

Unmarried Midlife Adults and Economic Well-Being

Katie Finch (finchk@bgsu.edu)

Department of Sociology
Bowling Green State University

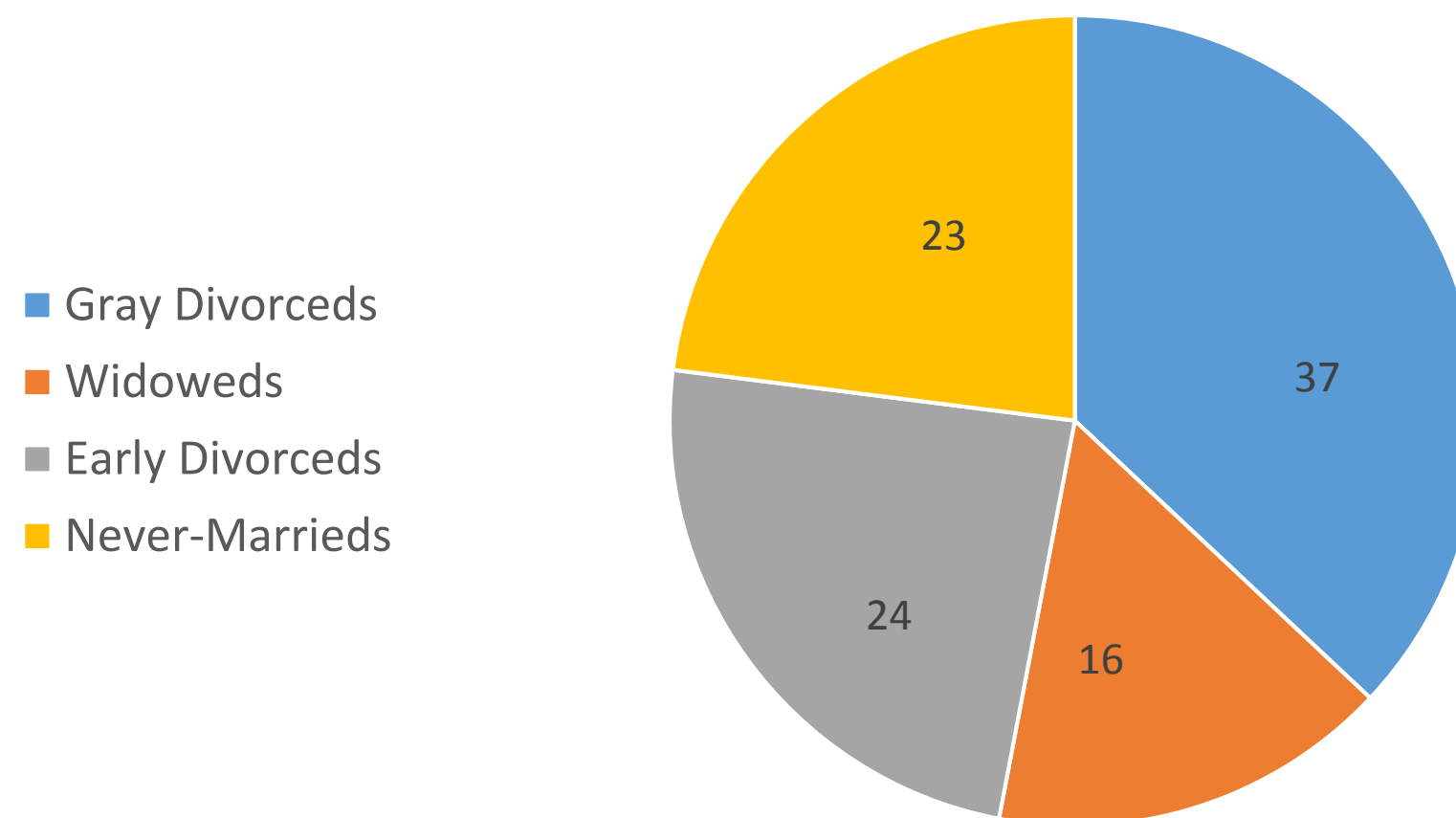
Background

- An increasing proportion of the older adult population is unmarried (Lin & Brown, 2012).
- Researchers have seen an escalation in the prevalence of gray divorce, which is a term that describes divorce that occurs after age 50 as well as a surge in the never-married population (Brown & Lin, 2012).
- The goal of this study is to compare the economic well-being of four groups: gray divorcees, early divorcees, widowed, and never-marrieds.

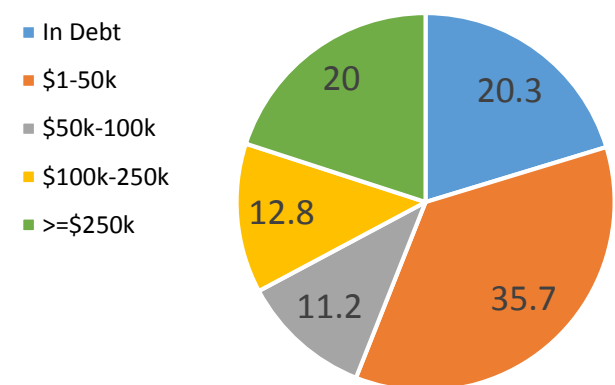
Data

- Data were collected from the 2012 wave of the Health and Retirement Study (HRS).
- Total sample size is 3,614 respondents.
- All analyses were conducted in Stata using svy commands to adjust for complex sample design.

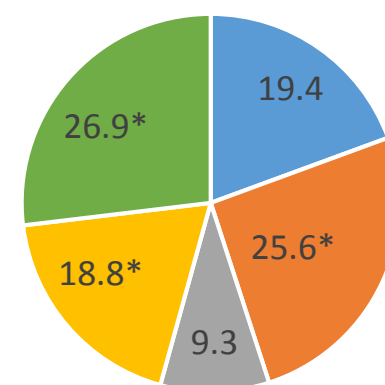
Unmarried Population, Ages 50 to 64



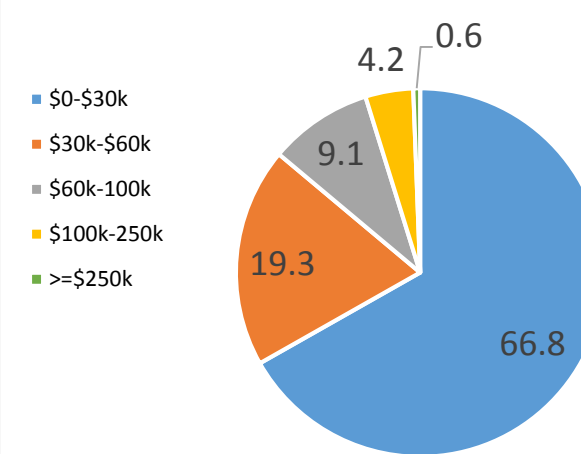
Gray Divorced's Assets



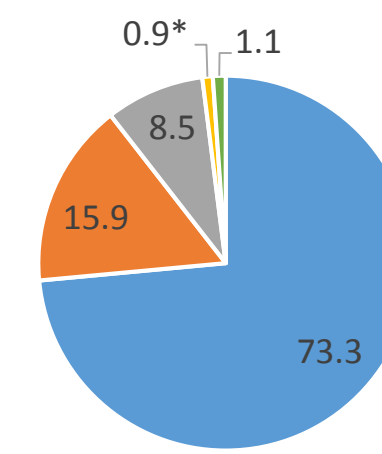
Widowed's Assets



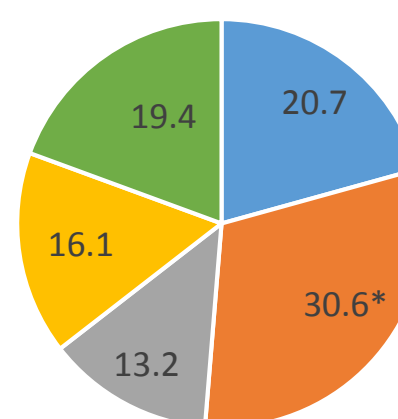
Gray Divorced's Income



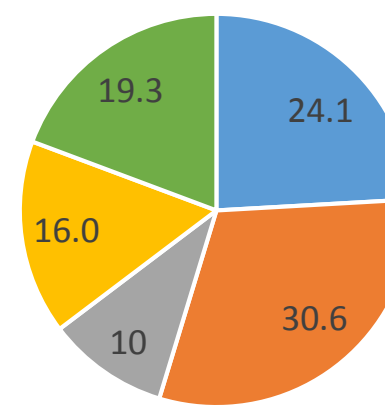
Widowed's Income



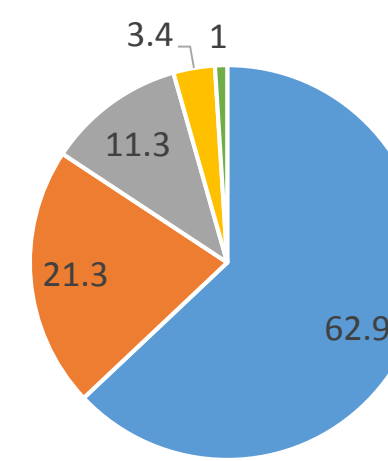
Early Divorced's Assets



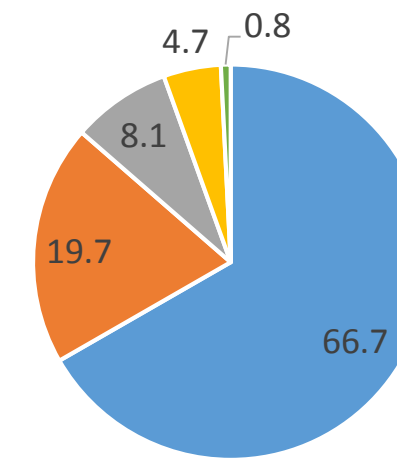
Never-Married's Assets



Early Divorced's Income



Never-Married's Income



* Indicates statistical significance in comparison with the Gray Divorce category

Assets

- The highest population in debt were those who never-married.
- Widows, on average, had the highest assets.
- The divorce groups fell in the middle with little difference in their numbers.

Income

- Great differences were found between the widowed and gray divorcees.
- The widowed had the greatest population making the lowest income but also had the greatest population for highest income.

References

Brown, S.L., & Lin, I.-F. (2012). The Gray Divorce Revolution: Rising Divorce Among Middle-Aged and Older Adults, 1990-2010. *Journals of Gerontology Series B: Psychological and Social Sciences* 67(6), 731-41.

Lin, I.-F., & Brown, S.L. (2012). Unmarried Boomers Confront Old Age: A National Portrait. *The Gerontologist* 52(2): 153-165.