

Cohabitation...

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Hilgenkamp said she was not sure whether having a child would provoke her to marry or not.

Hilgenkamp and Johnson agreed that the biggest hassles they have in being unmarried are renting houses and apartments. They said although their last landlord knew they were not married, they lied to all others.

"We really did have to lie or we wouldn't have gotten the apartment," Hilgenkamp said.

Evicted

Johnson said he had been evicted in Fremont for living with a woman.

Various Lincoln landlords differ on their policy of renting to unmarried couples.

Bob Michaels, of Apartment Guide, said "we feel it is their business. We don't pass moral judgement."

R.D. Freeman of Cherry Hill Realty, a company that rents to many college students, said as long as both parties have their names on the lease and the application, Cherry Hill does not care if they are married or not.

However, another realtor who did not want to be

identified said his company cares whether people living together are married or not but "those people (unmarried couples) lie to you anyway so there is not much you can do about it."

Johnson said he is paying for the house he is buying alone and his name alone is on the title.

Loan companies

Three major savings and loan companies in Lincoln said they do not discriminate between married or unmarried couples in making home loans.

The catch comes in the fact that if both parties sign the loan they are "jointly and separately responsible for repayment of the debt," according to Dewey Staka, senior vice president for First Federal Savings and Loan.

Being jointly and separately responsible means that if one party defaults the other is responsible for the whole debt rather than half of it, Staka explained.

Johnson said he also had trouble getting renter's insurance for both of them.

Insurance coverage

"They (Prudential Insurance Company) weren't in the habit of filling out forms for unmarried couples, but

I had a friend working there who pushed it through," Johnson said.

Allstate Insurance changed their policy toward unmarried couples two years ago to include them in homeowner's and renter's insurance policies, said Bill Rohren, an agent for Allstate.

However, V. Kuhl, an independent insurance agent said although some insurance companies are becoming more lenient, two people living together are separate legal entities and two separate policies must be written.

Although Hilgenkamp said she received pressure from Wesleyan about living off campus and not being married, UNL has no policy concerning whom students live with off campus.

UNL is concerned about male and female students living together, said Richard Armstrong, vice chancellor for student affairs, and would not let any situation of on-campus cohabitation continue.

Despite the hassles and extra expense, Hilgenkamp said she and Johnson want to continue to live together as they are now.

"I don't want to be a 'wife' and I don't want to have a 'husband', I just like it the way we are; Katie and Craig. That's kind of nice," she said.

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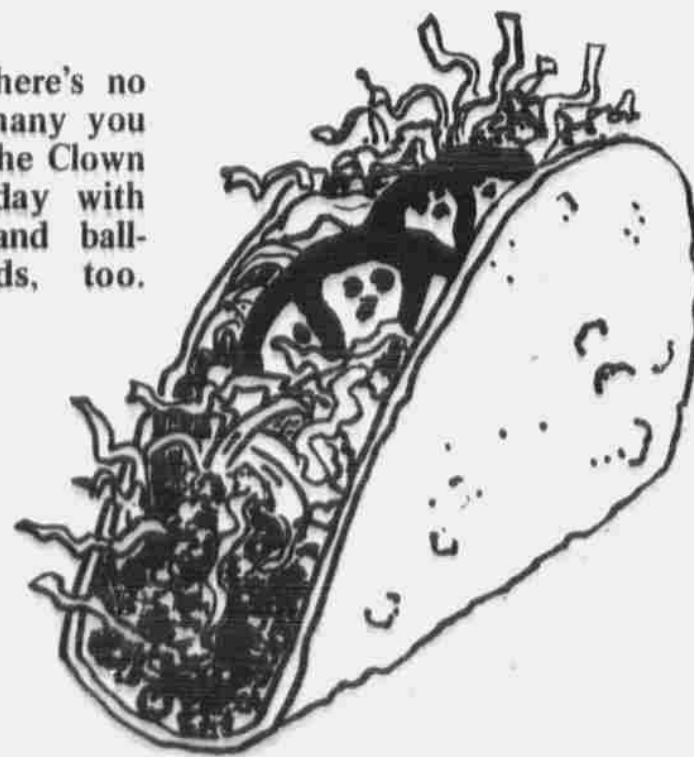
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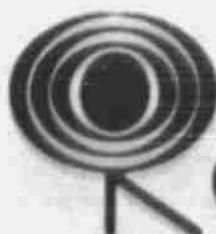
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