

## **Unmarried Boomers Confront Old Age: A National Portrait\***

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## **Unmarried Boomers Confront Old Age: A National Portrait**

### **Abstract**

**Purpose of the Study:** Our study provides a national portrait of the Baby Boom generation, paying particular attention to the heterogeneity among unmarried Boomers and whether it operates similarly among women versus men.

**Design and Methods:** We used the 1980, 1990, and 2000 Census 5% samples and the 2009 American Community Survey (ACS) to document the trends in the share and marital status composition of the unmarried population during midlife. Using the 2009 ACS, we developed a sociodemographic portrait of Baby Boomers according to marital status.

**Results:** One in three Baby Boomers was unmarried. The vast majority of these unmarried Boomers were either divorced or never-married; just 10% were widowed. Unmarried Boomers faced greater economic, health, and social vulnerabilities compared to married Boomers. Divorced Boomers had more economic resources and better health than widowed and never-married Boomers. Widows appeared to be the most disadvantaged among Boomer women, whereas never-marrieds were the least advantaged among Boomer men.

**Implications:** The rise in unmarrieds at midlife leaves Baby Boomers vulnerable to the vagaries of aging. Health care and social service providers as well as policy makers must recognize the various risk profiles of different unmarried Boomers to ensure that all Boomers age well and that society is able to provide adequate services to all Boomers, regardless of marital status.

**Keywords:** Marital Status, Widowed, Divorced, Never-Married, Gender

Baby boomers (b. 1946-1964) came of age during the dramatic upheaval of U.S. family life in the 1970s, a period characterized by delayed and forgone marriage, divorce rates that climbed to an all-time high, and the widespread emergence of unmarried family behaviors, including cohabitation and nonmarital childbearing (Cherlin, 2010). These diverse family life experiences earlier in the life course shape the current family circumstances of Boomers (Ferraro & Shippee, 2009), who are more likely than their parents' generation to be unmarried during midlife (Frey, 2010).

Unmarrieds are a vulnerable population who face considerable social disadvantages compared to marrieds. A key indicator of adult well-being, marital status has long been linked to economic resources, social integration, and health and mortality (Durkheim, 1897/2006; Waite & Gallagher, 2000). The inequalities associated with marital status can accumulate over the life course (Dannefer, 2003; Ferraro & Shippee, 2009) and thus unmarrieds could experience greater disadvantage with age. Indeed, marital status is one of the components of successful aging (Pruchno, Wilson-Genderson, Rose, & Cartwright, 2010). At the same time, unmarrieds have fewer resources to draw on than do marrieds (Roth, Haley, Wadley, Clay, & Howard, 2007), putting them at risk of lower health and well-being (Hughes & Waite, 2009; Johnson & Faveault, 2004) and potentially straining existing institutional mechanisms that support the aged (Martikainen et al., 2009).

Moreover, the composition of midlife unmarrieds has changed over the past few decades. The proportion of widowed middle-aged adults has decreased dramatically as life expectancy has increased (Kreider & Ellis, 2011). The shares of the population that are divorced have remained high over the past few decades since the divorce rate reached its peak in the early 1980s. Baby Boomers are the cohort most likely to have ever experienced divorce and they also are the

generation most likely to be currently divorced (Hughes & O’Rand, 2004). And, a growing share of unmarried middle-aged adults has never married. The proportion of adults ages 45-54 who are never-married increased 300% between 1986 and 2009 (Kreider & Ellis, 2011).

The wide-ranging vulnerabilities characterizing unmarrieds coupled with their changing marital status composition at midlife underscore the need for greater attention to variation in life circumstances, health, and well-being of unmarried Boomers. Studies of intimate relationships in later life often have ignored the heterogeneity among unmarrieds because the shares of divorced and never-married adults have been relatively small in prior cohorts (Choi, 1996). But as the marital status composition of the midlife population shifts, it is important to decipher the heterogeneity among unmarrieds by comparing widowed, divorced, and never-married adults.

Thus, we provide a descriptive, national portrait of the Baby Boom generation—married and unmarried—paying particular attention to the heterogeneity among unmarried Boomers. Specifically, we examine variation among widowed, divorced, and never-married Boomers. We also address whether this heterogeneity operates similarly for women versus men by comparing the three unmarried groups (i.e., widowed, divorced, and never-married) separately by gender. The marital status composition of unmarrieds varies by gender such that unmarried women are more likely to be widowed whereas unmarried men are disproportionately never-married (Kreider & Ellis, 2011).

This study expands prior literature on Baby Boomers, which primarily has focused on either economic well-being or health (Madrian, Mitchell, & Soldo, 2007; Martin, Freedman, Schoeni, & Andreski, 2009; Mermim, Johnson, & Murphy, 2007), by addressing the role of marital status in the life circumstances of Boomers. We not only document the rise in unmarrieds among the middle-aged, but also uncover the economic, health, and social vulnerabilities

characterizing today's unmarried Boomers. With one in three Boomers currently unmarried, these vulnerabilities are likely to strain existing policies and programs, posing significant new challenges to institutional supports (Martikainen et al., 2009). As Boomers confront old age, society must be ready to respond to the unique challenges and needs of the growing population of unmarrieds.

### **Prior Research on Unmarried Adults**

Research has consistently shown that unmarried individuals report worse physical and psychological well-being, on average, than married individuals (Dupre, Beck, & Meadows, 2009; Waite, 1995). Whether this association is actually causal or primarily due to selection is the subject of considerable debate (Nock, 2005) but beyond the scope of the current study, which is descriptive. Nonetheless, unmarrieds are disadvantaged relative to marrieds. Unmarrieds tend to have fewer economic resources, poorer health, and are less socially integrated than their married counterparts. What remains unclear is whether all unmarried adults are equally vulnerable regardless of marital status (i.e., widowed, divorced, or never-married) and whether these vulnerabilities are similar for women versus men. Below we summarize the existing literature on how various types of middle-aged unmarrieds fare across four key domains: demographic characteristics, economic resources, health, and household composition and living arrangements. Then, we formulate expectations for how married and unmarried (including the widowed, divorced, and never-married) Baby Boomers will compare across these dimensions.

**Demographic characteristics.** Widowed are disproportionately women whereas never-marrieds are more likely to be men (Kreider & Ellis, 2011). Most widowed are older and never-marrieds are younger because widowhood often occurs at a later stage of the life course and younger people are likely to stay single. Marriage is a luxury good that disadvantaged members

of society are often unable to attain (Cherlin, 2009; Gibson-Davis, 2009). Indeed, never-marrieds are disproportionately Black, particularly among women (Kreider & Ellis, 2011). Immigrants are more likely to be married than the native-born (Brown, Van Hook, & Glick, 2008). Education is positively related to marriage and marital stability (Amato, 2010). Among unmarrieds, the widowed and divorced tend to report lower levels of education relative to the never-married (Barrett, 1999).

**Economic resources.** Unmarrieds are economically disadvantaged relative to marrieds (Holden & Kuo, 1996; Waite & Gallagher, 2000) and are more likely to rely on public assistance (Fuller-Thomson & Redmond, 2008). Unmarried groups differ in their levels of economic resources. Compared with the widowed and never-married, the divorced are more likely to be working and thus have higher household incomes and are less likely to rely on public assistance (Brown, Lee, & Bulanda, 2006). Widowhood is often associated with a decline in economic resources among women (J. Angel, Jimenez, & R. Angel, 2007).

**Health.** The widowed are more likely than the divorced and never-married to report having a disability (Rendall, Weden, Favreault, & Waldron, 2011), likely not only because widowhood often occurs at later ages but also because caring for the deceased frequently takes a toll on the surviving spouse. Unmarried persons are less likely to have health insurance than married persons (Pollack & Kronebusch, 2004).

**Household composition and living arrangements.** In general, the widowed maintain stronger familial relationships than either the never-married or the divorced because marriage strengthens kinship ties and marital disruption due to spousal death is involuntary (Cooney & Dunne, 2001). Among those over age 50, the widowed are less likely to cohabit with a partner than either divorced or never-marrieds (Brown et al., 2006), perhaps because the widowed

usually perceive greater social support than divorced and never-marrieds (Pudrovska, Schieman, & Carr 2006). Widow(er)s with more social support show less interest in engaging in new relationships than their counterparts with less social support (Carr, 2004).

### **The Current Study**

Although prior research has shown that unmarrieds are disadvantaged relative to marrieds in terms of economic resources, health, and social integration, whether the same pattern also holds for the Baby Boom cohort remains unknown. Baby Boomers are a distinctive cohort characterized by higher average levels of education (Frey, 2010) and wealth accumulation (Keister & Deeb-Sossa, 2001), but poorer self-rated health (Martin, 2009; Soldo, Mitchell, Tfaily, & McCable, 2007). At the same time, they are also unique in their lifestyle, embracing individualism and free spiritedness more than previous generations, which is consistent with the complex marital biographies of Boomers (Kreider & Ellis, 2011; Moody, 2008). These characteristics of the cohort as a whole may translate into smaller average differences between marrieds and unmarrieds. Still, we anticipate that Baby Boomers are not immune to the vulnerabilities associated with being unmarried. In light of the marital status diversity of the Boomer cohort, it is important to investigate whether unmarried Boomers are disadvantaged, whether various unmarried groups are more or less vulnerable than others, and whether these vulnerabilities are similar among women versus among men.

Thus, we address four research questions in the current investigation. *First, how has the share and marital status composition of unmarried middle-aged adults changed over the past three decades?* Recent evidence from the U.S. Census indicates that more Americans are unmarried today than in the past (Kreider & Ellis, 2011). Thus, we anticipate a steady rise in the share of middle-aged adults who are unmarried across cohorts. The marital status composition of

unmarrieds is also likely to have shifted such that a declining share is widowed and rising shares are divorced or never-married.

*Second, are unmarried Boomers different from married Boomers in their demographic characteristics and are they more disadvantaged than married Boomers in terms of economic resources, health, and household composition and living arrangements?* Consistent with prior studies, we anticipate that unmarrieds are disproportionately women, younger, non-White, and native born. They also are expected to have lower levels of education, on average. And, unmarried Boomers will report lower incomes and greater reliance on public assistance, will be more likely to have a disability and less likely to have health insurance, and will be especially likely to live alone.

*Third, to what extent do widowed, divorced, and never-married Boomers differ in each of these domains?* Based on prior research, we expect widowed Boomers to be disproportionately women, early Boomers (b. 1946-1955), and foreign born. They are also more likely than divorced and never-married Boomers to report having a disability, reside in households of larger average size, and live in multigenerational households, but are less likely to cohabit with a partner. We anticipate that never-married Boomers are more likely to be late Boomers (b. 1956-1964), Black, educated, and living alone. Compared with widowed and never-married Boomers, divorced Boomers are more likely to be working, have higher household incomes, and are less likely to live in poverty and rely on public assistance.

*Finally, is the sociodemographic portrait of unmarrieds by marital status (i.e., widowed, divorced, and never-married) distinctive for women and men?* To what extent these patterns persist for women versus men is unclear as most prior studies focus on gender comparisons within each marital status rather than across different marital statuses among unmarrieds. As



women are more likely than men to be widowed and men are more likely than women to be never-married, it is important to understand whether the heterogeneity among widowed, divorced, and never-marrieds operates similarly for women and men.

## **Methods**

### **Samples**

Data came from three decennial Censuses (1980, 1990, and 2000) and the 2009 round of the American Community Survey (ACS). The decennial Census is a count of the entire U.S. population that occurs once every ten years. The Census includes basic population information, such as age, gender, and marital status (the short form), as well as more detailed information from a probability sample of one in six households on social, economic, and housing characteristics (the long form). In 2005, the Census Bureau discontinued the decennial long form survey and launched a new survey—the ACS—to provide annual information on the demographic, social, and economic characteristics of the U.S. population (U.S. Census Bureau, 2009). Nearly all topics on the Census long form are included in the ACS. We used Census 5% samples (Ruggles et al., 2010) and the 2009 ACS to document the trends in the shares of the population that are widowed, divorced, or never-married and the 2009 ACS to develop a sociodemographic portrait of Baby Boomers. Although it would be ideal to maintain the same time interval (10 years) for the trends analysis, the 2010 ACS data were not yet available when the study was conducted and thus we relied on the 2009 ACS data.

The analytic samples were limited to adults ages 45 to 63 because this was the age range of Baby Boomers in 2009. Those who lived in group quarters, such as military barracks, nursing or correctional facilities, or homeless shelters, at the time of the survey were excluded. Both Census and ACS samples were weighted to represent the entire U.S. population. In total, the

weighted samples represented population sizes of 42,195,120 in 1980, 43,947,125 in 1990, 59,013,264 in 2000, and 75,563,441 in 2009.

## **Measures**

Our sociodemographic portrait of Baby Boomers encompasses four domains measured in the 2009 ACS: *Demographic characteristics* include Boomers' marital status (married, widowed, divorced or separated, or never-married), gender (1 = women), age (1 = early Boomers), race and ethnicity (Whites, Blacks, Hispanics, or others), nativity (1 = foreign born), and educational attainment (less than high school, high school graduate, some college, or bachelor's degree or more). *Economic resources* are gauged by work status (1 = working), household income, poverty (1 = living in poverty), and receipt of food stamps, public assistance, or Supplemental Security Income (SSI) (1 = Yes). *Health* comprises disability (1 = Yes) and health insurance (1 = Yes). Respondents are defined as having a disability if they reported experiencing any of the following difficulties: hearing; seeing; concentrating, remembering, or making decisions; walking or climbing stairs; dressing or bathing; or doing errands alone. Health insurance includes health coverage plans through an employer, insurance company, Medicare, Medicaid, military health service, or other sources. *Household composition and living arrangements* consists of household size, multigenerational household (1 = Yes), and living arrangements (living alone, with a spouse or unmarried partner, with children, or with others). The ACS ascertained the relationship between the householder and all of the household members but not the relationships among household members and thus the information on living arrangements is limited to householders only. In the ACS, householders are defined as the person (or one of the people) who owned, bought, or rented the home.

## **Analytic Strategy**

The descriptive analysis presented below illustrates the rapid rise in midlife unmarrieds in recent decades and provides a national portrait of unmarried Baby Boomers on the cusp of old age. It consists of four parts. First, drawing on decennial Census data from 1980, 1990, and 2000 as well as the 2009 ACS, we documented the increase in the unmarried population ages 45-63 over the past three decades. Second, we used the 2009 ACS to compare unmarried and married Boomers across multiple domains, including demographic characteristics, economic resources, health, and household composition and living arrangements. Third, we explored the heterogeneity among unmarrieds by comparing widowed, divorced, and never-married Baby Boomers across these same domains using the 2009 ACS. Last, we examined whether the variation across widowed, divorced, and never-married Boomers operates similarly for women versus men.

The differences in demographic characteristics, economic resources, health, and household composition and living arrangements among the three groups of unmarried Boomers are likely to be confounded by their distinct age distributions. Nearly 70% of the widowed in the 2009 ACS were early Boomers, compared with only 47% of the divorced and 36% of the never-married. Thus, we present age-standardized results when making comparisons among these three unmarried groups. Age standardization was achieved by using the age distribution of the total population of unmarried Boomers to remove the differences attributable to age when we compared widowed, divorced, and never-married Boomers (Siegel & Swanson, 2004). For the comparisons among women (men), we used the age distribution of the unmarried population of women (men). The results (shown in Tables 2 and 3) should be interpreted as what the percentages or means would be if all three unmarried groups had exactly the same age structure.

The 2009 ACS relies on a complex sample design in which individuals have unequal

probabilities of being selected into the sample. Consequently, analyses were conducted according to the guidelines provided by the U.S. Census, which involve the use of 80 replicate weights at the person level to generate empirically derived standard error estimates for significance tests (U.S. Census Bureau, 2009). We also conducted a supplementary analysis to compare the significance test results with and without replicate weights. In general, standard errors with replicate weights were larger than those without replicate weights. We showed the results using replicate weights for a more conservative estimate of differences between groups. Because of the large sample size, we imposed a stringent threshold for statistical significance: a two-tailed  $p < .01$  level. Indeed, due to the large sample size, statistical tests were very likely to reach statistical significance and thus we indicated nonsignificant results in the tables.

## **Results**

### **Trends in the unmarried population during midlife**

We began by examining the share and marital status composition of unmarried middle-aged adults between 1980 and 2009. As expected, the percentage of adults ages 45-63 who were unmarried increased steadily over the past three decades, rising from 22% in 1980 to 34% in 2009 as shown in Figure 1. One in three Baby Boomers was unmarried in 2009. The gender gap in the proportion unmarried fell by roughly 50% since 1980. Whereas 16% of men and 27% of women ages 45-63 were unmarried in 1980, 31% of men and 37% of women were unmarried in 2009.

[Figure 1 about here]

Not only did the share of unmarried middle-aged adults increase, the marital status composition also shifted over time, as shown in the first panel of Figure 2. In 1980, among unmarried adults ages 45-63, 45% of were divorced, 33% were widowed, and 22% were never-

married. Over the past three decades, the percentages divorced and never-married rose but the percentage widowed dwindled. In 2009, 58% of unmarried Boomers were divorced, 32% were never-married, and just 10% were widowed. The shift was more striking for women (second panel) than for men (third panel). Whereas the changes in the percentages divorced, widowed, and never-married between 1980 and 2009 are 19%, 29%, and 10% for women, respectively, the corresponding changes are 5%, 9%, and 4% for men. Today, divorced remains the modal group among unmarried Boomers and widowhood is the least common marital status among Boomer women and men alike.

[Figure 2 about here]

### **Unmarried versus married Baby Boomers**

The first column of Table 1 provides the sociodemographic portrait of all Baby Boomers—married and unmarried. Slightly more than half of Boomers were women. There were slightly more late Boomers than early Boomers, About 73% of Boomers were White, 11% were Black, 10% were Hispanic, and the remaining 6% were other races. Roughly one in seven Boomers was foreign born, indicating that immigration has helped to swell the ranks of Baby Boomers. Sixty percent of Boomers had received some college education, a Bachelor's degree, or more, but 12% did not graduate from high school. Most Boomers were working during the past year, and Boomers enjoyed an average household income of \$89,000. Still, approximately 9% lived in poverty and 10% reported receiving public assistance. Fifteen percent of Boomers reported having a disability and 86% were covered by health insurance. On average, Boomers had a household size of three and 7% lived in a multigenerational household. Baby Boomers reside in diverse living arrangements. More than half of Boomers lived with a spouse, one quarter lived alone, 4% cohabited with a partner, 11% lived with a child (but no spouse or

partner), and 4% resided with unrelated others.

[Table 1 about here]

In line with our expectations, the sociodemographic portrait revealed that unmarried Boomers differed from married Boomers in terms of their demographic characteristics and appeared more disadvantaged in economic resources, health, and household composition and living arrangements. As shown in the second (unmarried) and third (married) columns in Table 1, unmarried Boomers were disproportionately women, younger (i.e., fewer early boomers), non-White, and native born. Unmarried Boomers tended to be less educated than married Boomers, with 23% of unmarrieds versus 32% of marrieds reporting at least a college degree.

Unmarried Boomers were economically disadvantaged compared to married Boomers. Roughly 73% of unmarrieds worked in the past 12 months versus 79% of marrieds. The average household income was approximately twice as large among marrieds as unmarrieds. Granted, household income does not adjust for household size. But, poverty, which does account for household size, was almost five times higher among unmarrieds than marrieds. Nearly one in five unmarried Boomers was poor compared to just 4% of married Boomers. A similar pattern characterized the receipt of public assistance for the two groups: 19% of unmarried Boomers versus 6% of married Boomers reported receiving food stamps, public assistance, or SSI during the past year.

The health disparities between married and unmarried Boomers were significant. Whereas 11% of marrieds reported a disability, 22% of unmarrieds reported they were disabled. Despite the higher prevalence of disability among unmarried Boomers, they were less likely than married Boomers to have had health insurance. Although nearly all married Boomers had insurance, only about three-quarters of unmarried Boomers did.

Finally, the household composition and living arrangements of unmarried and married Boomers differed dramatically. Compared with married Boomers, unmarried Boomers resided in smaller households, on average. Multigenerational households were more common among unmarried than married Boomers. A majority of unmarried Boomers lived alone, whereas nearly all married Boomers lived with a spouse. Roughly 9% of unmarried Boomers resided with a cohabiting partner. Among unmarried Boomers living with a partner, they were twice as likely to live with their partners only as to live with their partners and children. Among married Boomers living with a spouse, about half of them lived with their spouses only and the other half lived with their spouses and children. Unmarried Boomers were twice as likely as married Boomers to reside with other family members or unrelated persons.

### **Heterogeneity among unmarried Baby Boomers**

Widowed, divorced, and never-married Boomers differed from each other in terms of demographic characteristics, economic resources, health, and household composition and living arrangements, as we expected. In general, divorced Boomers fared better than widowed and never-married Boomers. Table 2 shows age-standardized percentages or means for unmarried Boomers' characteristics (which adjusted for differential age structures across three unmarried groups).

Widowed Boomers were mostly women, whereas never-married Boomers were typically men. Never-married Boomers were the most racially and ethnically diverse group with 62% White, 22% Black, 12% Hispanic, and 5% other races. Widowed Boomers were disproportionately foreign-born compared to divorced and never-married Boomers (who did not differ from each other). Educational attainment also varied across the three types of unmarrieds. Never-married Boomers reported the highest levels of education and widow(er)s the lowest with

divorce(e)s in between.

[Table 2 about here]

Divorced Boomers had significantly more economic resources than widowed and never-married Boomers, on average. Divorced unmarrieds were most likely to be working and least likely to live in poverty or rely on public assistance.

Disability was prevalent among unmarried Boomers, particularly widowed. Roughly 24% of widowed Boomers, 21% of divorced Boomers, and 23% of never-married Boomers reported having a disability. Widowed, divorced, and never-married Boomers were equally likely to have health insurance.

Household composition and living arrangements were distinctive across the three groups. Compared with divorced and never-married Boomers, widowed Boomers resided in households of larger average size. Widowed Boomers were also most likely to live in multigenerational households (followed by divorced and never-married Boomers). In all three groups, a majority of Boomers lived alone, but this majority was largest among never-marrieds. Divorced and never-married Boomers were more likely to cohabit with a partner than were widowed Boomers. Widowed Boomers were most likely to live with children without a partner present, followed by divorced and never-married Boomers.

### **Unmarried women versus unmarried men**

Finally, we explored whether the sociodemographic portrait of unmarrieds by marital status (i.e., widowed, divorced, and never-married) was distinctive for women and men. Among unmarried Baby Boomers, there was considerable variation in demographic characteristics, economic resources, health, and household composition and living arrangements by marital status within each gender as shown in Table 3.



[Table 3 about here]

Overall, it appeared that widowed women were the most disadvantaged, with divorced and never-married women comparatively advantaged. For example, just 17% of widowed women had a college degree or more, whereas 23% of divorced and 31% of never-married women had achieved this level of education. Only 65% of widowed women worked during the past year compared to 76% of divorced and 71% of never-married women. Average household income was lowest among widowed women. Disability levels were higher among widowed than divorced or never-married women, but health insurance was less prevalent among widowed than divorced or never-married women. Widowed women were especially likely to reside in a multigenerational household or live with a child alone relative to divorced and never-married women.

Among unmarried Boomer men, the pattern was different. Never-married men seemed the most disadvantaged, whereas widowed and divorced men fared better. Although a larger share of never-married men had a college degree or more compared to either widowed or divorced men, their higher educational attainment did not translate into greater economic resources. About 68% of never-married men worked in the past year compared to 71% of widowed and 76% of divorced men. Never-married men had a lower average income and were more likely to receive some form of public assistance than divorced men. A higher percentage of never-married men lived below the poverty line, compared to widowed and divorced men. Never-married men were more likely than divorced men to report a disability but less likely than widowed men to have health insurance. Never-married men were most likely to live alone, compared to widowed and divorced men.

## **Discussion**

The proportion of midlife Americans (ages 45-63) that are unmarried has increased by more than 50% since 1980. Today, one in three Baby Boomers is unmarried. The vast majority of these unmarried Boomers are either divorced or never-married; just 10% are widowed. As Boomers move into older adulthood, the unmarried share will grow as married Boomers continue to experience divorce and widowhood.

Our sociodemographic portrait of unmarried Boomers illustrates the vulnerabilities they face compared to married Boomers. Unmarried Boomers are disproportionately women, younger, and non-White. They tend to have fewer economic resources and poorer health. The prevalence of disability is twice as high among unmarrieds as marrieds. Most unmarrieds live alone, without children or a partner, suggesting they are less socially integrated than married Boomers.

The marital status of unmarried Boomers matters. In general, divorced Boomers have more economic resources and better health than widowed and never-married Boomers. Among women, widows appear to be the most disadvantaged as they enjoy fewer economic resources and have poorer health than divorced and never-married women. In contrast, never-marrieds are the least advantaged among men. Despite having relatively high levels of education, never-married men have poorer economic circumstances and are most likely to live alone. Divorced and widowed men are comparatively advantaged. Thus, both the marital status composition and gender of unmarrieds are critical to deciphering the potential risks or vulnerabilities facing this growing group of Boomers.

The rise in unmarrieds at midlife has significant ramifications for old age. Previous cohorts entered old age mostly married, meaning they had a ready source of social support. Most older adults requiring care receive it from a family member, typically a spouse (Wolff & Kasper,

2006). But one-third of Baby Boomers are unmarried on the cusp of old age. As married Boomers continue to experience divorce and widowhood, the share of unmarrieds will only rise in the future. Who will take care of unmarried Boomers? The absence of a spouse makes unmarried Boomers, especially men, vulnerable because they are less likely to have access to a reliable, nearby form of social support, including children (Kalmijn, 2007; Lin, 2008). Moreover, unmarried Boomers are more likely to need social support as we find that they are twice as likely as married Boomers to be disabled. These health and social support deficits among unmarried Boomers could place a heavy burden on society in the near future. Institutional supports will need to accommodate the greater demands for services that we would anticipate from unmarried Boomers.

Of particular concern is the large share of unmarried Boomers who are never-married. The probability of marrying for the first time during middle age is extremely low, meaning that nearly all of the never-married Boomers will remain unmarried the rest of their lives. Some may form cohabiting unions, but only about 9% of never-marrieds are cohabiting during midlife. We find that two out of five unmarried men are never-married. Among women, the growth in never-marrieds is also troubling because fewer Boomer women will be eligible for Social Security spouse and widow benefits (Tamborini, Iams, & Whitman, 2009). Social Security constitutes about 50% of widowed and divorced women's total income after age 65 (U.S. Social Security Administration, 2011), indicating that the current safety net will not be able to provide sufficient protection to an increasing share of unmarried Boomer women when they reach old age.

Most unmarried Boomers reside alone. Even though they are not cohabiting with an intimate partner, they may be involved in a dating or living apart together (LAT) relationship. One study shows that unmarried older adults are about twice as likely to be in either a dating or

LAT relationship as cohabiting (Brown & Kawamura, 2010). These non-coresidential relationships may provide some forms of social support to older adults, but this emerging area of research merits further study (Sassler, 2010). Ultimately, older unmarried adults report less social support and more loneliness than their married counterparts, which could undermine health and well-being (Cornwell & Waite, 2009; Greenfield & Russell, 2011).

Baby Boomers, the largest generation in history, are crossing the threshold into old age. Increasingly, Boomers are unmarried, leaving them vulnerable to the vagaries of aging, including economic disadvantage, poor health, and loneliness. Unmarried Boomers are a diverse group, with various risk profiles that must be recognized by health care providers, social service agencies, and other forms of institutional support to ensure that all Boomers age well and that society is able to provide adequate services to all Boomers, regardless of marital status.

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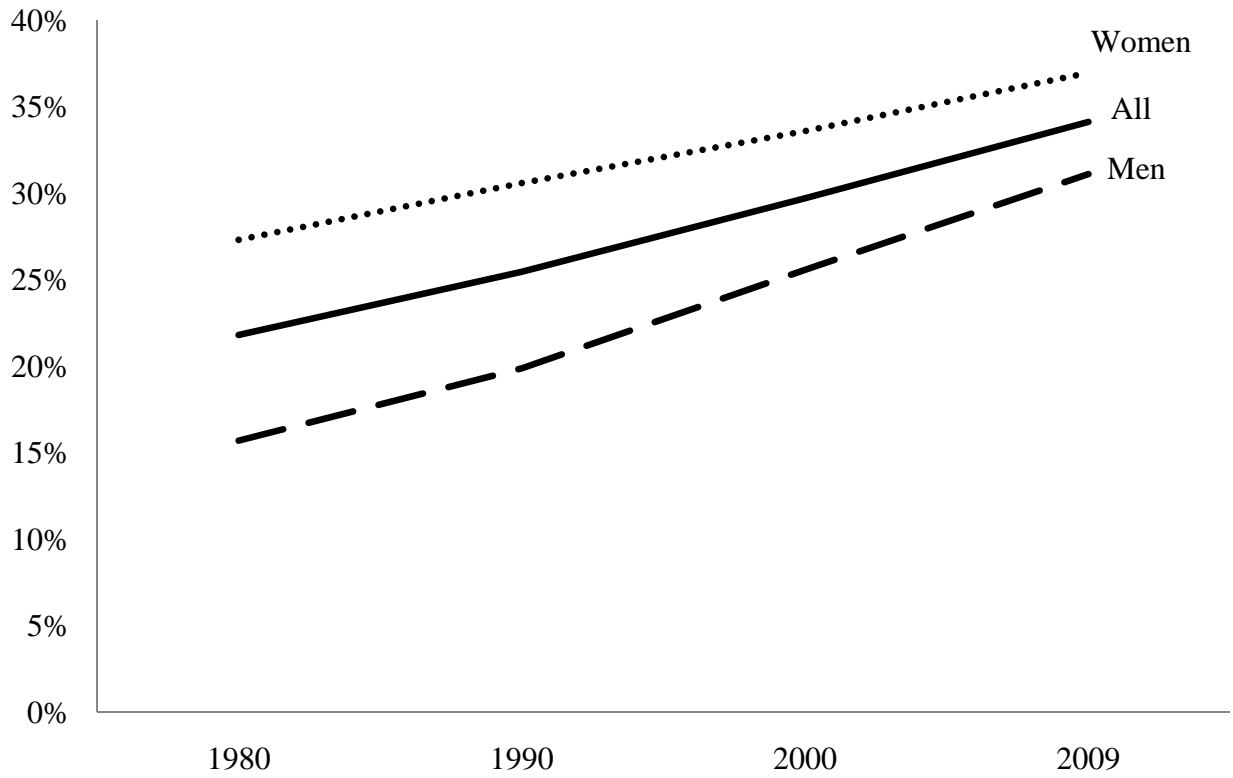
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Figure 1. Percentage of Unmarried Persons Ages 45-63



Note: Data for 1980, 1990, and 2000 come from the decennial Census and data for 2009 come from the American Community Survey. All calculations exclude individuals living in group quarters.

Figure 2. Marital Status Composition of Unmarried Persons Ages 45-63

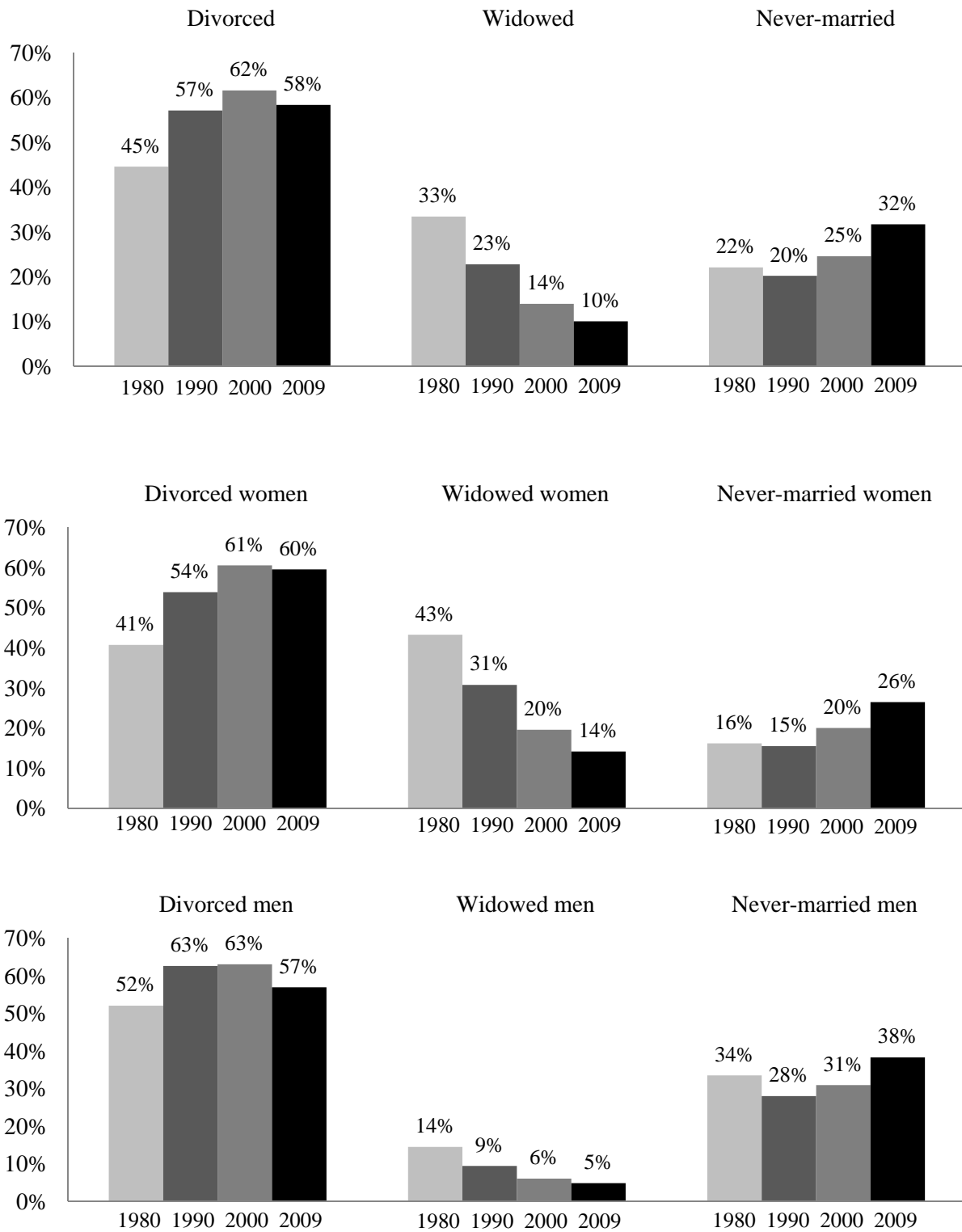


Table 1. Baby Boomers' Characteristics by Marital Status in 2009

	All	Unmarried	Married
<i>Demographic characteristics</i>			
Women (1 = Yes)	51.55%	55.84%	49.33%
Early boomers, ages 54-63 (1 = Yes)	47.40%	46.03%	48.11%
Race and ethnicity			
White	72.83%	66.57%	76.07%
Black	10.76%	17.57%	7.24%
Hispanic	10.31%	10.96%	9.97%
Others	6.10%	4.91%	6.71%
Foreign born (1 = Yes)	14.44%	11.74%	15.83%
Educational attainment			
Less than high school	11.85%	14.85%	10.30%
High school graduate	28.69%	30.48%	27.77%
Some college	30.45%	31.30%	30.00%
Bachelor's degree or more	29.01%	23.36%	31.93%
<i>Economic resources (in the past 12 months)</i>			
Worked (1 = Yes)	77.07%	72.87%	79.25%
Mean household income	\$89,266	\$57,210	\$105,866
Lived in poverty (1 = Yes)	9.20%	18.83%	4.21%
Received food stamps, public assistance, or SSI (1 = Yes)	10.31%	19.23%	5.70%
<i>Health</i>			
Disability (1 = Yes)	14.72%	21.68%	11.12%
Had health insurance (1 = Yes)	85.87%	77.72%	90.10%
<i>Household composition and living arrangements</i>			
Household size	2.75	2.17	3.05
Multigenerational household (1 = Yes)	6.56%	7.64%	5.99%
Living arrangements <sup>a</sup>			
Alone	25.61%	57.07%	
Spouse	54.89%		96.45%
Spouse only			46.16%
Spouse + child			50.55%
Spouse + others			3.29%
Unmarried partner	3.80%	8.82%	
Unmarried partner only		61.68%	
Unmarried partner + child		28.94%	
Unmarried partner + others		9.39%	
Child (without spouse or partner)	11.46%	24.83%	
Others	4.25%	9.29%	3.55%
Weighted N	75,563,441	25,779,716	49,783,725
	100.00%	34.12%	65.88%

Notes: Individuals living in group quarters are excluded from the tabulation. All comparisons between married and unmarried persons are statistically significant at  $p < .01$  level.

<sup>a</sup>The information is limited to householders only.

Table 2. Widowed, Divorced, and Never-Married Boomers' Characteristics in 2009 (Age Standardized Estimates)

	Widowed	Divorced	Never-Married
<i>Demographic characteristics</i>			
Women (1 = Yes)	77.96%	56.94%	47.09%
Race and ethnicity			
White	63.86%	69.90%	61.50%
Black	17.22%	14.96%	22.15%
Hispanic	11.85% #	10.57%	11.51% #
Others	7.07%	4.56%	4.83%
Foreign born (1 = Yes)	15.57%	11.26% ^	11.56% ^
Educational attainment			
Less than high school	19.49%	13.18%	16.55%
High school graduate	32.55%	31.04%	28.37%
Some college	30.66%	33.74%	26.90%
Bachelor's degree or more	17.30%	22.04%	28.18%
<i>Economic resources (in the past 12 months)</i>			
Worked (1 = Yes)	66.54%	75.92%	69.32%
Mean household income	\$52,132	\$57,375 ^	\$57,974 ^
Lived in poverty (1 = Yes)	20.29% #	17.98%	20.33% #
Received food stamps, public assistance, or SSI (1 = Yes)	21.16%	18.46%	20.29%
<i>Health</i>			
Disability (1 = Yes)	24.26%	20.80%	22.53%
Had health insurance (1 = Yes)	77.39% &#	77.65% &^	77.74% #^
<i>Household composition and living arrangements</i>			
Household size	2.40	2.15 ^	2.13 ^
Multigenerational household (1 = Yes)	12.63%	7.80%	5.55%
Living arrangements <sup>a</sup>			
Alone	44.63%	53.74%	65.78%
Unmarried partner	6.08%	9.35% ^	9.06% ^
Unmarried partner only	56.06%	61.73%	68.39%
Unmarried partner + child	37.42%	28.55%	22.56%
Unmarried partner + others	6.52% #	9.71% ^	9.06% #^
Child (without partner)	41.48%	29.46%	11.66%
Others	7.81% &	7.45% &	13.50%
Weighted N	2,578,411	15,042,632	8,158,673
	10.00%	58.35%	31.65%

Notes: Individuals living in group quarters are excluded from the tabulation. All estimates are adjusted by age. All group comparisons are statistically significant at  $p < .01$  level except for the comparisons that are indicated by & (between widowed and divorced persons), by # (between widowed and never-married persons) or by ^ (between divorced and never-married persons).

<sup>a</sup>The information is limited to householders only.

Table 3. Widowed, Divorced, and Never-Married Boomers' Characteristics by Gender in 2009 (Age Standardized Estimates)

	Women			Men								
	Widowed	Divorced	Never-Married	Widowed	Divorced	Never-Married						
<i>Demographic characteristics</i>												
Race and ethnicity												
White	63.10%	67.86%	55.52%	66.80%	#	72.61%	66.75%	#				
Black	17.67%	16.21%	27.31%	15.56%	#	13.30%	17.57%	#				
Hispanic	11.77%	&#	11.00%	&	12.05%	#	11.98%	#	10.02%	11.07%	#	
Others	7.46%	4.93%	^	5.11%	^	5.66%	#	4.07%	4.61%	#		
Foreign born (1 = Yes)	16.35%	12.26%	^	12.66%	^	12.72%		9.93%	10.61%			
Educational attainment												
Less than high school	19.24%	12.30%	15.19%	20.38%		14.38%		17.78%				
High school graduate	32.14%	28.68%	25.73%	34.15%	&	34.33%	&	30.81%				
Some college	31.65%	35.82%	27.83%	26.99%	#	30.86%		26.08%	#			
Bachelor's degree or more	16.97%	23.20%	31.25%	18.47%	&	20.44%	&	25.34%				
<i>Economic resources (in the past 12 months)</i>												
Worked (1 = Yes)	64.89%	76.06%	70.63%	71.45%		75.87%		68.34%				
Mean household income	\$49,473	\$53,949	\$57,733	\$61,577	&#	\$61,983	&	\$58,280	#			
Lived in poverty (1 = Yes)	21.13%	#	19.63%	20.39%	#	16.97%	&	15.71%	&	20.24%		
Received food stamps, public assistance, or SSI (1 = Yes)	21.81%	#	20.36%	21.42%	#	18.48%	#	15.91%		19.29%	#	
<i>Health</i>												
Disability (1 = Yes)	24.54%	20.76%	22.48%	23.56%	#	20.80%		22.53%	#			
Had health insurance (1 = Yes)	77.78%	79.67%	81.65%	76.52%	&	74.91%	&^	74.15%	^			
<i>Household composition and living arrangements</i>												
Household size	2.41	2.23	^	2.21	^	2.35		2.05	^	2.07	^	
Multigenerational household (1 = Yes)	13.71%	10.19%		7.78%		8.86%		4.64%		3.59%		
Living arrangements <sup>a</sup>												
Alone	44.27%	47.91%	58.48%	47.95%		62.80%		72.99%				
Unmarried partner	5.54%	7.37%	7.99%	7.76%		12.20%		10.17%				
Unmarried partner only	57.93%	64.49%	^	67.54%	^	52.73%	&	59.26%	&	68.89%		
Unmarried partner + child	35.88%	28.76%		23.72%		39.63%		28.34%		21.68%		
Unmarried partner + others	6.18%	&#	6.75%	&^	8.73%	#^	7.63%	&#	12.40%	&	9.42%	#
Child (without partner)	42.17%	37.08%		19.86%		37.03%		17.71%		3.43%		
Others	8.02%	&	7.65%	&	13.67%		7.26%	&	7.29%	&	13.41%	
Weighted N												
	2,027,804	8,566,168	3,801,889	550,607		6,476,464		4,356,784				
	14.09%	59.50%	26.41%	4.84%		56.89%		38.27%				

Notes: Individuals living in group quarters are excluded from the tabulation. All estimates are adjusted by age. All group comparisons are statistically significant at  $p < .01$  level except for the comparisons that are indicated by & (between widowed and divorced persons), by # (between widowed and never-married persons), or by ^ (between divorced and never-married persons).

<sup>a</sup>The information is limited to householders only.