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RUNNING HEAD: Cohabitation among Older Adults

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Abstract

Objectives: Older adults are increasingly likely to experience cohabitation, or living together unmarried in an intimate, heterosexual union. In order to begin building a conceptual framework, we provide a descriptive portrait of older adult cohabitators, emphasizing how they compare to older remarrieds and unpartnereds. **Methods:** We use data from both the 2000 Census and the 1998 Health and Retirement Study (HRS) to estimate the size and composition of the cohabiting population ages 51 and over. Also, using HRS data, we estimate multinomial logistic regression models to identify the correlates associated with cohabitation and remarriage (versus being unpartnered) among women and men who were previously married. **Results:** Over one million older adults currently cohabit and they comprise about 4% of the unmarried population. About 90% are previously married. We identify significant differences among cohabitators, remarrieds, and unpartnereds across several dimensions, including sociodemographic characteristics, economic resources, physical health, and social relationships. Cohabitators appear to be more disadvantaged than remarrieds and this is especially evident for women. **Discussion:** Older cohabitators differ from those in other marital statuses and therefore future work on marital status should explicitly incorporate cohabitation.

Cohabitation among Older Adults: A National Portrait

The prevalence of heterosexual cohabitation in the United States has increased enormously in recent decades. The number of cohabiting couples grew by a factor of 10 between 1970 and 2000, from about 500,000 to around five million (U.S. Bureau of the Census, 2001). Today, even though only about 45% of all cohabiting unions eventuate in marriage, over half of all marriages are preceded by cohabitation (Bumpass & Lu, 2000; Smock, 2000).

Most of the public attention surrounding cohabitation, as well as most of the research, has focused on younger adults, who cohabit usually either as a prelude or an alternative to first marriage (Smock, 2000). However, cohabitation is actually more common among the formerly-married than the never-married (Bumpass & Lu, 2000), and of the roughly 10 million individuals currently in cohabiting relationships more than one million are over age 50 (U.S. Census Bureau, 2000). It is clear that the rising incidence of cohabitation is occurring across the age spectrum. Yet with few exceptions (Brown, Bulanda, & Lee, 2005; Chevan, 1996; De Jong Gierveld, 2004; Hatch, 1995; King & Scott, 2005), the research literature has ignored the cohabitation experiences of older adults (Cooney & Dunne, 2001). Research on the living arrangements of older persons (e.g., Angel et al., 1996; Wilmoth, 1998, 2001) has not considered cohabitation.

The objective of this paper is to describe the characteristics of cohabitators aged 51 and older, and to show how they compare to others in this age range of different union statuses using both Census 2000 data and national data from the 1998 Health and Retirement Study. As we will show in the results section, nearly all older cohabitators have prior marital experience; that is, they are divorced or widowed. Consequently, we emphasize comparisons across the previously married: cohabitators, remarrieds, and unpartnereds. In other words, we investigate how those who are formally remarried differ from those who are cohabiting in informal unions to explore

the significance of union type. This research contributes to an understanding of the antecedents and consequences of cohabitation in the later stages of the life cycle, an issue that will become increasingly important to gerontologists as the numbers of older cohabitators continue to rise.

Background

Several demographic processes are responsible for the increase in cohabitation among middle-aged and older persons. A major cause is simple cohort replacement. Substantial increases in cohabitation among younger adults first occurred in the baby boom cohorts, and these people are now aging into the later middle-age years, meaning that an increasing share of older adults is likely to be favorably disposed towards cohabitation (De Jong Gierveld, 2004). Moreover, divorce rates have been relatively high among these cohorts, and remarriage rates have decreased (Allen, Blieszner, & Roberto, 2000; Cooney & Dunne, 2001), yielding more adults who are unmarried and available for partnering. Cohabitation is also more common among blacks and Hispanics than among non-Hispanic whites (Raley, 1996; Wherry & Finegold, 2004), and these groups are increasing as a proportion of the older population. In consequence, a smaller fraction of the older population will be married in coming decades, and a higher proportion is likely to be cohabiting. This will produce an even greater increase in the numbers of older cohabitators, because the older population is growing. There were just over 25 million Americans aged 55 and over in 1950; by 2000 this number had increased to nearly 60 million (U.S. Bureau of the Census, 2003). Although growth in this age group has been modest over the past decade, it is expected to accelerate between 2010 and 2020 as baby boomers age into this group. Indeed, Chevan's (1996) estimates of cohabitation among persons ages 60 and older indicate that whereas fewer than 10,000 were cohabiting in 1960, more than 400,000 were cohabiting by

1990. Brown et al. (2005) report more than 1.2 million persons ages 50 and older were cohabiting in 2000 (we calculate over 500,000 of these were ages 60+).

In addition to the demographic trends, Americans' attitudes and values regarding cohabitation are changing. Research shows a dramatically increasing tolerance of unmarried cohabitation among both younger and older persons (Thornton & Young-DeMarco, 2001), a trend that appears to be comprised of both cohort and period effects. Well over a decade ago, Bulcroft and Bulcroft (1991) reported that unmarried adults over age 60 were as interested in cohabiting as in remarrying. These trends point to an increasing diversity of living arrangements among the older population that will prominently include cohabitation (Cooney & Dunne, 2001).

From a theoretical standpoint, cohabitation likely has a unique meaning and plays a different role in the life course of older (versus younger) adults (Chevan, 1996; Hatch, 1995; King & Scott, 2005). Research on dating and remarriage among older adults has suggested that theories developed to explain these behaviors among young and middle-aged adults are inadequate as they ignore the significance of life course stage in structuring opportunities and outcomes (e.g., Bulcroft & Bulcroft, 1991; Bulcroft et al., 1989). Similarly, the motivations for cohabitation among the older population are likely to differ from those of young adults.

Several researchers assert that older adults, particularly women, are not especially interested in remarriage (Bulcroft & Bulcroft, 1991; Bulcroft et al., 1989; Chevan, 1996; Hatch, 1995; Talbott, 1998). Chevan (1996) maintains that the disincentives for remarriage are larger among older adults as they are especially likely to have economic resources whose value may be undermined by remarriage. For instance, provisions governing social security and pension receipt typically depend on one's marital status. And, adult offspring may encourage their parents to cohabit rather than remarry to protect their estates (i.e., the offspring's inheritances).

In summary, there are important demographic and theoretical reasons for investigating the composition of the older adult cohabiting population and assessing how this group compares to other union statuses. Despite the growth of the older population, which is increasingly comprised of unmarrieds who may enter cohabitation, research on this topic is scarce and dated. Chevan's (1996) study of cohabitators over age 60 relied on decennial Census data from 1960-1990 and Hatch's (1995) research on older cohabitators also used Census data (from 1980). Not only were these analyses conducted at a time when cohabitation was much less common, but both studies are also undermined by significant data constraints, including the availability of only indirect measures of cohabitation and a very narrow set of sociodemographic correlates to explore. Until 1990, cohabitation had to be inferred from Census data; respondents were not directly asked whether they were currently involved in an intimate heterosexual, coresidential relationship (Casper & Cohen, 2000). Moreover, Chevan's analyses only compared cohabitators to other unmarrieds; marrieds were excluded. A few recent analyses have incorporated cohabitation into studies of mental health (Brown et al., 2005) and repartnering following marital dissolution in the Netherlands (De Jong Gierveld, 2004) among older adults, but do not focus on describing the older adult cohabiting population and how it compares to other union statuses.

The Present Study

The present study updates and extends the limited prior work in this area by drawing on two data sources. We construct a detailed portrait of older cohabitators, providing explicit comparisons to those in other union statuses, including marriage, remarriage, separation or divorce, widowhood, and the never-married state. By examining older adults' characteristics across these union statuses, we document the composition of the older adult cohabiting population and the extent to which they are similar to (and different from) those in other union statuses. We investigate

multiple features of older adults' lives according to union status, emphasizing factors that have been shown in prior research to be related to union status among older adults: (1) demographic characteristics, (2) economic resources, (3) physical health, and (4) social relationships.

Demographic characteristics. Union status is associated with individual demographic characteristics, including gender, age, and race. Union formation and dissolution processes differ for men and women, particularly among the older population. This is largely an artifact of the skewed sex ratio; unmarried women outnumber unmarried men by a ratio of 2.5-to-1 among the 55 and over population (U. S. Bureau of the Census 2002: Table 48). This imbalance is exacerbated by gender-specific mate selection strategies such that men tend to partner with younger women whereas women often partner with older men. These dynamics indicate that older men will be more likely to form and maintain unions than women. Indeed, older cohabitators are also disproportionately men. Men comprise only about 25% of the elderly unmarried population, but account for nearly 60% of cohabitators over age 60 (Chevan, 1996). Among older unmarrieds, age is negatively associated with cohabitation (De Jong Gierveld, 2004; Chevan, 1996). In the general population, cohabitation is especially common among African Americans and Hispanics (Raley, 1996). As the older population becomes more racially and ethnically diverse with the changing composition of our population and the lengthening life expectancies of nonwhites, there is no reason not to expect that these groups will continue to be more likely to cohabit. Among older persons, blacks are more likely to reside in cohabiting unions than whites but Hispanics do not differ from whites (Chevan, 1996; Hatch, 1995).

Economic resources. Among younger persons, economic stability, especially among men, is associated with marriage versus cohabitation (Clarkberg, 1999; Oppenheimer, 2003; Smock, Manning, & Porter, 2005; Xie et al., 2003). Cohabitation is particularly common among

those with lower levels of education, although its popularity has increased among all educational strata. Among older persons, the association between education and cohabitation is unclear. Hatch (1995) documents a negative relationship between education and cohabitation, but Chevan (1996) finds no significant association. We test whether education is negatively related to cohabitation among older adults, as it is for younger adults. Chevan's (1996) analysis of cohabitation among older unmarried adults shows that poverty is positively related to cohabitation. Nonetheless, he also finds that labor force participation is positively associated with cohabitation among men, perhaps because it serves as a proxy for health and social integration. Or, economically active men may be more attractive partners. In contrast, Hatch's (1995) analysis of 1980 Census data indicates that cohabiting older men are less likely to be working and earn smaller incomes than either married or single older men. Women exhibit a distinct pattern; cohabitators have higher levels of employment than marrieds or singles. Older cohabiting women report higher earnings than single women but lower earnings than married women. Additional economic factors associated with cohabitation among older adults include renting (versus owning) a home, and receipt of entitlement income (Hatch, 1995).

Physical health. Despite being younger, on average, cohabitators report poorer physical health than marrieds (Brown et al., 2005). Relative to marriage, cohabitation may be selective of individuals in worse health. Those in poor health may be less attractive as potential spouses, leaving less healthy individuals at risk of a cohabiting union, which typically requires a weaker commitment from a partner. Among older men, poor health is positively related to cohabitation versus being single (Hatch, 1995), perhaps because older men in ill health are seeking support. This finding is consistent with Talbott's (1998) assertion that older women are reluctant to assume the burden of caregiving that may follow from remarriage at older ages, particularly

when men's traditional familial obligation of economic provision ends in old age. Existing studies of caregiving essentially ignore cohabitation, even those focused on ethnic minorities among whom cohabitation is more common (e.g., Pinqart & Sorenson, 2005).

Social relationships. There are competing hypotheses regarding the association between social relationships and cohabitation among older adults (Hatch, 1995; Talbott, 1998). The compensatory hypothesis suggests those individuals who do not receive adequate support from friends and family members will be especially motivated to form a union to achieve support through an intimate partner. Alternatively, the complementary hypothesis states that those individuals who enjoy the highest levels of social interaction with friends and family will be most interested in and effective at forming an intimate partnership, which these individuals view as offering unique, nonoverlapping forms of support. Widows with close friends are more interested in forming a new partnership than those without close friends, supporting the complementary approach to social relationships (Talbott, 1998). Additional support for this hypothesis comes from a study of dating among older unmarrieds that documents a positive relationship between organizational participation and dating (Bulcroft & Bulcroft, 1991). To the extent that social relationships enhance individual well-being and promote social integration, we expect that they will be positively associated with cohabitation. Religious commitment and affiliation are negatively associated with cohabitation not only because some religions frown upon living together outside of formal marriage but also because religious persons tend to espouse more traditional, conservative family attitudes that are disapproving of cohabitation (Clarkberg, Stolzenberg, & Waite, 1995; Thornton, Axinn, & Hill, 1992). One study of repartnering among older adults conceptualized the absence of religious affiliation as an indicator of individualism, which was positively associated with forming a cohabiting union (De

Jong Gierveld, 2004). Older adults' relationships with their children may influence their own relationship trajectories. Close relationships with children may weaken an older adult's interest in forming a cohabiting (or marital) union. Or, children may pressure parents to avoid the legal complexities that would accompany remarriage and suggest cohabitation as an alternative (Bulcroft & Bulcroft, 1991; Chevan, 1996; Hatch, 1995). Indeed, Hatch (1995) contends that children actively discourage their widowed mothers from remarrying and De Jong Gierveld (2004) posits that the parent-child relationship weakens following repartnering. Widowed older women with children are less likely to remarry than their childless counterparts, but children are not associated with older men's remarriage patterns (Wu, 1995).

In summary, we expect cohabitators, remarrieds, and those who are previously married but unpartnered (i.e., the divorced and widowed) differ in terms of demographic and economic characteristics, physical health, and social relationships. Additionally, these union status differences are likely to be distinct for men and women. We extend prior work on remarriage following divorce or widowhood by including cohabitation as a competing risk.

Methods

We use two sources of data. Initially, we draw on the Census 2000 PUMS 5% sample to document the prevalence of cohabitation among older adults by age and union status. This basic Census information provides a point of comparison for our findings from the main source of data employed in this paper: the 1998 Health and Retirement Study (HRS). Designed to examine health and retirement decision-making as well as how older adults and their families respond to declining health in later life, the HRS is a nationally representative sample of the non-institutionalized comprised of 21,384 persons born in 1947 and earlier. Thus, at the time of the 1998 interview, respondents were as young as 51.

Of the 21,384 HRS respondents, 33 are eliminated from the sample because we are unable to determine their current marital status, another 21 respondents are deleted because they report being in same-sex partnerships (while substantively of interest, the small number of cases prohibits meaningful analysis of this group), and an additional 681 cases are excluded because they do not have a sample weight (typically because they are institutionalized). We also limit our sample to those 51 and older, which results in the loss of an additional 922 respondents (i.e., younger spouses or partners of primary respondents) for a final sample size of 19,727.

Measures

Union status. HRS respondents report their union status at the time of interview. Approximately 2.2% of the sample is cohabiting, yielding 437 cohabitators for analysis. About 48.7% of respondents are in first marriages (N=9,617), 16.5% are in remarriages (N=3,255), 9.9% are separated or divorced (N=1,948), 19.8% are widowed (N=3,899), and the remaining 2.9% are never-married (N=571).

Demographic characteristics. *Gender* is a dichotomous variable coded 1 for women and 0 for men. *Race-ethnicity* is comprised of four dummy variables: non-Hispanic Black, Hispanic, non-Hispanic Other Race, and non-Hispanic White (reference). *Age* is coded in years. *Previously widowed*, a dummy variable coded 1 for those whose marriage ended through death of the spouse and 0 for those whose marriage ended in divorce, is controlled for in the analyses that are restricted to the previously married.

Economic resources. Several indicators of respondents' economic resources are included. *Education* is coded in years, ranging from 0 (no formal education) to 17 (post-college, i.e., 17+ years of education). *Household income* is a constructed measure in the HRS data set that incorporates bracketed income responses using sophisticated imputation techniques. It is

logged to minimize the effects of skewness. A dichotomous measure indicates whether the respondent *owns his/her home* (1=yes, 0=no). *Employment status* is dummy coded full-time employment (reference), part-time employment, unemployed, and not working. *Retirement status* indicates whether the respondent is retired (1=yes, 0=no). This measure is distinct from the employment status variable because some respondents are technically retired but working in a different job. We also include measures to tap receipt of *Social Security* and a *pension* (1=yes, 0=no). *Health insurance* coverage is gauged by four mutually exclusive dummy variables: private insurance (reference), Medicare, other insurance (e.g., Medicaid), and no insurance.

Physical health. The *ADL* measure is a scale composed of the responses to 11 items asking the respondent if, because of health problems, he or she has any difficulty with various activities of daily living (e.g., walking several blocks, sitting for about two hours, picking up a dime from a table). For each question, those who answer yes are coded 1 and those who answer no are coded 0. Responses are then added to form the scale. *Alcohol* measures whether and how much the respondent drinks. Those who indicate that they do not drink or have never drunk alcohol (over half of the sample) are coded 1; those who responded that they drink alcohol but less than once a week are coded 2; those who respond that they drink alcohol at least once a week but not daily are coded 3; and those who report drinking alcohol every day are coded 4.

Social relationships. Social relationships are gauged by several measures. *Neighborhood friends* is coded 1 if the respondent reports having good friends living in the neighborhood and 0 otherwise. *Relatives in the neighborhood* is coded 1 for those who report at least one relative residing in their neighborhood and 0 otherwise. “Neighborhood” is not explicitly defined by the HRS. *Religiosity* is a measure of the reported significance of religion in

the respondent's life, ranging from 1 not too important to 3 very important. *Children* is coded 1 if the respondent reports having at least one living biological child and 0 otherwise.

Analytic Strategy

We begin by establishing the size and marital status distribution of the older adult cohabiting population using the Census 2000 data. These data provide a benchmark against which to compare the figures we obtain from the 1998 HRS. Next, we employ the HRS to compare older adults across six union statuses in terms of several sets of characteristics that are related to union status, including demographic characteristics, economic resources, health, and social relationships. Since roughly 90% of HRS cohabitators are previously married (i.e., divorced or widowed), the most appropriate comparison group for ascertaining the significance of union type is not all marrieds but rather those in *remarriages*. Prior literature (e.g., Bulcroft et al. 1989; Burch 1990; Talbott 1998) has examined middle-aged and older adults' decisions to remarry following divorce or the death of a spouse and we extend this line of inquiry by treating cohabitation and remarriage as competing risks. Thus, our final set of analyses is restricted to those who are previously married. Detailed comparisons by union type, i.e., cohabitation versus remarriage, are examined separately for women and men. We estimate multinomial logistic regression models of the competing risks of being in either a cohabiting union or remarriage (versus unpartnered, i.e., divorced or widowed) separately for women and men. Our objective is to describe the population of older cohabitators, so we are less concerned about causal order here; the set of independent variables likely includes both antecedents and consequences of union type. This analysis shows most clearly how older, previously married persons who cohabit differ from those who are remarried or unpartnered. These are critical comparisons because it is unclear whether cohabitation is better conceptualized as an alternative to marriage or to remaining

unpartnered among older persons who have experienced divorce or widowhood. The complex sample design of the HRS means that the sample is not self-weighting. Thus, standard errors need to be adjusted to correct for design effects. Both descriptive and multivariate analyses were conducted in Stata using the survey procedure to correct for the complex sample design.

Results

According to Census 2000 data, 1,088,428 persons ages 51 and over are currently cohabiting which comprises 1.5% of this age group (see Table 1). Age is negatively associated with cohabitation; most of these cohabitators (N=676,782) are between the ages of 51 and 59. Among those who are at risk of cohabiting, i.e., the unmarried, 4% are involved in cohabiting relationships. For unmarrieds ages 51-59, the figure is 8.5%. A majority of older cohabitators are divorced or separated (71%), followed by widowed (18%), and never married (11%).

[TABLE 1 ABOUT HERE]

Slightly higher percentages of older adults are cohabiting according to the HRS data. Among respondents ages 51 and over, 2% (N=437) are currently cohabiting. As in the Census data, younger persons are more likely to cohabit. Among the unmarried, nearly 10% of those aged 51-59 are cohabiting; this decreases to 7.2% of those 60-69 and 1.7% of those 70 and over. This is consistent with the prediction that the number of older cohabitators will increase via the process of cohort replacement. As shown by the Census data, most HRS cohabitators are divorced or separated (63%), followed by widowed (23%), and never married (12%) (percentages do not add to 100 because marital status is indeterminable for 2% of the sample).

Table 2 shows the weighted means of the variables by union status. As anticipated, older adult cohabitators are less likely to be white and more likely to be black relative to first marrieds and remarrieds. Cohabitators are also younger, on average, than all other groups except the

divorced. Despite cohabitators' greater likelihood of full-time employment, the household incomes of older cohabitators, first marrieds, and remarrieds do not differ significantly. Also, older cohabitators are less likely to own a house or to have health insurance than both groups of marrieds. About 13% of cohabitators have no health insurance and another one-quarter rely solely on Medicare. Although cohabitators, first marrieds, and remarrieds experience similar levels of limitations in their daily activities (and these levels are lower than those reported by divorced, widowed, and never marrieds), cohabitators report significantly higher average levels of alcohol consumption than any other group. In terms of social relationships, cohabitators do not fare especially well. They are least likely to report having friends or relatives in the neighborhood (although they do not differ from the divorced in their reports of having friends nor do they differ from remarrieds in reports of relatives nearby), suggesting cohabitators are more isolated socially. Cohabitators also report lower levels of religiosity than any other union status group. Although cohabitators are slightly less likely than both groups of married persons to have living children, not surprisingly, they are much more likely to have children than the never-married. Taken together, cohabitators appear most similar to the divorced group, which is consistent with our decision to emphasize comparisons among those who are previously married in the remainder of the paper.

[TABLE 2 ABOUT HERE]

The remaining analyses focus on cohabitators, remarrieds, and unpartnereds who are divorced or widowed. Table 3 compares these three groups separately by gender. Women are especially likely to be unpartnered (73%) versus men (41%). Men are twice as likely as women to be cohabiting (6 versus 3%) or remarried (53 versus 24%). Among both women and men, cohabitators are more likely to be previously widowed than remarrieds but less likely than unpartnereds. Consistent with the pattern shown for the full sample, remarrieds are more likely

to be white and older than cohabitators, regardless of gender. The race-ethnic composition of cohabitators and unpartnereds is similar although the former group is younger, on average, than the latter. Among women, remarrieds report higher household incomes, on average, than cohabitators, who in turn report higher incomes than unpartnereds. Among men, the household incomes of cohabitators and remarrieds do not differ by union type, but cohabitators report higher incomes than unpartnereds. Remarried and unpartnered women are less likely than cohabiting women to be employed full-time. Among men, employment patterns are similar for remarrieds and cohabitators, but unpartnereds are less likely to work full- or part-time than cohabitators. Cohabiting women are most likely to be without health insurance (16%), but there are no union status differences among men. Women report more ADLs than men and unpartnereds report the highest levels of ADLs. Alcohol consumption is higher among men than women as well as among cohabitators than all others. Cohabitators tend to score lower on the measures of social relationships than either remarrieds or unpartnereds, although reports of children are uniformly high across union status and gender. Among cohabitators, women have higher levels of religiosity than men, on average.

[TABLE 3 ABOUT HERE]

Table 4 shows the multinomial logistic regression models predicting cohabitation versus remarriage among those who have been previously married, estimated separately for women and men. The reference category for these comparisons is the unpartnered (i.e., the widowed and divorced). The patterns of association between demographic characteristics and cohabitation versus remarriage are similar for men and women. Those who were widowed are less likely to be cohabiting or remarried than those who were divorced. Older blacks are less likely to be

remarried than whites, but the probability of being in a cohabiting union is not associated with race-ethnicity. Age is negatively related to being in either cohabitation or remarriage.

[TABLE 4 ABOUT HERE]

In contrast, economic resources appear to be related quite differently to women's and men's union type. Education is negatively associated with both cohabitation and remarriage among women, but is not significantly related to union type among men. Cohabiting and remarried women, but not men, are more likely to be unemployed than the unpartnered. Among women, part-time employment and not working are more common among the remarried, whereas being retired is negatively associated with remarriage. None of these factors is associated with cohabitation among women, nor are they related to men's union type. Women without health insurance are more likely to be cohabiting, whereas among men, the absence of health insurance is unrelated to union type. Alcohol consumption is positively related to cohabitation among women, but not associated with men's union status. Neither the presence of friends nor relatives in the neighborhood is associated with cohabitation or remarriage. Among women, religiosity is negatively associated with cohabitation whereas among men it is positively related to remarriage. The presence of children is positively associated with cohabitation and remarriage among men and remarriage among women.

Discussion

Cohabitation levels have grown dramatically in recent decades and this growth has been evident across all age groups (Bumpass & Lu, 2000; Chevan, 1996). Nonetheless, the cohabitation experiences of older adults have been largely overlooked (Cooney & Dunne, 2001). Combining data from the 2000 Census and the 1998 HRS, we constructed a national portrait of older adult

cohabitators that reveals both the characteristics of this group and how this group compares to those in other union statuses.

The data reported here suggest that, in terms of social and demographic characteristics, older cohabitators and remarried persons differ in many of the same ways as younger cohabitators and married persons. Blacks are less likely to be married. Cohabitators (particularly women) have lower incomes than remarried persons do, and are less likely to own their homes. They are also more likely to use alcohol. And they are lower than older remarrieds on most of our measures of social relationships, including having friends and relatives who live nearby and religiosity.

In some respects, cohabitators compare favorably to the unpartnered. Their household incomes are higher, and they are more likely to be employed full-time and to have private health insurance. On the other hand, cohabitators (especially women) are more likely than the unpartnered to have no health insurance at all. They also score lower than the unpartnered on all of our measures of social relationships, except having children.

The picture that emerges from these comparisons is one of fairly systematic disadvantage among older cohabitators, especially in comparison to their remarried counterparts. As is the case among younger persons (Clarkberg, 1999; Oppenheimer, 2003; Smock, 2000; Smock et al., in press), cohabitation may be selected as an option by those whose economic circumstances make marriage more risky. This raises the question of whether cohabitation has similar consequences to remarriage for older persons. We know, for example, that older married persons (especially men) are more likely to engage in healthy behaviors than unmarried persons (Schone & Weinick, 1998); we do not know yet whether the same is true of cohabitators.

The disadvantage associated with cohabitation appears especially pronounced among women, who may derive fewer benefits from cohabitation than men do. Among men, cohabitators

are more likely to own a home than unpartnereds, but among women the two groups do not differ. The proportion of cohabiting women with no health insurance is three times larger than remarrieds and unpartnereds; among men, there are no significant union status differences. Although cohabiting and remarried men enjoy statistically similar, high household incomes, the average household income reported by cohabiting women is roughly two-thirds that of remarried women. It is therefore not surprising that more cohabiting women are employed full-time than either remarried or unpartnered women (among men, cohabitators and remarrieds are similarly likely to work full-time). Taken together, our findings indicate that union status may be more consequential for women than men. Simply put, there are fewer union status differences among men than women. As researchers continue to explore the gendered consequences of remarriage, divorce, and widowhood, our results reveal the importance of incorporating cohabitation, too.

There are still many unknowns about later-life cohabitation. Cohabitation, of course, entails less commitment than remarriage. Does this lesser commitment allow cohabiting persons to “bail out” when their partners become infirm or disabled, and do they take advantage of this possibility? Do older cohabitators share their resources in the same ways that married couples do, or do they hoard their own because the union may be fragile? This is important because cohabitators tend to have fewer resources per capita than remarried persons. To the extent that cohabitation is an alternative to remaining unpartnered, it may be a key source of support for older persons. Similar to marrieds, cohabitators presumably enjoy access to a regular sex partner. To the extent that cohabitation is a substitute for remarriage among the divorced and widowed, it may make their lives less secure and their support networks more vulnerable to disruption.

Before we can fully ascertain the implications of cohabitation for policy and practice, we need answers to at least some of these questions. For some older persons, a cohabiting partner

may be a critical resource, providing help in times of need, material support that alleviates the strains of poverty, and emotional support to assuage loneliness. Or the partner may disappear just when the need for support is greatest. Until we know more about what motivates cohabitation among older persons, and the factors that predict entry into and exit from cohabitation, it is difficult to assess its implications accurately.

As the older adult population continues to grow, and especially as the baby boomers age into this group, it becomes increasingly important that researchers assess the ramifications of cohabitation among older adults. Baby boomers were the first generation to cohabit in significant numbers as young adults, and consequently we anticipate an increase in older adult cohabitation as this group ages into older adulthood. Unfortunately, baby boomers are not represented in the 1998 HRS, which is a sample of persons born in 1947 and earlier. Early boomers (born 1948-1953) will be folded into the 2004 panel of the HRS data.

Our study indicates that cohabitation among older adults is more common than researchers realized and is likely to increase in the future. We are not alone in this prediction as others have noted that a declining share of older adults will be married in the coming decades, and thus a larger share will be at risk for cohabitation (e.g., Allen et al., 2000; Blieszner & Roberto, 2000; Cooney & Dunne, 2001; De Jong Gierveld, 2004). The determinants of the formation and dissolution of older adult cohabiting relationships await future research. In the meantime, our analyses demonstrate that cohabitators are a distinct group, comparable neither to remarrieds nor other unmarrieds. As described above, the ramifications of this emerging relationship form for the well-being of older adults is not entirely clear. Moreover, because we are not able to ascertain whether older adult cohabitators weigh the decision to cohabit against remaining unpartnered or getting remarried we compared cohabitators to both of these groups.

Whether cohabitation typically operates as an alternative to singlehood or a substitute for marriage is not readily apparent as cohabitators—especially women—are unlike those in other union statuses across several key dimensions, including several indicators of economic resources and social relationships. For this reason, future gerontological research would benefit from expanding our formulation of marital status to include cohabitation so that we can begin to uncover its implications for the health and well-being of older adults.

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Table 1. Older Cohabitators by Age and Marital Status

	2000 Census		1998 HRS	
	N	%	N	%
<u>Total Population</u>				
51+	1,088,428	1.49	437	1.97
51-59	676,782	2.50	193	3.00
60-69	273,514	1.36	169	2.20
70+	138,132	0.54	75	0.81
<u>Unmarried Population</u>				
51+	1,088,428	4.05	437	5.29
51-59	676,782	8.54	193	9.87
60-69	273,514	4.27	169	7.16
70+	138,132	1.10	75	1.65
<u>Marital Status of Cohabitators</u>				
Separated/Divorced	771,409	70.87	265	63.04
Widowed	201,144	18.48	108	22.88
Never Married	115,875	10.65	51	11.66
Other (Not Determinable)	--	--	13	2.42

Note: All percentages are weighted and HRS percentages are corrected for complex sampling.

Table 2. Weighted Means by Union Status

Variables	Cohabiting	First Married	Remarried	Divorced/ Separated	Widowed	Never Married	Total
Demographic Characteristics							
Female	0.47	0.48	0.44	0.61 ***	0.82 ***	0.56 **	0.56
White	0.75	0.86 ***	0.88 ***	0.71	0.81	0.73	0.83
Black	0.14	0.06 ***	0.06 ***	0.17	0.12	0.17	0.09
Hispanic	0.09	0.06	0.04 ***	0.09	0.05 *	0.07	0.06
Other Race	0.02	0.02	0.02	0.03	0.02	0.03	0.02
Age	60.96	64.43 ***	63.26 ***	61.40	74.93 ***	64.26 ***	65.87
Economic Resources							
Education	12.23	12.56	12.61	12.25	11.16 ***	12.34	12.24
Household Income	56083.04	66298.12	68042.83	34419.38 ***	21781.00 ***	29976.17 ***	52506.86
Own Home	0.62	0.83 ***	0.79 ***	0.50 ***	0.61	0.48 ***	0.72
Employed Full-time	0.38	0.29 ***	0.34	0.39	0.07 ***	0.29 **	0.27
Employed Part-time	0.11	0.12	0.12	0.13	0.08	0.12	0.11
Unemployed	0.03	0.01 ***	0.01 **	0.02	0.00 **	0.02	0.01
Not Working	0.48	0.59 ***	0.53	0.46	0.84 ***	0.57 *	0.61
Retired	0.36	0.43 *	0.41 *	0.33	0.63 ***	0.43 *	0.45
Social Security Receipt	0.49	0.57	0.56	0.38 *	0.86 ***	0.48	0.60
Pension	0.26	0.40 ***	0.36 **	0.19	0.40 ***	0.25	0.36
Private Health Insurance	0.55	0.67 ***	0.68 ***	0.55	0.33 ***	0.49 *	0.58
Medicare	0.25	0.28	0.25	0.28	0.61 ***	0.34 **	0.34
Other Health Insurance	0.07	0.02 ***	0.03 ***	0.07	0.02 **	0.07	0.03
No Health Insurance	0.13	0.04 ***	0.05 ***	0.10	0.03 ***	0.10	0.05
Health							
ADL	2.51	2.26	2.45	2.86 *	3.86 ***	2.93 *	2.71
Alcohol Consumption	2.25	1.96 ***	2.04 *	1.91 ***	1.61 ***	1.90 ***	1.90
Social Relationships							
Friends in Neighborhood	0.52	0.69 ***	0.64 **	0.59	0.73 ***	0.65 *	0.67
Relatives in Neighborhood	0.20	0.31 ***	0.25	0.26 *	0.33 ***	0.33 ***	0.29
Religiosity	2.21	2.51 ***	2.41 ***	2.42 ***	2.62 ***	2.47 ***	2.50
Children	0.92	0.95 *	0.96 ***	0.90	0.91	0.17 ***	0.91
N	437	9,617	3,255	1,948	3,899	571	19,727

T Tests for Significant Differences from Cohabitors * p < 0.05 **p < 0.01 ***p < 0.001

Means are weighted using the HRS person-level weight and standard errors are corrected for the complex sampling design.

Table 3. Weighted Means by Union Status and Gender among the Previously Married

	Women			Men		
	<u>Cohabiting</u>	<u>Remarried</u>	<u>Unpartnered</u>	<u>Cohabiting</u>	<u>Remarried</u>	<u>Unpartnered</u>
Demographic Characteristics						
Previously Widowed	0.31	0.14 ^{^^}	0.69 ^{^^^}	0.23	0.10 ^{***} ^{^^}	0.43 ^{***} ^{^^^}
White	0.80	0.89 ^{^^}	0.78	0.76	0.87 ^{^^^}	0.76
Black	0.11	0.07 [^]	0.14	0.13	0.06 ^{^^^}	0.15
Hispanic	0.09	0.03 ^{^^}	0.06	0.07	0.05 ^{**}	0.07
Other Race	0.00	0.02	0.02	0.04	0.02	0.02
Age	60.34	62.39 ^{^^}	70.75 ^{^^^}	62.25 [*]	63.95 ^{***} [^]	67.14 ^{***} ^{^^^}
Economic Resources						
Education	11.94	12.44	11.53	12.59	12.74 ^{***}	11.68 ^{^^}
Household Income	42020.53	61655.08 ^{^^^}	22090.85 ^{^^^}	70696.54 [*]	73116.19 ^{***}	39277.48 ^{***} [^]
Own Home	0.61	0.79 ^{^^^}	0.59	0.65	0.79 ^{^^}	0.51 ^{***} ^{^^}
Employed Full-time	0.34	0.24 ^{^^}	0.16 ^{^^^}	0.40	0.41 ^{***}	0.28 ^{***} ^{^^}
Employed Part-time	0.16	0.15	0.11	0.06 [*]	0.09 ^{***}	0.08 [*]
Unemployed	0.03	0.01 [^]	0.01 ^{^^^}	0.03	0.01 [^]	0.02 [*]
Not Working	0.48	0.59 [^]	0.72 ^{^^^}	0.51	0.49 ^{***}	0.62 ^{***} ^{^^}
Retired	0.32	0.36	0.50 ^{^^^}	0.41	0.45 ^{***}	0.55 ^{^^}
Social Security Receipt	0.54	0.60	0.71 ^{^^^}	0.45	0.52 ^{***}	0.57 ^{***} [^]
Pension	0.24	0.38 ^{^^^}	0.32	0.26	0.34 ^{**}	0.32
Private Health Insurance	0.55	0.68 ^{^^}	0.39 ^{^^^}	0.55	0.67 ^{^^^}	0.48 ^{***}
Medicare	0.24	0.24	0.52 ^{^^^}	0.28	0.26	0.40 ^{***} [^]
Other Health Insurance	0.05	0.03	0.04	0.09	0.03 ^{^^^}	0.04 [^]
No Health Insurance	0.16	0.05 ^{^^^}	0.05 ^{^^^}	0.08 [*]	0.04	0.08 ^{***}
Health						
ADL	3.17	2.93	3.78 [^]	1.99 ^{**}	2.07 ^{***}	2.62 ^{***} [^]
Alcohol Consumption	2.11	1.87 [^]	1.59 ^{^^^}	2.38	2.18 ^{***} [^]	2.09 ^{***} ^{^^}
Social Relationships						
Friends in Neighborhood	0.54	0.65 [^]	0.69 ^{^^^}	0.50	0.63 [^]	0.65 [^]
Relatives in Neighborhood	0.20	0.26 [^]	0.30 ^{^^^}	0.23	0.23 [*]	0.31
Religiosity	2.38	2.56 ^{^^}	2.65 ^{^^^}	2.03 ^{***}	2.30 ^{***} ^{^^^}	2.27 ^{***} ^{^^}
Children	0.95	0.96	0.91	0.95	0.96	0.90 ^{^^}
N	175	1,506	4,473	198	1,749	1,374

Significant differences between sexes within union status: *p < 0.05 **p<0.01 ***p<0.001

Significant differences from cohabiting within sex: ^p < 0.05 ^^p<0.01 ^^p<0.001

Analyses are weighted and corrected for the complex sampling design

Note: All respondents in this analysis were previously married (i.e., divorced or widowed).

Table 4. Multinomial Logistic Regression Predicting Union Status for Men and Women among the Previously Married

	Women						Men					
	Cohabiting			Remarried			Cohabiting			Remarried		
	b	Odds	SE	b	Odds	SE	b	Odds	SE	b	Odds	SE
Demographic Characteristics												
Previously Widowed	-0.931 ***	0.39	0.18	-2.706 ***	0.07	0.14	-0.648 *	0.52	0.27	-2.297 ***	0.10	0.14
Black	-0.186	0.83	0.28	-0.896 ***	0.41	0.16	0.036	1.04	0.24	-1.012 ***	0.36	0.15
Hispanic	-0.098	0.91	0.40	-1.025 ***	0.36	0.21	0.244	1.28	0.28	-0.235	0.79	0.23
Age	-0.118 ***	0.89	0.01	-0.072 ***	0.93	0.01	-0.045 **	0.96	0.02	-0.017 *	0.98	0.01
Economic Resources												
Education	-0.125 **	0.88	0.04	-0.121 ***	0.89	0.03	-0.004	1.00	0.03	-0.018	0.98	0.02
Household Income (Logged)	0.609 *	1.84	0.23	0.977 ***	2.66	0.22	0.213 **	1.24	0.10	0.394 **	1.48	0.14
Own Home	-0.014	0.99	0.19	0.782 ***	2.19	0.10	0.598	1.82	0.21	1.261 ***	3.53	0.10
Employed Part-time	0.031	1.03	0.26	0.442 *	1.56	0.17	-0.515	0.60	0.41	-0.201	0.82	0.24
Unemployed	1.005 *	2.73	0.49	1.491 **	4.44	0.46	0.455	1.58	0.79	-0.202	0.82	0.61
Not Working	0.368	1.45	0.33	1.647 ***	5.19	0.19	0.341	1.41	0.37	-0.307	0.74	0.23
Retired	0.170	1.19	0.29	-0.532 ***	0.59	0.12	-0.338	0.71	0.35	0.148	1.16	0.27
Social Security Receipt	1.413 ***	4.11	0.31	1.394 ***	4.03	0.18	0.717 *	2.05	0.35	1.188 ***	3.28	0.18
Pension	-0.235	0.79	0.24	0.111	1.12	0.12	-0.030	0.97	0.24	0.068	1.07	0.12
Medicare	-0.179	0.84	0.31	-0.471 ***	0.62	0.13	0.192	1.21	0.24	-0.382 **	0.68	0.14
Other Health Insurance	-0.082	0.92	0.43	-0.418	0.66	0.28	1.310 ***	3.71	0.36	-0.064	0.94	0.35
No Health Insurance	0.844 **	2.33	0.28	-0.036	0.96	0.19	0.093	1.10	0.37	-0.262	0.77	0.23
Health												
ADL	0.050	1.05	0.03	-0.005	1.00	0.02	-0.059	0.94	0.04	0.016	1.02	0.02
Alcohol Consumption	0.364 **	1.44	0.13	0.007	1.01	0.06	0.156	1.17	0.09	-0.035	0.97	0.04
Social Relationships												
Friends in Neighborhood	-0.333	0.72	0.20	0.053	1.05	0.10	-0.490	0.61	0.25	0.008	1.01	0.12
Relatives in Neighborhood	-0.311	0.73	0.16	0.046	1.05	0.09	-0.179	0.84	0.22	-0.131	0.88	0.10
Religiosity	-0.326 **	0.72	0.11	0.118	1.13	0.08	-0.267	0.77	0.14	0.262 ***	1.30	0.06
Children	0.431	1.54	0.45	0.809 ***	2.25	0.21	0.742 *	2.10	0.30	0.871 ***	2.39	0.25
F (44, 9)	31.06 ***						23.98 ***					

*p < 0.05 **p<0.01 ***p<0.001

Analyses are corrected for the complex sampling design

Note: All respondents in this analysis were previously married (i.e., divorced or widowed). The reference category is unpartnered.