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February 27, 2004

## Older Women Team Up to Face Future Together

By JANE GROSS

Michele Smith and Jenny Young, the best of friends, were in their mid-50's when fear of illness and incapacity set them to joking, bleakly, about side-by-side rocking chairs at an old folks' home.

Instead, they decided to pool their resources, build a home in a gentle climate, divide the chores, buy insurance for long-term home health care and meanwhile enjoy the pleasures of female friendship.

This friends-helping-friends model for aging is gaining momentum among single, widowed or divorced women of a certain age. The census does not tabulate households like these, and experts say it would be too early to see large numbers of older women living with friends, since few baby boomers, born from 1946 to 1964, have retired yet. But sociologists and demographers say the interest is growing.

The logic is compelling. Women of the baby-boom generation, many of whom have managed businesses or owned real estate, are accustomed to controlling their own lives. They tend to have close female friendships. Many have watched the slow death of their parents, dependent on children or paid caretakers. They want something better for themselves. Aging with friends could be the answer.

"All the indicators are there that this will happen, given the culture of the baby-boom generation," said Rebecca G. Adams, professor of sociology at the University of North Carolina at Greensboro, who is one of the nation's most prolific scholars on friendship. Professor Adams cites a life span among women that is longer than that of men, the nature of female friendship and the previous experience of women in this age group living in communal settings.

"This is a fantasy among women just now making serious decisions about their retirement and beyond," she said. "But these are women extremely likely to take the steps necessary to live that fantasy."

Among women, the interest is unmistakable. Post an inquiry on the Internet or broach the subject at any female gathering, and the responses pour in. The details vary, but the intentions are the same: to find a way to share the burdens and tap into the pleasures of old age by teaming up with

girlfriends.

"These are the wonderful, nurturing relationships we've grown up with," said Laura Young, 53, executive director of the Older Women's League. "We lived together in dorms and sororities. We shared apartments after graduation. We traveled together. We helped each other through divorce and the death of our parents. Why not take it to the next level?"

There is no guidebook on how to finance such a living arrangement; those who have tried have invented as they go along. Some have considered arrangements akin to a prenuptial agreement, spelling out rights and responsibilities.

"I'm waiting for a light bulb to go on in somebody's head," said Paul Kleyman, editor of *Aging Today*, the publication of the American Society on Aging. "Before long, there'll be a business to help people do this."

Michele Smith, divorced with four grown children, and Jenny Young, single and retired as an assistant principal, are finding their own way in Port Charlotte, Fla., far from the neighborhood in Columbus, Ohio, where their friendship deepened over 15 years of shared secrets, family celebrations and emergencies.

Their timing was excellent. Ms. Young, 55, has had a hip and knee replacement and can no longer hoist her Samoyed into her S.U.V. So Ms. Smith, 58, had the idea of ordering a dog ramp.

"When one of us is having difficulties, the other one kicks in," Ms. Smith said.

Aging with other women is not only about taking care of aches and pains. Pooled resources and good company can make it fun as well. Christine Perkins, an Ohio contractor in her early 60's, built a house for herself and three friends in rural Ohio. It has electrical outlets that can be reached without bending. But it also has an exercise room and a hot tub.

Even women still in marriages or other heterosexual relationships often assume that men will not always be part of their lives. This is often a matter of demographics, since women live seven years longer on average and thus expect to be widows. That is the case with Harriet Dubroff, a retired principal in a relationship with a man, and Florence Isaacs, a married freelance writer; both their mates are in declining health.

Those two women, in their mid-60's, hope to wind up in adjacent apartments in Lincoln Towers, a high-rise complex on the Upper West Side of Manhattan with so many elderly residents that social services are already in place. Ms. Dubroff took a fall recently that left her shaken. Ms. Isaacs has vision problems. Together they hope to enjoy the bounty of New York City longer than they could alone, and joke that they will do just fine as long as one of them can walk and one can see.

Linda Young, 53, who teaches at a community college in Palm Desert, Calif., sees her future in a rural setting. A friend inherited a farm in Washington State where a half-dozen women already

vacation together. With outbuildings that could be upgraded for live-in caregivers, and with a pottery studio and a view of Mount St. Helens, "it would not be a bad way to complete our lives," Ms. Young said.

She noted that women were drawn to this idea not only because they expect to outlive their mates but also because they trust their friends to be good caretakers. Ms. Young was married for 25 years, was on her own for 10 and is now with a male partner she describes as totally reliable. Still, she prefers the idea of aging with friends.

"A lot of men just can't go there," Ms. Young said. "They didn't change their children's diapers, so why do we think they're going to change their wives'?"

Men do not seem to entertain comparable ideas. Dennis Kodner, executive director of the Brookdale Center on Aging, at Hunter College, says all the men he knows expect that a woman will care for them.

"We don't really have those kinds of friendships," Mr. Kodner said.

And Tim Cisneros, a Texas architect who designed a home for two women in 1997 and has had half a dozen requests for similar houses since, said women "are better at planning for the future."

Taking care of their own parents, an experience of growing numbers of baby boomers, has been "a wake-up call," said Sandra Timmermann, director of the MetLife Mature Market Institute, which supports MetLife with research on issues related to aging. In 1940, Ms. Timmermann said, only 13 percent of people over 60 had a living parent. In 2000, 44 percent did.

Especially when they have no children, their fears quicken. Mary MacLellan, who spent down her retirement savings caring for her mother after she broke a hip, wondered, "What in the name of God will become of me?" But her worries eased when she and six other women in Nova Scotia, ages 50 to 68, began discussing living together.

As for legalities, the early adopters flew by the seat of their pants.

Ms. Perkins insisted on rules about future responsibility to nurse one another. "A cold, yes, we'd give each other chicken soup," she said. "End-stage Alzheimer's? I guess somebody might. But you're not even allowed to ask."

The women Mr. Cisneros built a house for, Dorothy Howard and Callie Camp, each have a daughter, so they specified inheritance rights. An heir cannot sell her share while the other original owner is alive. And the surviving owner is under no obligation to welcome the deceased's daughter as a roommate.

Aliana Alexander, 62, is hungry for guidance on how she and a lifelong friend can cobble together such a future. Ms. Alexander, a retired math teacher, is twice divorced, and her children are scattered. Her friend, a nurse, is a widow. They already hold each other's health care proxies. They

also own homes in Newburgh, N.Y., that if sold would pay for a shared residence.

A while back, Ms. Alexander called Mr. Cisneros for tips on designing a house. Recently, she sought advice from Ms. Perkins about contractual agreements. Such technicalities are Ms. Alexander's only misgiving.

"Other than that, the whole arrangement seems ideal," she said. "We've already shared the good and bad for over 60 years. There'd be no surprises. We know how to care for each other because we know how to care for ourselves. All we want is to safeguard our quality of life, our independence and our pride."

Photo: Jenny Young, left, and Michele Smith are among a growing number of women who have chosen a friends-helping-friends model for aging. (Photo by Phillippe Diederich for The New York Times)(pg. A22)