessing rapid aging and family changes, the present study aimed to examine the partnership and life experiences of the elderly, especially older women who cohabit with their partners outside the legal marriage system, and explore policy implications.
- Cohabitation without marriage in old age takes various forms in terms of the nature of relationships, and the reasons are also diverse and complex. The present study found that the participants frequently mentioned the positive effects of living with their partners without marriage in old age. However, the study also revealed that the participants' anxiety related to old age because of their uncertainty about institutional security or support and inability to be open about their relationship due to the prejudice from society. The present study confirmed that the main issues experienced by elderly women in general, such as high economic dependence on families and the problem of care that is difficult to bear alone, were also observed among the elderly women who cohabit with their partners without marriage.
- To address these issues, the present study suggested several policy implications including: identify the status of cohabitation without marriage and establish relevant statistics; improve policies/systems to embrace new intimacy in response to increased aging and family diversity; strengthen the policies to ensure economic autonomy of older women; and reinforce the public care system.

1. Background and issues

- ▶ In response to aging, it is important to seek the direction of the aging society's family policies and systems. This can be done through an examination of elderly women's lives in terms of changes in "the nature of relationships" which is the core element of recent changes in families.
- ▶ Changes in partnerships can be understood from various aspects and spectra. In particular, our society is witnessing changes in the formation of partnerships other than legal marriage not only among the younger generation but also among the elderly. Specifically, according to a recent study on the status of cohabitation without marriage (Young Ran Kim et al., 2021: 117-118), people had highly positive perceptions about elderly couples who get married/re-married and cohabit without marriage (57.6% (very positive 21.6% + slightly positive 36.0%)).
- ▶ Although our society is experiencing rapid aging and family changes, there has been little attempts to examine the partner relationships and life experiences of the elderly, especially women, and relevant policy implications.
- ▶ Thus, the present study aimed to explore the changes in quality of life and policy implications related to the experience of changing partner relationships resulting from cohabitation without marriage among older women. In doing so, the study exclusively focused on the results of the interview survey¹⁾ on elderly women in de facto marriage or cohabiting with their partners, and this survey was part of the study conducted by Hyo Jean Song, Bo Young Sun, Kyung Sung, Gawon Chung, Sookyung Park (2020) involving the FGI analysis results on elderly women who experienced changes in partner relationship.

2. Interview survey results and analysis

- ▶ The survey was conducted on September 15, 2020 with a focus group interview method on women in their 60s and 70s (4 people) who were in de facto marriage or cohabiting without marriage. The survey focused on understanding each participant's life experience, future life prospects, changes in partner relationship (in de facto marriage, cohabiting without marriage), changes in quality of life, and policy needs. Prior to the interview, the participants were informed about the scope of the use of interview results and the protection of personal information, and the participants also gave their consents for the recording of their interviews.

1) This issue paper introduces a revised/supplemented version of the results on the interview survey of elderly women cohabiting without marriage or in de facto marriage, and the results were part of the FGI survey on women in their 60s and 70s from the research "Hyo Jean Song, Bo Young Sun, Kyung Sung, Gawon Chung, Sookyung Park (2020). A Study on Changes in Partner Relationship and Economic Vulnerability of Older Women. Seoul: Korean Women's Development Institute." The excerpts and cases introduced in this paper includes the 4 cases (16-19) from the aforementioned research, and these cases were then reconstructed into cases (a-d) for this paper.

Partner relationship and family life

- ▶ Each of the study participants had experienced bereavement or divorce and lived alone, but was now sharing an intimate life in her old age with her current partner without registering for a marriage. The participants in the study reported that they and their partners each had children from their previous marriages, and all of their children were living independently.
- ▶ The spectrum of the participants' lives and relationships was so diverse that it seemed pointless to distinguish or clearly categorize the participants' current relationship statuses into "de facto marriage", "cohabitation", or "dating". The intimacy and relationship among the elderly who did not choose the institution were flexible and diverse. For example, some participants shared their homes with their partners, while some lived together completely with their partners. For some participants, their children lived in the participant's homes so the participants lived with their partners but went back to their own homes about once a week to spend time with the children. Some participants stayed at the partners' place about 3-4 times a week when they felt lonely.
- ▶ <Case a, 67 years old> reported that she and her ex-husband divorced 20 years ago. She was living alone since then before meeting her current partner five years ago. She has been living with him for about three years. <Case b, 63 years old> also divorced 20 years ago. She met her current partner through the introduction of a friend. She and her current partner have been in a de facto marriage for 7 years. <Case c, 77 years old> became a widow after her husband of 50 years passed away. She started dating her current partner about three or four years ago, and they now meet and spend time together about three times a week. <Case d, 60 years old> became a widow a long time ago when her husband passed away. She met her current partner in the neighborhood where she was running a store. The two dated for a long time, and she started living in her partner's place two years ago. Her children live in her place, so she goes to her own place at least once a week to spend time with her children.
- ▶ The participants did not register their marriages for diverse and complex reasons, such as: they already went through one divorce so they wanted to be careful; they wanted to consider registering for marriage after their own children got married; they had issues with properties with their partners' children; they wanted to be free without being tied to a marriage; they have not talked about marriage registration yet with their partners.

My mister wants to register for a marriage, but I have not answered for sure yet. I still hesitate to announce to many of my acquaintances that I met a man and want be with him after living alone all these years. ... I do not want to do that yet. ... One divorce is enough. They do not need to hear that I met a man again and divorced one more time. I want to avoid another divorce. That is why I am living my life this way (Case a, 67 years old).

I do not think I am ready yet. It hurt so much to get divorced once, and one never knows. It is hard because of my children. I certainly do not want even a slight misunderstanding. So I told him I might consider it after my children get married. I tell him it is not important so we can register afterwards. I think that is because we get sensitive over property issues <Case b, 63 years old>.

- Instead of living together seven days a week, <Case c> and her partner spend time together about three days a week. The participant reports that she is "dating" her partner and that she does not want to be tied to a marriage.

He is a little lonely because he is younger than me. I guess that is why he thinks about getting married. I tell him to date other women because I do not want to be tied to a marriage. I also have to work, and I like hanging out with my friends. I do not want any ties. I travel a lot, also. It is challenging to date him without telling my friends because I need to lie to them <Case c, 77 years old>.



Changes after de facto marriage and cohabitation

- The participants expressed positive attitudes toward the changes in their lives after they started to live with their partners. They reported happiness, resolution of loneliness, economic stability, emotional support when sick, and so on.

My children used to say that they always cried after they visited my place when I used to be alone. They said that they became so sad and tearful to leave their mother alone. I would come out of my door and say goodbye to them. They cried until they arrived at their places. These days, they no longer worry even when there is a typhoon, thanks to my mister. They would think that I must be asleep with my mister. My mister and I are the same age, but he is big and strong. He does not talk much, though. My children say that they feel so reassured because I am with my mister now (Case a, 67 years old).

The best thing is that we have the same hobbies, so we have a good connection ... (Omitted) Even when I get ill only a little, he puts everything aside and takes care of me. ... I had no luck with my ex-husband. ... But after years of hardship, I finally met this person to count on (Case b, 63 years old).

- <Case c> relieves loneliness through her intimate relationship and returns to her own life whenever she wants. In a way, she was getting more casual enjoyment from both her old-age romance and her own life than the younger generation.

I feel sorry, but we meet when we are alone and lonely. That is why we do not see each other everyday. When we are lonely, we say we should meet when we have some time. ... I meet him because I feel lonely, but the fun times are only momentary. I forget all of the fun as soon as I turn around (Case c, 77 years old).

- The participants talked about the differences between their current lives with their partners and their previous lives in official marriage. The participants first mentioned the ease and freedom of their relationship from the in-laws. This demonstrates that not entering into the marriage institution may increase women's freedom from patriarchal family culture.

In the past, when a woman registered for a marriage, she went to her in-laws to work there, but that has changed now. For the recent ancestral rite, I bought things at the market because I just felt tired. I was told to just make some seasoned vegetables and buy the rest. So, that is how I do things now since I do not have any official in-law seniors that I need to cater for, and I do not need to go there (Case b, 63 years old).

Getting married is like being in shackles. Mrs. Kim has to go to the Kim's family to do everything for the family.

She has to dedicate herself and even pretend to be dead if they tell her to die. ... Being married is clearly different from not being married (Case c, 77 years old).

- The participants reported that although there was freedom of relationship because they did not register for a marriage, it was still inconvenient for the unmarried couples to introduce each other comfortably to other people in our society. Most of the participants reported that only their children and close friends were aware of their cohabitation with their partners.

I cannot introduce him to people proudly. ... It is hard to tell others that he is my husband. (Omitted) (Meeting or breaking up) is free because we can easily go separate ways. We did not put a stamp on anything. I am free, but it is a little awkward to take him somewhere and tell people that he is my husband. Since this is not my hometown, ... One would never know. I do not need to tell people that we live together. I do not care because I rarely meet people in the neighborhood. Only about a couple of my hometown people and friends know that we live together. Other people only think that we are just dating, because I did not tell them that we live together. (Omitted) Other people need to acknowledge our relationship. It feels odd to say that we live together at our age. Being a formal married couple and just living together are different. I guess I feel ashamed because I am old fashioned. That is why I am keeping our relationship a secret (Case a, 67 years old).

- The participants also reported that inequality in relationships is not just a matter of marriage registration.

Men are simple in general. They like it when women cook well for them. ... They like it when they get full from the food women give to them. They like it when their women are pleasing in bed. All women need to do is to be nice and not hurt men's pride. We just need to do those three things to satisfy men. Men's pride is the most important thing. If a woman says things that could hurt a man's pride, then things can go wrong from there. Men get upset easily when their pride gets hurt, and sometimes they would not even talk for days. I often wonder if I really have to live with that. They hate losing to women. It is often surprising how they do that (Case c, 77 years old).



Relationship in terms of living expenses and finances

- Except for <Case c>, who said that she receives living expenses monthly from her daughters, the participants in the study were receiving living expenses mainly from their cohabitation partners each month. Although <Case c> was receiving her own living expenses from her children, she and her partner were appropriately sharing the cost of food and eating out. By contrast, no other participants shared monthly living expenses with their partners. They mostly depended on either their own children or partners for living expenses.

(My partner) gives me 3,000,000 won for living expenses, but I really do not spend much. So, I'm saving 2,000,000 won each month. I think he knows that (Case b, 63 years old).

I have five daughters, and they automatically transfer money to my bank account on the 20th of every month. ... That became their habit. (My partner and I do not talk about each other's incomes) but we know roughly. It is embarrassing to reveal how much money we have, so we just use what we have. If we were completely married, we would demand each other to reveal how much money we have. I would have to tell him that I have this house

only and ask him how much money he has, but I would not do that because we are not that desperate to get married. ... We just ask each other if we want to meet on what day and what time. He spends his own money, and if he hesitates to spend money at an expensive place, I pay because I have my own card. The two of us do not spend that much (Case c, 77 years old).

- ▶ <Case b> has not experienced any significant conflict while living with her current de facto marriage partner for 7 years. She is even thankful that her partner let her live in their current place under her own name. However, when it comes to property, she expressed that she feels disappointed and conflicted because of the way the son of her de facto marriage partner treats her.

My partner's son and his wife are both good people, but I guess everyone get a little greedy. The son told me that I can do anything without registering for a marriage while his father is alive, because his father is in charge of finances. My partner even gave houses to all of his children and organized things in advance. He asked not to touch his pension or the money he has. He announced that he cannot give anything to the children in the future, but his son is refusing to acknowledge that. ... Money is fearful. If I did not have anything, I would have cried (Case b, 63 years old).



Prospects for old age and policy needs

- ▶ The participants had lived alone after bereavement and divorce before sharing their lives with their current partners. In some cases, they had been sole providers for their children. They talked about their life in old age with hopes - 'I deserve to enjoy my old age because I have done my best so far'.

I am 60 years old now. I do not want to eat at a lame restaurant. I want to eat what I can afford now. I no longer want to eat street food. I want to wear real clothes now. People might say that is a luxury but I think I deserve it for having been so diligent all my life (Case d, 60 years old).

I think people should share their hobbies. Then they will naturally end up connecting with each other. A couple should stay healthy and share hobbies together (Case b, 63 years old).

- ▶ The participants were currently dealing with their loneliness, sharing daily care, and enjoying emotional support with their partners. Nevertheless, they expressed that they would feel burdened to receive care from or provide care to their partners if they or their partners got sick and needed care in their old age. The participants did not want their children or partners to be burdened by them, and hoped that care at old age would be handled by the public care system rather than by individuals. However, the public care system that they imagined based on their experience was limited to facilities.

I will go to the public facility. I will have to go to a nursing home. I do not need to burden my children or my partner. Unless I had a lot of money, I would just need to go to the public nursing home. I have no intention of burdening my partner with my own mess or harming my children. I also plan to send my partner to a nursing home if that becomes the only option (Case a, 67 years old).

- ▶ The participants reported that the direct/indirect experience of caring for their own parents influenced their perception on the burden of caring. For them, the thought of caring felt burdensome if it was

seen as a problem to be handled by an individual rather than a matter of relationship involving family, marriage, or intimacy.

I had a sick parent. She was sick for a long time, so we eventually talked to each other and she was sent away. ... I have never been a housewife exclusively, but my mother was a housewife to raise the kids. She was sick for four years, and as time went by, I became exhausted. I became worn out caring for my own mother even though I was her daughter who used to be inside her belly, so I think I would also feel exhausted if I had to care for a husband. The children would become tired, also, because even I became so tired of providing care. I am bracing myself for it (Case d, 60 years old).

- The participants reported that they did not have much financial expectation in their relationship with their partners, but they also talked about the things that they were concerned or bothered about. While some participants had no expectation of inheriting the partner's property in old age, some felt disappointed about the partner's children and property. As such, it seemed difficult for the participants to expect any economic stability or housing stability of old age from their partnership. For <Case a>, both herself and her partner worried about old age because they did not have enough financial resources. The participant said that as both were not financially well off, taking responsibility and registering for a marriage felt burdensome.

I have my own pension. According to my calculation, even if my partner abandons me, I will live within my means. My life was difficult, so now I am getting a pension. Even if he abandon me, I will be living within my means, and I do not work anymore. (Omitted) That is what I think right now. He is still running his own business, and I already told him that I have nothing I need. I will keep doing my best living my own life frugally with his help. What I have is enough for my old age. I will live like that even if we break up. I have no intention of thinking about how much money I would get from his business if I break up with him, or what percentage of his property I would be entitled to if we lived together after getting married. I have my own money (Case d, 60 years old).

Everything is about money, right? My business went bankrupt, so I have nothing. If we get ill while we are financially well off, that will be okay because we have money. Right now, we do not have much money, and he has only little business funds. So, there will be great economic damage if he cannot do anything because of illness I am not sure if either of us can handle illnesses. I keep getting concerned about this and that is why I cannot think of going ahead with the marriage registration (Case a, 67 years old).

- Regarding policies for the elderly, the participants expressed their desire to get jobs for the elderly. The participants hoped that they would be able to work and earn incomes even in old age so that they would not need to depend on men thanks to work. Overall, this illustrates the reality that elderly women are highly dependent on their families for livelihood, whether their families are their partners or children. This also reflects that the participants feel that the prolonged relationships with their cohabitation partners would not guarantee any economic stability in their old age.



Conclusion

- The analysis of the results above is summarized as follows.
 - The spectrum of the participants' relationships with their unmarried partners were varied. It was difficult to clearly

distinguish between de facto marriage and cohabitation, Some couples lived together and met their own children at home once a week, while other couples lived together only three days a week. The reasons for not registering for a marriage were diverse and complex, such as the burden of strong ties, children, etc.

- The participants expressed satisfaction with their lives spent with their cohabitation partners without marriage in old age. Reducing loneliness, building intimacy, showing emotional support for each other when sick, and sharing their hobbies had a positive impact on the quality of life in old age.
- However, the participants kept their relationships a secret socially due to other people's scrutiny and prejudice.
- Women living in de facto marriage also showed high economic dependence on their families (partners or children), not unlike ordinary elderly women in South Korea who have poor independent financial means and income security. It is difficult for women who cohabitate without marriage to expect economic stability in old age after their partnerships are resolved (including the partner's death). In some cases, the women experienced awkwardness with their partners' children, etc. about property issues, and this also served as a reason for not being able to register for a marriage.
- The participants also reported that they would feel burdened about the possibility of individuals taking care of them in their old age, and hoped to get help from the public care support system. The participants exchanged intimacy, emotional support, and daily care in their lives together with their partners, but they strongly perceived that the problem of care in old age was not something that could be handled at an individual level with the intimacy of relationships alone.

3. Policy implications

- ▶ As the present study illustrates, cohabitation without marriage in old age takes various forms in terms of relationships, and the reasons are diverse and complex. The research participants reported the positive effects of cohabiting with their partners in old age without getting married.
- ▶ However, it was apparent from their statements that the participants felt anxious about old age because of their inability to reveal their relationships due to the judgment and prejudice of other people. The participants also experienced instability due to the lack of institutional support or guarantee for their relationships. In addition, the major issues experienced by elderly women in general, such as high financial dependence on their families and difficulties in receiving care from individuals, were also observed among those who were cohabiting with their partners without getting married.
- ▶ Based on these results analysis, policy implications can be summarized as follows.
 - In our society, where aging and changes in family diversity are rapidly progressing, the proportion of the elderly who cohabitate without marriage is estimated to be considerable and expected to rise in the future. However, the current status on this has not been identified and relevant statistics have not been established. Thus, it is necessary

to prepare basic data for relevant policies by building statistics related to cohabitation without marriage and reflecting the changes in families in our society.

- Changes in society are dynamic, but prejudice against cohabitation without marriage is still a problem. The participants in the study were very positive about their life with their unmarried partners, but they were not socially comfortable about revealing their de facto relationships. The perception of family diversity is changing, so the policy efforts to resolve relevant prejudice, discrimination, and awkwardness should continue.
- Compared to legal marriage, cohabitation without marriage is relatively loose and light because it is outside the system. Therefore, it serves as an accessible and attractive mode of relationship for the elderly. However, those involved in cohabitation without marriage get in the blind spot of policies and institutions, so they lack protection and policy support. In terms of policies, the households where elderly couples cohabitate without marriage are not recognized as the households of legally married couples even in policies targeting single elderly households. As a result, they get excluded from family policies as they are not acknowledged as families under the Framework Act on Healthy Homes. It is urgent to amend the Framework Act on Healthy Homes, which is the basic law on family policies, so that the families who cohabitate without marriage can be covered by the relevant policies. In addition, in order to enable institutional support and guarantee of rights for them, it is necessary to explore the directions towards inclusive and flexible family legislation beyond the limits of the family units centered on legal marriage. It is vital to revise the civil law that defines families into narrow units and establish a system to support new types of intimacy. With this, it is essential to provide an appropriate institutional environment so that these couples can handle care and medical affairs on behalf of each other in their daily lives. It is also important to reinforce the use of the will system/trust system.
- Women's unstable income and economic base that they have experienced throughout their lives also lead to economic dependence in their relationships at old age. It is difficult for them to expect an institutional protection that is only guaranteed for legal marriages. Above all, women have fundamentally weak material basis on which they can form equal partnerships at old age based on economic autonomy and independence. In order to solve this problem, policy efforts from various angles such as employment, social security, etc. must carry on.
- For elderly women, care comes as a double burden as they are often the caregivers, and when they need care, they do not want to burden their families, or they find it difficult to seek help. Care for the elderly is difficult to handle at the individual level, so it requires a delicate approach from a robust public care system. Appropriate policy/institutional reinforcements should be identified and improved for the use of various exemptions, guarantees, and policy supports related to care, in order to examine if the families cohabiting without marriage are disadvantaged or alienated because they are outside the current family institutions.

References

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