

POST-WIDOWHOOD REPARTNERING AMONG OLDER CANADIANS

by

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BA, University of Victoria, 2011

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Supervisory Committee

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Abstract

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The number of Canadian widows and widowers has doubled since 1971, and these numbers are projected to increase as the Baby Boom generation continues to age. Prior studies demonstrate that remarriage is losing ground to cohabitation following union dissolution, and that cohabitation is increasing among older adults. This study explores post-widowhood repartnering practices among older Canadians on the basis of existing theories on partnership. The data were drawn from the 2007 General Social Survey Cycle 21 (N= 23,404 Canadians aged 45 and older). The cumulative proportion of competing post-widowhood partnership choices are compared using life table analysis. The effects of gender, demographic characteristics, cultural influences, economic resources, and physical health are explored using Cox's proportional hazard modeling. The findings suggest that dominant theories of partnership are insufficient in explaining post-widowhood repartnering behaviour. Namely, most commonly-measured economic resources do not factor significantly into the post-widowhood repartnering choices of older Canadians.

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Chapter One

1 Introduction

1.1 Background to this Study

Recent demographic trends are affecting the experience of widowhood. Increases in life expectancy mean that the surviving spouse could survive decades after loss, with increased potential of experiencing further life changes, for example, changes in living arrangement and relationship status. An aging population, coupled with increasing life expectancy, means that, although divorce is becoming a prevalent form of union disruption, many adults will continue to experience widowhood and subsequent life changes.

According to the 2011 Canadian Census, Canada had over 1.6 million widowed men and women aged 45 and over, a 3.3% increase from 2006. Senior widows outnumbered senior widowers four to one and, in fact, widows accounted for 17% of all women aged 45 and over, and 38.9% of all women aged 65 and over. With increasing longevity, women especially can expect to live longer and in post-widowhood arrangements for considerable portions of their lives (Statistics Canada 2011).

Widowhood is among the most demanding transitions in the life-course (Connidis, 2010; Lopata, 1996). Bereavement lasts between 2-4 years, but coping with the long-term consequences of widowhood is conditional on personal characteristics and

resources as well as societal factors (Carr & Utz, 2001; Connidis, 2010). Widowhood raises concerns because co-residential relationships are a vital source of well-being in later life. Compared to the coupled, older singles have a higher risk of morbidity and mortality, have less informal care, have a higher risk of institutionalization, have a higher rate of poverty, and are lonelier (Connidis, 2010; Hungerford, 2001; Umberson, Wortman, & Kessler, 1992; Vespa 2012).

Research has shown that older adults can follow several paths following bereavement. Many choose to remain single, yet a sizeable proportion chooses to repartner following widowhood. The death of a spouse results in reduced wellbeing for the surviving spouse, and intimate relationships are an important way to mediate declines in wellbeing (Amato 2000; Duncan & Hoffman 1985; Fursternberg and Cherlin 1991).

In the past, repartnering after widowhood was largely limited to remarriage (de Jong Gierveld 2004). Marriage is known to proffer several benefits on the previously widowed, but has also been fraught with difficulties: Adult children may discourage remarriage for fear of seeing losses to their inheritance; newly-independent widows may be resistant to a legally-binding union, and may hesitate to take on the care of an aging man following years of caring for a sick spouse; widowed individuals may be hesitant to enter into a second marriage out of respect for or emotional attachment to their first spouse (Bulcroft & O'Conner 1986; Davidson 2002; de Jong Gierveld 2002; Karlsson and Borell 2005; Talbott 1998; van den Hoonaard 2002; Vespa 2012). For these reasons, many widowed individuals choose not to remarry. Rather, cohabitation is becoming an increasingly attractive option among older adults, who are most likely to be affected by widowhood (Statistics Canada 2011).

While cohabitation remains a popular option among young adults, its popularity has grown the fastest among older adults, with the number of Canadians aged 60 to 64 living in common-law unions increasing nearly 80% between 2001 and 2011 (Statistics Canada 2011). The changing context of partnering patterns in later life has wide-reaching implications given Canada's aging population, as well as a small but steady increase in life expectancy, which is projected to continue for several decades (Milan, Vézina & Wells 2007; Statistics Canada 2008).

Both widows and widowers suffer from the loss of a life companion and the prospect of loneliness and social isolation (Connidis, 2010; Shuchter & Zisook, 1993). Repartnering is a potential solution to these threats to well-being (Davidson, 2001; Smith, Zick, & Duncan, 1991). To date, prior studies have focused on remarriage after widowhood, but there are other options for repartnering. The likelihood of remarriage following widowhood and divorce has indeed been declining since the 1970s (Connidis, 2010). Among the divorced, cohabitation is a well-known alternative to remarriage (Wu and Balakrishnan, 1994), but little is known about cohabitation after widowhood.

1.2 Statement of Research Problem

Widowhood is a common and significant event in one's life. It has wide-reaching implications, and has been shown to exert a strong effect on various measures of wellbeing of the surviving spouse, including financial, emotional, and self-reported health (Cooney 2001; De Graaf & Kalmijn 2003; Duncan & Hoffman 1985). The purpose of this study is to explore repartnering behaviours following widowhood, and to

determine the differences and similarities between those who choose to remarry and those who choose to cohabit using data from the General Social Survey Cycle 21 (GSS-21) on Family, Social Support and Retirement.

Even though cohabitation in later life is becoming more commonplace, there is limited understanding of the underlying causes driving this change. The literature demonstrates that the decision to repartner in late adulthood is shaped, in part, by demographic and socioeconomic characteristics (Baxter & Hewitt 2010; De Jong Gierveld 2004; Wu & Schimmele 2005). Widowhood as a form of marital dissolution, however, presents unique needs and challenges when it comes to making this decision (Brien et al. 2004; Carr 2004b; Moorman et al. 2006; Smith et al. 1991; Wu 1995). Until now, the repartnering behaviours of widowed older adults have not been studied quantitatively in their own right using data that include information on cohabitation. Is entry into remarriage similar to or different from entry into cohabitation following widowhood? What are the determinants of post-widowhood repartnering decisions among older adults?

This study will contribute to the literature in two ways. First, it identifies the determinants of repartnering after widowhood, using nationally representative data. Second, it compares and contrasts the pathways to remarriage and cohabitation after widowhood. In so doing, it examines and tests the applicability of theories on first union formation to post-marital union formation after widowhood.

1.3 Objective of the Study

My objective is to examine cohabitation after widowhood. This study is the first to examine the sex-specific cumulative proportions of cohabitation after widowhood as well as the correlates of cohabitation among the widowed.

1.4 Summary

The study is comprised of seven chapters in total. Following the introduction, chapter two outlines existing research findings on later-life and post-widowhood repartnering. It also reviews ‘the Quebec case,’ a distinct feature of Canada’s cultural and demographic landscape. In the third chapter, the theoretical perspectives which provide the basis of the analytical framework are outlined. Additionally, the hypotheses to be addressed in this study are also presented. Chapter four outlines the data and methods used in the study. In chapter five, findings from the statistical analysis are presented. Chapter six includes a discussion of the findings as they relate to the analytical framework. Chapter seven concludes the paper with a discussion on the limitations of the analysis.

Chapter Two: Review of Literature

2 Introduction

There are several pertinent bodies of literature when exploring post-widowhood repartnering. Specifically, this literature review is organized into the following sections:

1) remarriage, 2) post-marital cohabitation, 3) widowhood, 4) post-widowhood remarriage, 5) post-widowhood cohabitation, 6) the Quebec case, and finally, 7) summary of empirical findings.

2.1 Remarriage

Prior studies have established that marital disruption is frequently detrimental to the emotional and financial wellbeing of those who experience it. It is common for men and women to experience feelings of loneliness following first marriage disruption, but this effect diminishes with remarriage (Amato 2000).

Gender has been found to play a significant role in determining the desire to remarry. In their 1985 article, Duncan and Hoffman note that women especially will experience a decline in economic wellbeing following marital disruption, but that this decline is frequently offset by marrying a new husband. Despite such findings, women are less likely than men to remarry following marital dissolution, and are more likely to express a desire to avoid the caregiving burden and loss of independence that is perceived to accompany marriage (Bulcroft & O'Conner 1986; Karlsson and Borell 2005; Talbott 1998). Conversely, older single men may feel deprived of their former wives' caregiving following marital disruption, having "come to expect and depend on traditional marital

roles (Vespa 2012:1105).” These motivations may help to explain why older men are more likely to repartner than older women, and why they tend to do so sooner after becoming single (Brown et al. 2006; Chevan 1996; de Jong Gierveld 2002, 2004; Lee et al. 1998; Mason 1996; Wu & Balakrishnan 1994).

Later-life repartnering is a matter of opportunities, as well as choice, however. A sex-ratio imbalance in older adulthood limits the availability of potential male partners, and the imbalance grows significantly after retirement (Kung et al. 2008). Age, then, is also an important determinant of remarriage behaviour; the likelihood of repartnering declines with age at time of dissolution as well as with time elapsed since becoming single (Brown et al. 2006; Hatch 1995; de Jong Gierveld 2002, 2004; Sweeney 1997; Wu & Balakrishnan 1994). Furthermore, age interacts with gender to further shape remarriage practices, with men’s tendency to repartner with younger women further exacerbating the sex-ratio imbalance (Goldman et al. 1984; Morgan & Kunkel 1998). While men at advanced ages are more likely to find a new partner, for women, the pool of suitable men becomes smaller as they age (Morgan & Kunkel 1998).

In addition to interactions with age and time, gender also interacts with socioeconomic status in post-marital repartnering. Men in better socioeconomic circumstances have more opportunities for finding a new partner, especially if they are involved in activities where they meet other people, the most important being labour force participation (Bumpass et al.; 1990; Chevan 1996). For women, the story is more complex. High socioeconomic status delays remarriage among younger women and hastens it among women who ended the former marriage at relatively older ages (Coleman, Ganong, & Fine 2000; de Jong Gierveld 2004).

Other demographic characteristics are also significantly associated with relationship status in later life. Most single older adults were previously married, and those whose relationships end in divorce are more likely to remarry or cohabit than those whose relationships end in widowhood (Chevan 1996; de John Gierveld 2002; James & Shafer 2012). Two 2002 studies conclude that many widowed persons feel their former marriages were satisfying and express loyalty to their deceased spouses, which may lead to prolonged or indefinite singlehood in later life (Davidson 2002; Stevens 2002).

In later life, health serves as a proxy for morbidity and general quality of life (Vespa 2012). It also interacts with gender, although those interactions vary depending on whether researchers choose to measure attitudes or behaviours. Although older adults are reluctant to repartner with individuals in poor health, older women have been found to weigh a potential partner's health limitations more seriously than men, possibly out of a hesitation to take on a caregiving role after having previously cared for a sick spouse (Bulcroft & Bulcroft 1991; Karlsson & Borell 2005). Conversely, a 2012 study by Brown and colleagues reports that men's health problems do not deter repartnering, and that men with ADL (activities of daily life) limitations are actually less likely to separate than other men. Overall, however, older adults in poor health are more likely to be in cohabiting relationships than in remarriages (Brown et al. 2005; Vespa 2012).

2.2 Post-marital Cohabitation

In addition to the declines in emotional and financial wellbeing that marital disruption may cause, repartnering itself also raises unique concerns in the lives of older

adults. The legal ties of remarriage may complicate children's inheritance and threaten older adults' receipt of entitlement incomes (Moorman et al. 2006). Single older women especially may fear that by remarrying they will become trapped in traditional marital roles, have to assume new caregiving burdens, and give up control of their finances to a new husband (Bulcroft & O'Conner 1986; Karlsson and Borell 2005; Talbott 1998). For these reasons, older women frequently express interest in non-marital unions that preserve their autonomy (Davidson 2002; de Jong Gierveld 2002). It is not surprising then that 8 in 10 single older American women oppose remarrying, and half very strongly oppose it (Talbott 1998), while more than a quarter express interest in cohabitation (Bulcroft & Bulcroft 1991; Vespa 2012). Women's interest in post-marital cohabitation especially has generally been attributed to its less rigidly defined expectations.

Whereas the roles and norms governing marriage are widely understood and relatively standard, cohabitation is less rigidly defined, and is largely lacking in religious and legal signification (Vespa 2012). Cohabitation typically involves fewer sacrifices in terms of personal freedom; it does not carry with it strong expectations around the comingling of spousal finances and social networks, and the roles and norms that develop within a cohabiting relationship are more readily amenable to the needs and desires of each partner (Vespa 2012, 2013). In her review of the literature on partnering across the life course, Sassler (2010) notes that cohabitation can be an alternative to living alone, a precursor to marriage, or a substitute for formal marriage. In the case of older adults, cohabitation is unlikely to be a precursor to marriage, especially among the bereaved, who are less likely to remarry than their divorced counterparts (Chevan 1996).

Brown, Bulanda and Lee (2012), find that, whereas cohabitation is largely a transitional union among young adults, it tends to operate as a stable long-term alternative to legal marriage in later life. Cross-sectional work has shown that, compared to younger adults, older cohabitators report higher levels of relationship quality and satisfaction, characterizing their unions as more harmonious than those of younger cohabitators (Brown Bulanda & Lee 2012; King & Scott 2005). These findings are consistent with research stating that older cohabitators report similar relationship quality to married individuals (Brown & Kawamura 2010; Brown et al. 2010).

Brown, Lee and Bulanda (2006, 2012) remark that most studies of cohabitation focus on younger cohabitators, yet cohabitation is actually more common among the formerly married than the never married, and is quite common among older adults (Cooney & Dunne 2001; Sassler 2012). Bumpass and Sweet's (1989) research suggested that the divorced American population were the avant-garde in the trend toward increased cohabitation, which indicates that cohabitation, at the time, was becoming a more important alternative for remarriage than for first marriage. First marriage remains largely a matter of 'when,' while remarriage is increasingly a matter of 'if' (De Graaf & Kalmijn 2003). Non-traditional partnerships, such as cohabitation, have grown in popularity as strategies to maintain an optimal level of wellbeing following widowhood or divorce (De Jong Gierveld 2004). In their 1991 study, Bumpass, Sweet and Cherlin conclude that recent increases in cohabitation had compensated fully for declines in remarriage following marital disruption.

What empirical research does exist on cohabitation among older adults is limited, and largely restricted to European populations. De Jong Gierveld's 2004 article studies

union formation in The Netherlands, and Moustgaard and Martikainen's 2009 article studies union outcomes in Finland, and both studies share the limitation of drawing on a relatively small sample size. Brown et al. (2012) and Vespa (2012, 2013) both address cohabitation in later life, drawing on U.S. survey data, and both call for further research on the topic.

Vespa's 2013 study of older cohabitators finds that female cohabitators with close family ties and strong social networks are more likely to separate than marry or remain cohabiting, and female cohabitators who receive entitlement income are less likely to marry. Additionally, poor female cohabitators have the highest risk of marrying when they are in excellent health. Conversely, wealth was positively associated with marriage for men, and men in poor health could apparently compensate for the negative impact on their risk of marriage with higher income. While marriage was, generally, a negative function of age, male cohabitators aged 50 to 59 actually saw their chance of marriage *increase* with age. The study looked only at older cohabitators, however, and it did not account for marital history, and so failed to explore how marital dissolution, and, specifically, widowhood, affects partnering in later life.

2.3 Widowhood

The likelihood of widowhood has declined during the past several decades (Martin-Matthews, 2011). Today, a smaller proportion of older Canadians can expect to ever be widowed for two reasons. First, the rise in divorce and singlehood allows an increasing proportion of people to enter into old age unmarried. Second, medical technologies have postponed widowhood until later in old age. Despite these changes,

population aging is contributing to an increase in the sheer number of widows and widowers in the population. Between 1971 and 2011, the number of widows aged 45 and older in Canada increased from 739,000 to 1.53 million people. The number of widowers increased from 188,000 to 360,000 people (Statistics Canada, 2012). Thus the absolute number of widows and widowers has doubled since 1971, even though the proportion of the older population that is widowed has decreased. These numbers are projected to increase as the Baby Boom generation continues to age (Martin-Matthews, 2011).

The increase in the size of the widowed population translates into larger numbers of people who are at risk of living alone in later life. Existing research shows that the experience of widowhood is generally followed by declines in the wellbeing—economic as well as physical and emotional—of the surviving spouse (De Jong Gierveld 2004; Smith, Zick & Duncan 1991). Living alone in later life has numerous established risks, including increases in feelings of loneliness, decreases in self-reported health status, and decreases in financial wellbeing, especially for women (De Jong Gierveld 2004; Statistics Canada 2009). Since the experience of widowhood is sex-selective—80% of widowed Canadians are women—women are especially at risk of experiencing the negative effects of widowhood. Half of all marriages dissolve with the death of the husband (Martin-Matthews, 2011). In contrast, only one-fifth of marriages end with the death of the wife.

Much of the research that has been done on older widowed adults, understandably, focuses on the economic implications of such a transition. Data on pre- and post-widowhood financial wellbeing provides easily measured, concrete evidence of the impact and importance of the experience of widowhood in the lives of older adults. Statistics Canada (2009) reports that widowhood affects the income of women quite

differently than that of men. Overall, approximately 72% of widows suffer a loss of adjusted income five years after widowhood. In contrast, senior widowers actually experience an *increase* in income following widowhood: “More precisely, the adjusted median income one year before widowhood amounted to \$27,800 among senior men who lost their spouse. After one year of widowhood, it rose 10.1% to \$30,600. Five years down the road, at \$29,000, it was 5.8% higher than in the year before widowhood” (Statistics Canada 2009).

Not only are senior widows more susceptible to declines in income, they are also disproportionately vulnerable to poverty, with 8.7% of widows living in low income after five years of widowhood, compared with just 5.1% of widowers (Statistics Canada 2009). Additionally, even senior women with the highest pre-widowhood incomes saw declines during widowhood, with the loss coming mainly from lower pension income and earnings. Conversely, it is only those senior widowers in the lowest income groups who experience financial precarity as an outcome of widowhood. Five years after the death of the spouse, the proportion of widows in the low-income bracket exceeded the proportion of widowers by 2 to 1 (Statistics Canada 2009).

Despite having differential risks of falling into poverty, widows and widowers are shown to face similar challenges once having fallen into the low-income bracket (Statistics Canada 2009). Only one-third of respondents experienced the decline into low-income as a temporary state. The remaining two-thirds of widows and widowers remained in the low-income bracket at the end of the five-year period of study.

In the same study, the researchers examine the sources of income implicated in fluctuations in financial wellbeing following the death of a spouse, with total income

divided into six components: Old Age Security, pensions, other transfer payments, earnings, investment income, and other income. Widows were most affected by the loss of pension income, which accounted for an average of 28.6% of their total loss. Earnings were second most important; five years after widowhood earnings accounted for an average of 27.8% of their total loss in income. Conversely, the pension component accounted for only 1.1% of the loss in adjusted income for widowers, for whom earnings were the most significant source of decrease, accounting for 37.0% of loss in income five years after the death of their spouse.

For widows and widowers whose spouse was still active in the labour market at the time of their death, earnings composed a significant share of the couple's income, and, subsequently, contributed more to the post-widowhood decline. Although rates of labour force participation are low among seniors, the study showed that spousal employment earnings factor significantly into post-widowhood adjusted income for both women and men, and that this sort of loss proves extremely difficult to compensate for. Despite gaps in earnings, however, the difference between widows and widowers' loss of pension income remained far more striking than the difference in loss of employment income (Statistics Canada 2009). These quantitative findings, although limited to issues of financial wellbeing, demonstrate the importance of studying both the immediate as well as the long-term consequences of widowhood for senior men, and especially for senior women.

Given such findings, it is no surprise that a majority of participants in De Jong Gierveld's 2002 study of older adults feared being financially worse off as a consequence of marital disruption, and financial considerations were found to be influential in

determining living arrangements when repartnering. Nevertheless, while these findings paint a grim picture of post-widowhood economic wellbeing, they also represent a certain degree of improvement on women's historical difficulty following widowhood. McGarry and Schoeni (2001) report that, by 1990, about 62% of widows lived alone, compared with 15% at the turn of the century. Their study finds that increases in economic status generally, and improvements in Social Security coverage and benefits specifically, have been the main forces governing the propensity for widows to live alone.

2.4 Post-Widowhood Remarriage

Most older people are well aware of the difficulties that come with living alone (de Jong Gierveld, 2002). Social support and companionship can be obtained from outside the household, but these social ties can come at the expense of much time and energy, and may not be attainable for all widowed persons. Moreover, they cannot replace all of the things that a spouse provides (Stroebe et al., 1996; Utz et al., 2002). The couple-relationship remains the optimal source of social integration and emotional and instrumental support generally required for wellbeing. These relationships provide the proximity between individuals (co-residence), inter-personal commitment, and shared interests that define companionship and ensure support.

Remarriage has been proven to improve the wellbeing of bereaved persons (Cooney & Dunne, 2001). Still, many widowed people are reluctant to remarry and the common incentives for marriage, most importantly, starting a family, are largely absent in later life (Connidis, 2010). The personal freedom that the widowed have is a strong

disincentive to remarriage, and living with a partner has the potential to disrupt routines and limit independence (Connidis, 2010; de Jong Gierveld, 2002). The gendered pattern of social exchange inherent in traditional marriage deepens this disincentive for women especially (Carr, 2004b; Connidis, 2010; Davidson, 2001). For current cohorts of older people, the gender division of earning and caring roles was predetermined and unquestioned, with women shouldering the burden of domestic and emotional work (Davidson, 2001). In later life, the exchange of earning and caring roles becomes unbalanced since men are retired and social security benefits offer women financial independence from men (Carr, 2004b). Davidson's 2002 article on post-widowhood partnership discusses results from a small-scale, qualitative study, exploring further the established finding that men have a greater likelihood of repartnering after the death of a spouse than women. Davidson found that, for most widows, living alone after the death of a spouse is experienced as liberation, and taking on caregiving responsibilities in exchange for companionship is perceived as an unacceptable trade-off. Conversely, the widowers in the study experienced loss as deprivation after a life of being cared for by a female companion. Like Carr's (2004a) later piece on dating and remarriage after widowhood, Davidson's study sheds light on gendered patterns in post-widowhood repartnering, and suggests that there are micro-level determinants, in addition to meso- and macro-level determinants such as social/religious convention or marriage market dynamics.

About 2% of widows and 20% of widowers ever get remarried (Smith et al., 1991). Carr (2004b) observes that these statistics underestimate the desire to get remarried among the widowed. Carr's analysis illustrates that, 18 months after spousal

loss, 19% of widows and 26% of widowers actually express the desire to remarry. Many of these people remain single, however, because of demographic and normative barriers to remarriage. Widowers are about 5 times more likely than widows to get remarried, largely because widowers have more opportunities to get remarried, and their chances of remarriage appear to be linked mainly to desire (Carr, 2004b; Connidis, 2010).

The study also finds that, in addition to gender differences in mourning and the marriage market, *interest* in post-loss relationships varies by gender. At 6 and 18 months after loss, men expressed greater interest in remarrying than women, but the difference is accounted for by men's lower average levels of social support. That is, only men with low social support are more likely than women to express interest in remarrying. Men and women who both want and have a romantic relationship 18 months after loss report fewer depressive symptoms, although this relationship disappeared when controlling for economic resources (Carr, 2004b).

At older ages, women outnumber men because of men's higher mortality rate. This unbalanced sex ratio represents a structural constraint on women's chances of remarriage. In addition, men's repartnering chances are greater because it is more socially acceptable for them to marry down in age. In Smith et al.'s 1991 American study, survey data from 686 widows and widowers was analyzed to determine the effects of demographic, social, and economic correlates on the timing of remarriage. Age was found to be the most important determinant for widows under 60 and widowers of all ages. Second, there was an observed duration dependence effect, wherein the chances of remarriage rose shortly after widowhood, but began to fall thereafter. However, the study's moderate sample size limited the researchers' abilities to make definitive

generalizations about widows, but subsequent studies confirmed similar age and time-related effects (Smith et al. 1991; Wu, 1995). In two recent studies, Brown et al. (2006) and Vespa (2012) both conclude that the chance of remarriage declines with age and time since widowhood, although the age effect is significantly less precipitous for men than for women.

Since the risk of illness increases in old age, the perceived burden of caregiving and the threat of becoming widowed in a short time can deter potential candidates from marrying older widows or widowers. Interestingly, however, Brown et al. (2012) conclude that men's health problems do not deter repartnering, and that men with ADL limitations who repartner in later life are actually less likely to separate than other men.

Post-widowhood remarriage differs further by gender due to common cultural expectations and the well-defined social role of the widow (Williams et al. 2012). Historically, widowhood has shaped the final stage of the life course for women, often lasting as long as two decades and beyond. Conversely, the widowhood role for men has been less rigidly defined, and has generally been of shorter duration, often less than a decade (Williams et al. 2012). In light of such social pressure, it is notable that widows, especially older widows, repartner at all, and it is likely that the increasingly frequent choice to cohabit as opposed to remarry is a partial response to this pressure, in conjunction with increasing societal tolerance for cohabitation.

Brown's et al. 2012 findings suggest that marital history may play an important role in later life union-formation; widowed respondents were disproportionately likely to remarry, whereas divorced respondents were more likely to form cohabiting unions. Low sample size hindered the authors' ability to further explore this dynamic, but their

findings provide further motivation for studying the partnering decisions of older widowed adults.

James and Shafer's 2012 findings suggest that the relationship between widowhood and indefinite singlehood is moderated by gender and presence of children. In this study, the hazard rate of remarriage was highest for divorced women and lowest for widowed women (James & Shafer 2012). While the authors found that the number of children one has exerts little effect on the hazard rate of remarriage after widowhood, it was found to have a strong, positive effect among the divorced for both men and women (James & Shafer 2002). This effect was attributed, in large part, to the fact that individuals whose marriages end in divorce rather than widowhood tend to be younger, and are thus more likely to have children at home, in which case childrearing concerns play a large role in repartnering decisions. In an earlier 1997 study, Sweeney found that, while age at marital dissolution is a strong predictor of repartnering, women with non-coresidential children have a higher probability of repartnering than do younger women with children still at home.

2.5 Post-Widowhood Cohabitation

The objective of this study is twofold: to examine repartnering after widowhood, and to explore specifically cohabitation after widowhood, a distinctly understudied phenomenon. As noted above, there are several disincentives to post-widowhood remarriage in later life. In later life, people may be disinterested in marriage because of their age-related needs and priorities, in addition to the large commitment that this formal

arrangement represents. As people age, gender roles become less well defined in marriages, and the marital bargain is less advantageous for women. Hence, cohabitation could be a more preferable union than remarriage, inasmuch as it provides the benefits of co-residence (e.g., companionship, emotional support), but is more flexible with regard to caregiving responsibilities and the pooling of economic resources (Carr, 2004b; de Jong Gierveld, 2004; Hatch, 1995). Cohabitation is also a better option than remarriage for widows and widowers who want companionship but want to avoid losing social security or pension benefits or risk their children's inheritance (Vespa, 2012).

Given that bereaved individuals in older adulthood are increasingly able to maintain levels of socioeconomic wellbeing without entering into a second marriage, it is telling that many widows still choose to enter into a cohabiting union. Carr argues in her 2004 study that emotional support continues to be a primary life goal following the loss of a spouse, and intimate relationships appear to be the preferred method of obtaining this emotional support for bereaved individuals who choose not to live alone or with family. Older men are likely to desire remarriage, even after bereavement, as the gendered nature of marriage favours men's emotional and physical wellbeing (Bulcroft & Connor 1986; Dykstra & de Jong Gierveld 2004; Mason 1996; Vespa 2013). Conversely, although older women consistently express disinterest in traditional relationship roles and opposition to remarriage (Davidson 2001; de Jong Gierveld 2002; Dickson et al. 2002; Talbott 1998; Vespa 2013), their interest in male companionship remains into late life (Borell & Karlsson 2003; Moorman et al. 2006). These post-widowhood trends suggest both continuity and change in repartnering desires and practices: continuity in the need for intimate relationships, and change in the form and function of those relationships.

Korn's 2011 in-depth qualitative study found that second couplehood in old age is marked by discontinuity, with the perception of continuity from a previous marriage being the rare exception. Korn finds that older adults seek continuity of essential needs through couplehood, although the intimate relationships themselves prove quite different from first marriages. Ultimately, while there is a strong need for companionship following widowhood or divorce in old age, older adults are increasingly meeting this need through intimate relationships that are not replicates of their previous ones. Cohabiting relationships offer an ideal venue for establishing close relations, without recreating a traditional marriage. In fact, Noel-Miller (2011) found that older cohabiting partners provided less instrumental care than married spouses.

Mastekaasa's 1994 study of post-dissolution cohabitation and subjective wellbeing finds that widows and widowers who repartner do not differ significantly in their propensity toward either cohabitation or remarriage from their divorced counterparts. Widowed persons who choose to cohabit report greater wellbeing than those who remain single, and this effect remained significant after controlling for time since widowhood. In fact, cohabitation has a stronger positive effect on the widowed than it does on the divorced. The data for this study came from a cross-sectional medical screening of the entire adult population of a rural county in Norway, which took place between 1984 and 1986. The study had an N of 52,068, including 2,768 bereaved individuals, only 549 of whom were men. Furthermore, the study includes adults as young as their 20s, and so it is difficult to generalize these findings to older widowed populations.

De Jong Gierveld's 2004 study, which looks at repartnering following bereavement or divorce among older adults in the Netherlands, finds that widows are less likely than divorced women to repartner at all, while no such effects could be found for men. For widows and widowers who do repartner, there is no difference in the type of repartnering, compared with their divorced counterparts. This study drew on a sample of 1568 respondents, only 325 of which had entered into a new relationship following their most recent divorce or widowhood. Furthermore, the analysis failed to stringently differentiate those whose most recent relationship had ended in divorce from those who had been widowed, and so for many of the covariates, we cannot determine their relationship to post-widowhood cohabitation.

Each of the pieces on post-widowhood remarriage offers only minimal insight into post-widowhood cohabitation, and, as the late-life cohabitation literature demonstrates, it is often inappropriate to extrapolate from research on marriage to explain cohabitation. Of the few articles that do address post-widowhood cohabitation, none focus on this phenomenon exclusively, addressing instead post-dissolution repartnering or post-widowhood repartnering. Furthermore, each of the studies had few cases from which to draw conclusions, and so further research is necessary in order to ascertain the determinants of post-widowhood cohabitation. Given that widowhood has measurable negative effects on wellbeing, it is important to study the post-widowhood behaviours that contribute to improvements in wellbeing after this difficult, yet common, experience.

2.6 The Quebec Case

While past research has left important gaps to be filled by this and subsequent studies, the study of post-widowhood cohabitation in Canada is especially interesting due to a ‘unique case’ that strongly influences marriage and cohabitation rates: Quebec. Compared with the rest of the country, Quebec has adopted the practice of cohabitation more quickly and to a greater extent, a phenomenon which is often noted but infrequently explained when addressing Canadian cohabitation trends, except by a few key writers (see Laplante 2006; Le Bourdais & Lapierre-Adamcyk 2004; Pollard & Wu 1998).

Until the late 1960s, Quebec lagged behind the rest of the country in terms of rates of cohabitation, which has been attributed to both the political power of the Roman-Catholic Church, as well as extremely high rates of religious affiliation within the province. Premier Maurice Duplessis controversially lent stability to Quebec during a politically and economically turbulent time, primarily through regressive social policies and with the active support of the Roman-Catholic Church. Following his death in 1959, power over education, health, and social services was shifted from the Church to the Quebec government. This process of secularization is known as the “Quiet Revolution.” The shift was well received by the Quebec people, for whom two centuries of parliamentarian politics had established a precedent of democracy through elected representatives. When the Church itself was pressured to democratize, however, it refused. It similarly refused to modernize doctrine to reflect popular attitudinal changes towards the family, sexuality, and divorce. Since the Quiet Revolution, however, the failure to adhere to Catholic doctrine had ceased to have any practical consequences for the people of Quebec, and so when the morality of the Roman-Catholic Church could no longer accommodate their changing lives, they replaced it with non-religious

perspectives.

As legal divorce continued to have no religious standing, and remarriage was thus not allowed within the Church, the people of Quebec increasingly opted to forego marriage in favour of cohabitation, the dissolution of which would not be complicated by conflicting legal and religious dictates. Furthermore, as secularization facilitated the popularization of modern family planning, the birth rate in Quebec dropped below that of the rest of the country. While premarital pregnancy increases the likelihood of marriage within Quebec, Quebec couples have fewer children overall, and so this effect can be seen only weakly (Laplante 2006; Le Bourdais & Lapierre-Adamcyk 2004; Pollard & Wu 1998).

2.7 Summary of Empirical Findings

The purpose of this study is to examine the prevalence of repartnering after widowhood among Canadians aged 45 and older. Additionally, the study paints a portrait of cohabitation after widowhood, an under-studied yet important phenomenon, and examines the key factors that previous studies demonstrate are associated with later-life cohabitation and opportunities for repartnering after widowhood. For comparative purposes, the study also presents the risk factors of remarriage after widowhood. The findings provide a sharper understanding of the correlates of cohabitation after widowhood through examining the effects of several factors: (a) gender, (b) demographic characteristics, (c) cultural influences, (d) economic resources, and (e) physical health.

This section outlines the existing empirical findings which provide the justification for my analysis. The findings are organized broadly according to the categories listed above.

Gender. Gender is a powerful determinant of repartnering after widowhood and in later life. Previous studies demonstrate that widowers have higher chances of repartnering than widows because of structural constraints in marriage markets (e.g., unbalanced sex ratios) and because gender inequalities (e.g., care-giving expectations) may deter widows from forming new co-residential unions (Carr, 2004b; Connidis, 2010; Davidson, 2001). In Canada, unmarried women aged 45 and older greatly outnumber their male counterparts; among people aged 65 and older, the ratio of unmarried women to unmarried men is about 2.7:1 (Statistics Canada, 2012). Besides structural constraints, women's desire to preserve their independence and avoid care-giving responsibilities decreases their desire to get remarried (Davidson, 2001). Whether these concerns have a similar influence on the decision to cohabit is unknown, but it is possible that the less rigid norms of cohabitation provide women more autonomy than marriage (de Jong Gierveld, 2002). Among people aged 65 and older, men are about twice as likely as women to repartner following marital dissolution (de Jong Gierveld 2004; Vespa 2012). Among those aged 65 and over, men are five times as likely to remarry, and four times as likely to cohabit, when compared with their female counterparts (Vespa, 2012). While such findings are generally attributed to a sex-ratio imbalance, Becker's (1991) independence hypothesis also reasons that women are less inclined to repartner following widowhood, and will opt instead to remain independent should their financial standing allow it.

Demographics. The experience of widowhood is age-selective. Fewer than 2% of widows and widowers are aged under 45 years (Statistics Canada, 2012). Additionally, previous studies demonstrate that age is one of the most important determinants of remarriage after widowhood (e.g., Mooreman, booth, & Fingerman, 2006; Smith et al., 1991; Wu, 1995), but how it influences cohabitation after widowhood is unknown. The rate of cohabitation declines with age, but so too does remarriage (Brown et al., 2012). Older individuals are more likely to date or cohabit than get remarried after union dissolution (de Jong Gierveld, 2004). Part of the reason age decreases chances of remarriage is because it is a risk factor for morbidity and mortality (Smith et al., 1991). Concerns over caregiver burden and quickly becoming widowed may deter people from selecting spouses in advanced age. It is possible that the softer level of commitment associated with cohabitation could weaken the strength of this deterrent.

Previous research finds that length of first marriage is negatively related to remarriage for both men and women, with the effect being stronger among the latter (Wu & Schimmele 1995). Life course theory, which posits that life decisions and transitions are conditioned by past experiences, supports the hypothesis that widows and widowers who were younger at the time of first marriage may be less likely to remarry, and more likely to seek out a union formation such as cohabitation which will allow them to respect the memory of their first marriage, while avoiding the loss of independence associated with legal marriage (Moen & Firebaugh 1994).

The number of children is also a common deterrent to remarriage. Some widowed people could be reluctant to remarry if it jeopardizes their relationships with their children or their children's inheritance (Vespa, 2012). The legal ties of remarriage may

complicate children's inheritance, and adult children may oppose a parent's remarriage for this reason. In these cases, cohabitation could be a preferable option since it does not have the same economic or social implications as marriage. Furthermore, the presence of adult children may help to alleviate feelings of loneliness following widowhood, especially for women (Carr, 2004b; Silverstein & Bengtson, 1994). Socio-emotional selectivity leads older widows and widowers, for whom time is limited, to optimize emotional satisfaction and wellbeing (Lockenhoff & Carstensen 2004). For those with more children, this goal is more likely to be accomplished through preserving existing close relationships, as opposed to seeking out new ones (de Jong Gierveld 2004).

Culture. In Canada, there are regional differences in the prevalence of cohabitation that reflect sociocultural differences in the meaning of marriage and preferences for non-marital living arrangements (Laplante, 2006; Le Bourdais & Lapierre-Adamcyk, 2004). Of the Canadian provinces and territories, cohabitation is most common in Quebec, where social policy is more secularized and accepting of alternative family forms (Laplante 2005; Wu & Schimmele 2005). Since the 1990s, the rate of cohabitation in Quebec has been more than double the rate in other regions. Le Bourdais and Lapierre-Adamcyk (2004) observe that, outside Quebec, cohabitation is accepted as a prelude to marriage, but has not been widely accepted as an alternative to marriage or a suitable union for child rearing.

A cultural theory of changing demographic trends is also relevant to the question of how religion affects post-widowhood cohabitation across Canada as a whole. In the Catholic Church, divorce and remarriage have traditionally been grounds for

excommunication, while Protestant denominations tend to favour remarriage over cohabitation (Wold & MacDonald 1979; Wu & Schimmele 1995).

Socioeconomic Resources. Educational attainment has been linked to repartnering behaviours in younger adults, with more educated individuals being more likely to remarry and less likely to cohabit (Bumpass et al. 1991), while findings among older adults have been less consistent. Studies have found that education negatively impacts cohabitation among older men (Hatch 1995), while increasing the likelihood of cohabitation among older women (Brown et al. 2006; Chevan 1996; de Jong Gierveld 2004). Others have concluded that both men and women who are highly educated are more likely to remarry and less likely to cohabit (Brown et al. 2006; de Jong Gierveld 2004; Hatch 1995). Yet others have found no relationship between education and later-life cohabitation (Chevan 1996; Wu & Balakrishnan 1994).

For both men and women aged 50 and over, increased financial wealth increases the likelihood of repartnering following dissolution, although it has not been found to affect the risk of cohabiting versus remarrying for those who do repartner (Vespa 2012). As women age, this relationship between wealth and repartnering becomes stronger, but not for men. Such findings can be explained using marital search theory, as both widows and widowers who have greater financial wealth are also seen to have greater value in the marriage market (Moorman et al. 2006; Oppenheimer 1988). In this light, we would expect pension income and personal savings to have a positive effect on post-widowhood cohabitation for both men and women, as these resources increase their value in the relationship market. Accordingly, we would expect that ever having declared bankruptcy to have a negative effect on post-widowhood cohabitation for both men and women.

Economic resources such as pension income, wealth, and homeownership can also deter people from remarriage (Vespa, 2012). Faced with the potential reduction of pension benefits and loss of control over their estate upon remarriage, widowed people could view cohabitation as a suitable option for repartnering because it allows them to form a co-residential union, preserve their income and savings, and maintain control over finances.

Health. In later life, health serves as a proxy for morbidity and general quality of life. Although older adults express reluctance to repartner with individuals in poor health, older women weigh a potential partner's health limitations more seriously than men (Bulcroft & Bulcroft 1991; Karlsson & Borell 2005), and older adults in poor health are more likely to be in cohabiting relationships than in remarriages (Brown et al. 2006; Vespa 2012). While illness decreases attractiveness on marriage markets, it also increases the need for support, which could motivate sick people to seek out a cohabitating living arrangement. Hatch (1995) observes that poor health selects older men into cohabitation versus indefinite singlehood. Whether poor health similarly influences women's propensity to cohabit is unknown, but the shortage of available men combined with older men's inexperience with caregiving could make poor health a liability for women seeking to repartner.

To my knowledge, only de Jong Gierveld (2004) has investigated post-widowhood cohabitation specifically and quantitatively, comparing the divorced to the widowed on the chances of repartnering. The current study is the first to examine the sex-specific cumulative proportions of both remarriage *and* cohabitation after widowhood, as

well as the correlates of cohabitation among the widowed. Existing studies focus predominantly on remarriage after widowhood, but, as I have shown, there are good reasons to focus on cohabitation as well. For one, while the prevalence of remarriage is steadily declining, the prevalence of cohabitation after union disruption is increasing (Connidis, 2010; Brown, Lee, & Bulanda, 2006). Cohabitation is frequently associated with young adults, but it is actually more prevalent among the previously married (Brown et al., 2006). In Canada, the number of cohabitators aged 50 and older has tripled since 1991; in 2012, there were 312,000 female and 418,700 male cohabitators aged 50 and older (Statistics Canada, 2012). Although cohabitation has risen at a faster rate among older adults than within younger age groups, we still know very little about cohabitation after widowhood (Brown et al., 2006; Chevan, 1996).

Secondly, evidence suggests that not only is cohabitation an alternative to marriage in later life, it is actually a more attractive option for repartnering than remarriage. Brown et al. (2012) argue that cohabitation in later life could serve different functions than in earlier stages of the life-course, and observe that it is a comparatively less fragile union in later life. Decision-making about repartnering differs across the life-course, and there are unique disincentives to remarriage in later life (Carr, 2004b). Cohabitation could be preferable to remarriage, inasmuch as it provides the benefits of co-residence, but is more flexible with regard to roles and responsibilities (Carr, 2004b; de Jong Gierveld, 2004; Hatch, 1995; Vespa, 2012).

2.8 Summary

Repartnering in later life, and specifically following widowhood, is important from a theoretical standpoint, as union formation likely plays a unique role in the lives of older adults who have experienced the loss of a partner. The attractiveness and viability of remarriage, cohabitation, and singlehood may vary when fertility ceases to be a concern, when a lifetime of savings are at stake, or when a former spouse's illness has rendered future caregiving duties undesirable (Brown, Bulanda & Lee 2012; Davidson 2002; Talbott 1998). While the omission of cohabitation from studies of repartnering in later life and following widowhood may have been acceptable in previous decades when rates were lower (or when large-scale surveys failed to address cohabitation), cohabitation is quickly becoming a salient feature of late life, and as such it is important that we continue to work to understand it.

As Vespa argues in his 2012 article, scholars face “a paucity of research on later-life relationships at a time when changes in the population, age, and household structures are reshaping the demographic landscape” (p. 1122). It is important to identify and explain patterns in post-widowhood partnering behaviour, and specifically in post-widowhood cohabitation, as this is a little-explored area with important implications for families and government. As the baby boom generation continues to transition into later life, their intimate relationships will have an important influence on the public and private caregiving and support they will require. The following chapter outlines the theoretical framework and hypotheses that are used to explore these questions in this study.

Chapter Three: Theoretical Framework and Hypotheses

3 Introduction

The theoretical framework for this study is designed to apply several major theories on relationship formation, and, in doing so, test them. There have been no sociological theories developed to address repartnering in later life or after widowhood specifically, and as such, this study is grounded in those existing theories on partnership which are the most relevant to the topic at hand. Most of the theories applied here have been designed primarily to explain patterns in first marriages among young adults, and so my intent is to explore whether they are applicable to higher-order relationships, and, specifically, to repartnering following the death of a spouse. This chapter outlines the following perspectives and theories: 1) the life course perspective, 2) a cultural theory of changing demographic trends, 3) socio-emotional selectivity theory, 4) marital search theory, 5) the independence hypothesis, and 6) the theory of financial prerequisites.

3.1 Life Course Perspective

This analysis references several theories of relationship formation, each of which implies unique hypotheses regarding repartnering following widowhood, but all of which are complimentary to a general life course perspective. A life course perspective accommodates variations in relationships as men and women age and experience

household and marital transitions, as opposed to assuming a predictable *life-cycle*. Certainly, lives tend to unfold in some broadly predictable ways, but a life course perspective allows us to examine how those commonalities are impacted by the current social, political, and economic environment, as well as facilitating recognition and exploration of developments that are irregular and seemingly unpredictable (Moen & Firebaugh 1994). This is a useful approach when looking at little-understood experiences such as post-widowhood cohabitation and attempting to understand them in the context of both microsocial relations and macrosocial forces.

A life course perspective has five central tenets, the first being that development occurs in multiple temporal contexts: individual biography, generational transitions, and historical time-events in the broader social context. The second important point is that the social context is essential to understanding individuals and families: location within the broader social structure impacts development; the social creation of meanings concerning transitions and development is important, and the individual is an active agent in interaction with social context; social contexts are not constant, and there is an emphasis on culture and change; finally, there is an interplay between micro- and macro-levels of development. Next, the life course perspective takes a longitudinal, versus a cross-sectional, view on development: change and continuity are seen as dialectics of development, with aging, cohort, and period effects all seen to impact development. The fourth point is that it is important to address heterogeneity in the structures and processes associated with development; while recognizing trends, we must also recognize diversity over time at the cohort and individual level, as well as in demographics and societal structures. Finally, the life course perspective is multidisciplinary, recognizing that

development can be explained from the perspectives of multiple disciplines, and that these disciplines can be complimentary. The current study, for example, draws heavily from both sociology and demography, while also making use of psychological literature on widowhood and repartnering (Moen & Firebaugh 1994).

3.2 Cultural Theory of Changing Demographic Trends

Researchers in the areas of relationship formation and repartnering have relied on several theories to guide their research and explain their findings. A cultural theory of changing demographic trends suggests that increases in cohabitation following marital disruption indicate a declining societal preference for marriage (De Graaf & Kalmijn 2003). The combination of declining marriage and remarriage rates, coupled with increasing rates of divorce and cohabitation may signal the weakening of the institution of marriage. De Graaf and Kalmijn (2003) argue that the cultural hypothesis is applicable to older adults who have experienced marital disruption, but this particular hypothesis is difficult to assess in the absence of qualitative data. While the combination of declining remarriage rates, coupled with increasing cohabitation rates among the widowed may in fact be indicative of a declining societal preference for marriage, it could also be true that preferences surrounding marriage have remained the same, while cohabitation has simply become a more viable option due to social and political change. Alternatively, declining remarriage rates, coupled with low cohabitation rates which fail to account for those declines might also be indicative of a declining societal preference for marriage, as older widowed adults would be shown to eschew not only marriage, but also the union

formation which most closely resembles it. A higher rate of cohabitation in Quebec could also be interpreted as support for this theory, given that the province tends to be more secular and more socially progressive than the rest of the country.

3.3 Socio-emotional Selectivity Theory

Socio-emotional selectivity theory provides an outline of the micro-level dynamics of relationship formation, positing that the primacy of social goals is related to time constraints (Lockenhoff & Carstensen 2004). When time is perceived as unlimited, the future open-ended, individuals will prioritize future-oriented goals. These include knowledge acquisition, personal development, social networking, and preventative health measures. Conversely, when the future is perceived as limited, future-oriented goals take a backseat to goals that optimize emotional satisfaction and well-being. These present-oriented goals serve to regulate emotions by avoiding negative thoughts and experiences, and focusing on positive thoughts and experiences. This frequently involves flexibly adjusting emotional responses to given situations. Socio-emotional selectivity theory explains, for example, the finding that as people age, the association between physical and mental health weakens, to the effect that older, less physically healthy individuals report greater subjective well-being than their younger, more physically fit counterparts (Diener & Suh 1997; Lockenhoff & Carstensen 2004). More saliently, this theory also explains why older adults report greater satisfaction with their romantic relationships than do younger individuals, supporting findings that the death of a spouse impacts well-being in significant ways, and underscoring the potential importance of post-widowhood

repartnering behaviours (Bograd & Spilka 1996; Carstensen et al. 1995; Moorman et al. 2006).

Among older adults, for whom time is more likely to be perceived as being limited, emotional life goals assume primacy. According to this theory, older widowed individuals will attempt to preserve familiar close relationships, in an attempt to maximize emotional meaning (Carstensen 1995; De Jong Gierveld 2004; Moorman et al. 2006). If socio-emotional selectivity theory is applicable to the repartnering behaviours of widowed older adults, we would expect that remarriage rates would be extremely low, decreasing further with age, as marriage is a future-oriented activity; older widowed adults will be more likely to focus on their pre-existing relationships, rather than seek out new connections. We would also expect that younger widowed adults would be more likely to repartner than their older counterparts, since their future is likely perceived as somewhat more open. Nevertheless, these individuals are much older than they were at the time of their first marriage, and, for this reason, would likely eschew legal marriage in favour of cohabitation, which involves less of a formal investment in the future while facilitating more immediate emotional gratification. Finally, since older adults are more concerned with maximizing current emotional well-being than seeking out new experiences and relationships, we would expect that having children will be inversely related to repartnering. This is because older adults with children conceivably have greater socio-emotional resources, and goals will be related to optimizing existing socio-emotional resources versus seeking out new ones.

To reiterate, according to socio-emotional selectivity theory, I hypothesize that the likelihood of repartnering after widowhood will decline with age, and that those

individuals who do repartner will be more likely to cohabit rather than remarry. I also hypothesize that individuals with children will be less likely to repartner than their childless counterparts.

3.4 Marital Search Theory

Marital search theory reasons that selecting a mate is analogous to the matching of employers and employees in the labour market as laid out in job search theory (Moorman et al. 2006; Oppenheimer 1988). Job search theory assumes a distribution of potential placements available to each job-seeker, very few of which represent a perfect 'fit.' A costly (in terms of money, time, lost wages, mental strain, etc.) search process must be conducted, and must generally be conducted rationally. That is, individuals are unlikely to continue their search until a perfect fit is achieved, as the costs of the search would become too high. A better strategy is to decide in advance what a minimally acceptable fit would be-expressed as a wage- and to then reject all offers that fall below it, and accept the first offer that meets or exceeds it. When the returns of the search are expected to be low, the minimally acceptable fit is lowered, which also decreases the duration of the search. Conversely, if high returns are anticipated, the minimally acceptable fit is increased, and a longer search period is likely to be tolerated. Ultimately, both the quality of the eventual match, as well as the total length of the search, are functions of the pre-determined minimally acceptable fit. When search costs are so high that they exceed the possible benefits, or when the benefits are so low that they are unable or unlikely to compensate for the costs of the search, individuals begin to drop out of the labour force

(Oppenheimer 1988). The efficiency of a search, or the likelihood of finding a suitable match with each unit of cost investment, is largely determined by the number and density of potential matches, coupled with the searcher's knowledge of and access to those potential matches.

In her 1988 piece *A Theory of Marriage*, Valerie Oppenheimer adapts the prominent job search theory to apply to marriage. Oppenheimer attributes the applicability of job search theory to the study of marriage timing to its ability to explain the relationship between the 'fit' of the match being sought and the ultimate duration of the search. When adapted to the marriage market, search theory hypothesizes a strong relationship between marriage timing and both expectations regarding an acceptable mate 'fit,' as well as the costs and expected benefits of the search.

The search for a partner, however, is far more complex than the search for a job and is impacted to a greater extent by time and age. The availability of potential partners is highest at younger ages, but knowledge about important mate and relationship characteristics is usually higher at an older age, creating tension in the attempt to undertake an optimal search. Furthermore, career decisions and transitions are seen to play an important role in determining both the quality of a potential mate, as well as the likelihood that a marriage is a financially viable option (Oppenheimer 1988).

Because marital search theory predicts that marriage is explained by variations in the conditions, preferences, and market conditions in which the mate search occurs, I hypothesize that bereaved individuals are reluctant to repartner due to the difficulties of incorporating a new partner into an existing family, coupled with a limited pool of potential mates due to advanced age. Furthermore, because widowhood is involuntary,

the minimally acceptable ‘fit’ of a partner is likely to be too high or detailed (approximating the deceased partner) to yield a profitable search. Additionally, bereaved individuals are unlikely to begin the marital search until some time after the loss of their spouse, according to societal conventions around widowhood, further reducing the pool of available partners.

In accordance with marital search theory, I hypothesize that younger bereaved individuals will be more likely to repartner in general, and more likely to remarry specifically, while older bereaved individuals will be less likely to repartner in general, but those who do will be more likely to cohabit than remarry, as the small pool of available mates will have decreased the minimally acceptable fit of a partner to the extent that marriage is less desirable. Men will be more likely to repartner in general, and more likely to remarry than cohabit for these same reasons, coupled with a sex-ratio imbalance that increases with age. I hypothesize that parenthood will have a greater effect on repartnering for women than for men, as well as having a greater effect at younger ages, as the difficulties of incorporating a new partner into an existing family will be more salient for these individuals (Amato & Hohmann-Marriott, 2007; James & Shafer 2012; Southgate & Roscigno 2009)

3.4.1 Independence Hypothesis

The next two theories, Becker’s independence hypothesis and Oppenheimer’s theory of financial prerequisites, are complimentary to marital search theory, honing in on one important facet of the theory and exploring it in greater detail; both focus on the

role of economic resources in union formation but draw opposing conclusions as to that role. According to Becker (1991), marriage is most profitable under traditional gender roles, that is, when men specialize in the market and women specialize in the domestic sphere and the two exchange the fruits of their labour. In this framework, men's worth is calculated according to current and future economic contributions to the household, a measure of the financial security they have to offer. Men's resources, then, increase the likelihood of marriage and decrease the likelihood of staying single or cohabiting.

Recent decades have seen women's education, employment, and earnings increase relative to men's as women have increasingly elected to forego domestic specialization in the interest of gaining economic resources. According to Becker's independence hypothesis, this decreases women's dependence on male partners, and, consequently, decreases the incentive to marry among women with greater resources. Cohabitation subsequently becomes a legitimate union alternative, in part, because "its norms for specialization are ambiguous" (Vespa 2012, p 1106). In sum, the independence hypothesis predicts that women's resources reduce the likelihood of marriage and increase the likelihood of marital alternatives such as cohabitation or indefinite singlehood (Cherlin 2004; Nock 1995; Vespa 2012).

3.4.2 Theory of Financial Prerequisites

Conversely, Oppenheimer's theory of financial prerequisites posits that women's resources *increase* the likelihood of marriage (Oppenheimer 1988, 1997; Vespa 2012). According to this theory, union formation is dependent upon *perceptions* of economic

security, as marriage and the maintenance of an independent household require significant resources. Marriage is seen as a long-term commitment, and its feasibility therefore depends on the ability to meet and sustain its financial prerequisites (Dixon 1971; Vespa 2012).

In recent decades, changes in the labour market have improved women's economic standing relative to men's (Dixon 1971; Vespa 2012). Where, historically, it has been men's resources that were crucial in terms of meeting the prerequisites of marriage, women's increasing economic standing has transformed marital exchange. As the dual-earner household increasingly becomes the norm in North-American families, the economic prerequisites more frequently evade the grasp of the sole male breadwinner, and specialization becomes less feasible. Women come to be evaluated on their potential economic contribution, and, according to the theory of financial prerequisites, their resources increase the likelihood of marriage over union alternatives (Dixon 1971; Oppenheimer 1997; Vespa 2012).

Whereas the independence hypothesis reasons that union alternatives arise as a response to economic *security* among women, the theory of financial prerequisites posits that they arise as a response to economic *uncertainty*. The financial prerequisites are lower for cohabitation, which is thought to be a less stable, less committed relationship, making it a more attractive alternative for individuals whose economic insecurity decreases their chances of marriage (Oppenheimer 1988, 2003; Smock & Manning 1997). While the independence hypothesis reasons that low economic resources would facilitate cohabitation for men but marriage for women, the theory of financial prerequisites posits that both men and women are encouraged by economic insecurity to

cohabit.

3.4.3 Becker versus Oppenheimer – Empirical Evidence

Research on the topic has generally reached the consensus that both Becker and Oppenheimer are correct in finding a positive relationship between men's economic resources and marriage (Cooney & Hogan 1991; Goldscheider & Waite 1986; Oppenheimer et al 1997; Sassler & Schoen 1999; Vespa 2012). Regarding women, however, most research concludes that the evidence supports Oppenheimer (Goldscheider & Waite 1986; Lichter et al. 1992; McLaughlin & Lichter 1997; Oppenheimer & Lew 1995; Oppenheimer et al. 1997; Sassler & Schoen 1999; Vespa 2012). That is, financially secure women are also more likely to marry, as posited in the theory of financial prerequisites; "Whether measured as education, employment, or income, resources typically increase women's likelihood of marriage, though education may delay the transition to marriage" (Vespa 2012, p 1107).

Poorer persons have higher likelihoods of cohabiting than their wealthier counterparts (Clarkberg 1999; Oppenheimer 2003; Xie et al. 2003; Vespa 2012). Among cohabitators, those with good economic prospects are the most likely to marry (Brown 2000; Sanchez et al. 1998; Smock & Manning 1997). Thus, contrary to the independence hypothesis, women's resources do not appear to facilitate marital alternatives – at least among young adults.

Little work has been done on the economic determinants of later-life union formation, and what exists has produced mixed findings. Some studies have reported that education and income negatively impact on cohabitation compared with marriage among

older men (Hatch 1995). In line with Oppenheimer, older female cohabitators tend to have lower household incomes than remarried older women (Brown et al. 2006). Because older cohabitators appear to be disadvantaged compared with older married persons, some scholars have concluded that poverty characterizes later-life cohabitation (Brown et al. 2006; Chevan 1996).

Others have found that employment and education positively associate with later-life cohabitation (Chevan 1996; de Jong Gierveld 2004), consistent with Becker. Older female cohabitators have a greater likelihood of full-time employment and higher earnings than older married women (Brown et al. 2006; Hatch 1995). Yet others have found no relationship between education and later-life cohabitation (Chevan 1996; Wu & Balakrishnan 1994). It is also unclear how economic resources correlate with later-life singlehood. Education may positively associate with later-life remarriage versus singlehood (de Jong Gierveld 2004). Yet others have found the opposite relationship for older widows, suggesting that older women's resources may facilitate and encourage singlehood (Smith et al. 1991; Vespa 2012).

Vespa (2012) argues that it is unlikely that education, employment or earnings would fully capture older adults' resources as they are purported to do in Becker's and Oppenheimer's theories. Rather, wealth should be considered as a measure of economic resources, reflecting a lifetime of earnings, investments, and savings, as well as nonfinancial assets such as housing. Furthermore, transfers must be considered in addition to wealth. "Transfers are money given in the form of gifts, loans, or aid from one family member to another. They are an enduring aspect of later life, and older adults feel substantial obligation to give financial assistance to family" (Vespa 2012:1108). In this

case, transfers are considered a wealth drain. His study found that wealth was not significantly related to older adults' rate of cohabitation versus remarriage, which is at odds with past research, although wealthier adults are found to be more likely to repartner in general. Vespa's findings do not support Becker's independence hypothesis at older ages; even small increases in wealth greatly increased single older women's rate of remarriage, and the possession of housing wealth was significantly related to older men's repartnering. Furthermore, "neither the incomes nor financial wealth of older adults who cohabit statistically differ(ed) from the resources of older adults who remarr(ied)" (Vespa 2012, p 1121). Vespa's is the only study that tests the Becker and Oppenheimer theories in this way, and calls for further examination of how these theories may or may not apply in later life. It is especially worthwhile to examine their applicability post-widowhood, as this is a little-understood topic, and was only approached from a comparative standpoint in this study (i.e., widowhood *compared with* divorce).

If Becker's independence hypothesis is applicable to older widowed adults, we would expect that increased wealth among men would result in a higher rate of remarriage and a lower rate of cohabitation or remaining single. Conversely, we would expect that increased wealth among women would result in a higher rate of cohabitation relative to remarriage, as well as a higher rate of remaining single. If, on the other hand, Oppenheimer's hypothesis is true among older widowed adults, we would still expect that increased wealth among men would result in a higher rate of remarriage and a lower rate of cohabitation or remaining single. We would also expect the same relationship among women, as increased wealth would allow women to meet the financial prerequisites of a committed and legally-binding remarriage.

3.5 Summary

This chapter outlined the theoretical framework for this project, and listed the hypotheses implied in each pertinent theory of mate selection. First, it described a life course perspective, which provides the basic theoretical framework for this study. Next, it outlined five of the most commonly-employed theories on partnership, and hypothesized how they may apply to post-widowhood repartnering specifically. In the following chapter, the process whereby these hypotheses will be tested is delineated.

Chapter Four: Data and Methodology

4 Introduction

In this chapter, I outline the data and methodological approach used to address the comparative timing and process of post-widowhood repartnering choices. It is comprised of the following sections: 1) data source, 2) study sample, 3) variables, 4) statistical analysis, and finally, 5) a summary.

4.1 Data Source

The empirical analysis is based on data from the 2007 General Social Survey, Cycle 21 (GSS-21), conducted by Statistics Canada. The GSS program is an annual national (cross-sectional) survey that gathers individual- and household-level data on Canadian adults to monitor changes in social conditions and the well-being of Canadians (Statistics Canada, 2009). Each cycle of the GSS has a thematic focus, such as family, time-use, and victimization. The GSS-21 focuses on social support and aging. In addition to standard demographic, social, and economic information, it collected detailed information on union history (up to 4 marriages and 3 cohabitations) and childbearing history as well as cross-sectional data on social support, health conditions, and retirement planning and experience.

Due to the aging focus, the target population of the GSS-21 included Canadians aged 45 and over living in all ten provinces, excluding individuals living in the northern territories (remote areas) and full-time residents of institutions. The data were collected through telephone interviews, using the random digit dialing (RDD) method. Although households without telephones were excluded, they represented only 0.9% of the target population (Statistics Canada, 2009). Households with cellular phone service only (6.4%) were also excluded, which is a limitation of the study. Although I am unaware of any Canadian studies on coverage bias in the traditional RDD method, research in the US has shown that the rate of households with cellular phone service only is much higher in the US (13.5% in 2007) and is especially common among young-adult and/or low-income households (Blumberg & Luke, 2007, 2008). Given my study population, it is unlikely that the exclusion of households without landlines would significantly bias my regression estimates on the hazard rate of cohabitation.

4.2 Study Sample

The GSS-21 includes a nationally representative sample of 23,404 Canadians aged 45 and over, with an overall response rate of 57.7%. To study repartnering after widowhood, I restricted my study sample to respondents who were widowed at or after age 45. With this restriction, the original sample was reduced to 3,261. To construct reliable event-history data for survival analysis, I further removed the cases where either age at widowhood, age at cohabitation (after widowhood), and/or age at remarriage (after widowhood) are missing ($n = 142$ or 4.6%). Missing values for the covariates were

minimum, ranging from 0 to 2.6% (educational attainment), which were imputed using the multiple imputation method (Rubin, 1987). The final study sample includes 2,479 widows and 640 widowers ($N = 3,119$)

4.3 Variables

The dependent variable in the study is a 3-level categorical variable, indicating whether a respondent has married, cohabited, or remained single (censored). Although my primary focus is cohabitation after widowhood, I treat remarriage as a competing event (risk). As such, the dependent variable is measured as a three-level categorical variable indicating if the respondent entered a cohabiting union, a remarriage, or remained single after widowhood. Exposure time to the risk of a repartnership is measured from the date of widowhood to the date of repartnership (either a cohabitation or remarriage). If a repartnership did not occur (the censored cases), exposure time is measured from the date of widowhood to the time of the survey. Overall, 93% of the female respondents and 73% of the male respondents are censored in the study.

I considered several independent variables known to influence union formation in mid and later life (e.g., Brown et al., 2006; Vespa, 2012; Wu & Schimmele, 2005). The selection of the covariates was necessarily limited to the data available in the study. Because of the nature of the analysis, much of the cross-sectional information collected in the survey that is seemingly pertinent to the study (e.g., social networks, health status, employment situation, and income/wealth) cannot be used because these measures generally reflect the state of affairs at the time of the survey and not at the time of the

event (cohabitation/remarriage), which may have little to do with the occurrence of the event. Given this limitation, in addition to gender, I chose a set of 14 independent variables. Table 1 presents the definitions and descriptive statistics for the independent variables.

Table 1 Descriptive Statistics of Independent Variables Used in the Regression Analysis: Canadians Aged Table 45+, 2007

Variable	Definition	Women		Men	
		M or %	S.D.	M or %	S.D.
Demographic variables					
Age at widowhood	Age at widowhood in years	63.8	10.2	65.0	11.9
Age at first marriage	Age at first marriage in years	22.8	5.3	26.1	6.6
Children	Number of children	2.9	1.8	2.6	1.8
Religion					
Catholic	Dummy indicator (1 = yes, 0 = otherwise)	42.3%	-	40.6%	-
Protestant	Dummy indicator (1 = yes, 0 = otherwise)	43.9%	-	35.8%	-
Other	Dummy indicator (1 = yes, 0 = otherwise)	7.5%	-	7.7%	-
No religious orientation	Reference group	6.3%	-	15.9%	-
Quebec	Dummy indicator (1 = residing in Quebec 0 = residing elsewhere in Canada)	24.5%	-	23.2%	-
Socioeconomic variables					
Retired	Dummy indicator (1 = retired; 0 = otherwise)		-		-
Education	Education in 10 levels (1 = elementary or less, ..., 10 = some post-grad education or higher)	3.7	2.7	4.2	3.4
Pension	Dummy indicator (1 = have a pension plan through employment, 0 = otherwise)	25.0%	-	56.4%	-
Saving	Dummy indicator (1 = build up savings towards retirement, 0 = otherwise)	45.0%	-	56.5%	-
Bankruptcy (time-varying)	Dummy indicator (1 = ever experienced a bankruptcy; 0 = otherwise)	3.2%	-	5.2%	-
Health					
Chronic illness	Dummy indicator (1 = have one or more chronic illnesses, 0 = otherwise)	67.7%	-	62.1%	-
<i>N</i>		2479		640	

Note: Weighted means or percentages, unweighted *N*.

Source: The 2007 Canadian General Social Survey.

I considered 5 demographic variables. Age at widowhood is measured in years. Table 1 shows that the mean age of widowhood is 64 for women and 65 for men. The mean age of widowhood reported here should not be taken as an estimate of mean age of widowhood for the Canadian population because widowhoods that occurred prior to age 45 were not included in the estimation. Number of children is also considered. Table 1 shows that the mean number of children is 2.9 for widows and 2.6 for widowers.

Previous research (e.g., Wu, 1995; Wu & Schimmele, 2005) demonstrates that age at first marriage and religion are also demographic determinants of repartnering, and I control for these variables. Age at first marriage is measured in years. We can observe that the mean age at first marriage is 23 for women and 26 for men. Religion is a 4-level categorical variable. We observe that 42% of women and 41% of men are Catholics, and comparable figures for Protestants are 44% and 36% for women and men, respectively. Table 1 shows that 6% of women and 16% of men reported no religious orientation.

Region is measured as a dummy variable indicating whether the respondent resides in the province of Quebec. This variable reflects inter-regional cultural differences in the prevalence and social acceptance of cohabitation and declining rates of marriage (Wu, 1995). About a quarter of the widowed population live in Quebec, which is comparable to the overall distribution of the national population.

I included 6 socioeconomic variables. Retirement is a dummy variable identifying those who have formally retired. Similarly, home ownership is a dummy variable identifying those who own a home. Education is an ordinal variable in 10 levels, ranging from elementary-level education or less to some post-graduate education or higher. It is treated as a continuous variable in the analysis. The mean level of education for women is

3.7 (between high school diploma and trade/technical school) and 4.2 for men (between trade/technical school and community college). Pension is a dummy variable indicating whether the respondent has a pension plan through employment beyond government sponsored pensions (i.e., the Canada or Quebec Pension Plans). Table 1 shows that 25% of widows have an employment-sponsored pension, and the comparable figure for widowers is 56%. Savings is also a dummy variable identifying those who have built up their savings or made investments, such as stocks, bonds, mutual funds rental income, and equity in business, to prepare for retirement. Though this indicator reflects the circumstances at the time of the survey, the assumption is that saving for retirement is a habitual behavior and is a long-term goal for many Canadians in mid and later life. We see that 45% of widows and 57% of widowers have built up their savings or made investments towards retirement. The final indicator for economic well-being is bankruptcy, which is coded as a time-varying variable indicating whether the respondent ever experienced bankruptcy that had a major impact on their life. Table 1 shows that 3.2% of widows and 5.2% of widowers ever experienced bankruptcy.

I used a single indicator for health status. Chronic illness is a dummy variable indicating the presence of one or more chronic illnesses reported by the respondent. I understand that chronic conditions can and will change with age and that the presence of chronic illness at the time of the survey is only a proxy for health status. The data shows that 68% of women and 62% of men reported one or more chronic conditions.

4.4 Statistical Analyses

My analytical strategy involved following a cohort of widowed individuals at or after age 45 and examining how selected individual-level characteristics may influence the rate of cohabitation or remarriage over time. Individual-level processes were modelled using event history analysis (also called survival analysis). This section outlines the rationale for using survival analysis over other conventional methods employed in demographic research. Additionally, two different methods in survival analysis – life tables and proportional hazard models – were used to model post-widowhood union formation in this study.

4.4.1 Survival Analyses

In comparison to ordinary least squares regression (OLS), survival analysis focuses on individual level events and factors that affect a respondent's entry into an event (e.g., marriage or cohabitation). Importantly, it allows for the inclusion of censored data in the model (Allison 1995; Yamaguchi 1991).

A competing risks model was used in modeling the timing of entry into post-widowhood partnership. Two techniques in particular – life tables and the proportional hazard model - were used in the data analysis.

4.4.2 Life Table Techniques

Life table techniques were used first to estimate the “risk” of entering into a post-widowhood union at the beginning of each month from the time of widowhood. Respondents were measured until they entered either type of union and consequently removed if they married or cohabited. This information provides the cumulative proportion of post-widowhood repartnering.

4.4.3 Proportional Hazard Model

The proportional hazard model (Cox’s model) is the most popular technique in event history analysis (Yamaguchi 1991) and is utilized in this study for its ability to deal with time-variant variables and to allow the baseline hazard to be unspecified.

4.4.4 Modeling Strategy

I began my analysis with a double-decrement life table procedure to estimate the monthly rates of cohabitation and remarriage following widowhood and provide the description of these probabilities in terms of the cumulative experience of repartnering by successive intervals. Separate life tables were estimated for women and men, for Quebec and elsewhere in Canada, and for each exit status.

Next, I estimated a series of proportional hazard models of duration dependence to estimate the effects of the selected independent variables on union formation after widowhood. I used a proportional hazard modeling strategy as it allows the form of the baseline hazard function to be unspecified (Cox, 1972). As noted, I treated cohabitation and remarriage as competing risks. Separate models were estimated for each event type censoring the other event type at the beginning of the interval when it occurred. I estimated separate models for women and men and for Quebec and elsewhere in Canada. I also modeled cohabitation and remarriage jointly and estimated models of overall union formation following widowhood. Additionally, I tested the proportionality (proportional hazards) assumption of my main regression models, a key assumption underlying the Cox model, by creating and examining the time dependent covariates (see Hosmer, Lemeshow, & 2008). I found that the proportionality assumption generally holds well with the exception of three covariates in the model of men's post-widowhood cohabitation. The hazard rate appears to decline with an increase in age at widowhood, age at first marriage, and the number of children. These results will be further discussed in the following section.

4.5 Summary

The 2007 General Social Survey provides a rich source of retrospective data on later life marital and cohabiting unions, allowing for the detailed summary of post-widowhood partnering processes for this study. As discussed in the literature review (chapter 2), a number of specific variables have been shown to factor heavily into

partnering decisions in later life, and so these are included in my analysis of post-widowhood repartnering.

The following chapter presents the results of the statistical analyses, followed in the next chapter by a more in-depth discussion of the findings and a re-examination of the hypotheses.

Chapter Five: Findings

5 Introduction

This chapter outlines the results of the models described previously, and is comprised of three sections: 1) life table estimates, 2) proportional hazard models, and 3) summary. The first section provides an overview of descriptive life table estimates of entry into second union among widows and widowers. The second section explores my explanatory variables and examines how each contributes to the transition to post-widowhood union generally, and post-widowhood remarriage and post-widowhood cohabitation specifically. The third section summarizes the results of the analysis.

5.1 Life Table Estimates

Using data from the GSS-21, life table estimates were generated to estimate the probability that a respondent will remain single, cohabit, or remarry at each interval following widowhood. Life tables were generated to compare women with men and Quebec residents with non-Quebec residents.

Table 2 presents the life table estimates in terms of the cumulative experience of singlehood, cohabitation, and remarriage for widowed older adults, beginning at the time of spousal death and comparing women and men over successive durations, measured in years. The life tables indicate that, within three years of spousal loss, 3% of women and

17% of men had formed a new partnership. By five years, 4.5% of women and 22% of men repartnered, and by ten years, these figures had risen to 6% for women and 28% for men. For both women and men, remarriage was the more popular union choice at each successive point in time. Within three years of spousal loss, 0.8% of women and 5.6% of men had formed a cohabiting union. By five years, 1.4% of women and 6.4% of men were cohabiting, and by ten years, these figures had risen to nearly 2% for women and 7.8% for men. The cumulative proportion of post-widowhood repartnering increased by only 1% for women and 2% for men between the tenth year and the twentieth year following widowhood, in keeping with findings that the likelihood of repartnering is inversely related to age. As expected, the overall repartnering rate was lower among women. Furthermore, men's rate of remarriage was about twice that of women, while men's rate of cohabitation was about four times that of women. Regardless, marriage continued to be the more popular union choice; by the twentieth year, remarriage was about twice as popular as cohabitation for both genders.

Figures 1, 2, and 3 present graphic representation of the life table estimates in terms of the cumulative experience of union formation (both marriage and cohabitation), remarriage only, and cohabitation only, respectively.

Table 1 Life Table Estimates of Cumulative Proportion of Second Union Formation Among Women and Men

Year	Women			Men		
	Surviving	Proportion Cohabited	Married	Surviving	Proportion Cohabited	Married
1	0.995	0.001	0.004	0.970	0.011	0.019
2	0.985	0.004	0.012	0.903	0.033	0.064
3	0.970	0.008	0.022	0.829	0.056	0.114
4	0.960	0.012	0.028	0.797	0.060	0.143
5	0.955	0.014	0.031	0.783	0.064	0.153
10	0.939	0.019	0.042	0.727	0.078	0.195
15	0.931	0.023	0.046	0.712	0.085	0.203
20	0.928	0.024	0.048	0.701	0.092	0.208
<i>N</i>	2479			640		

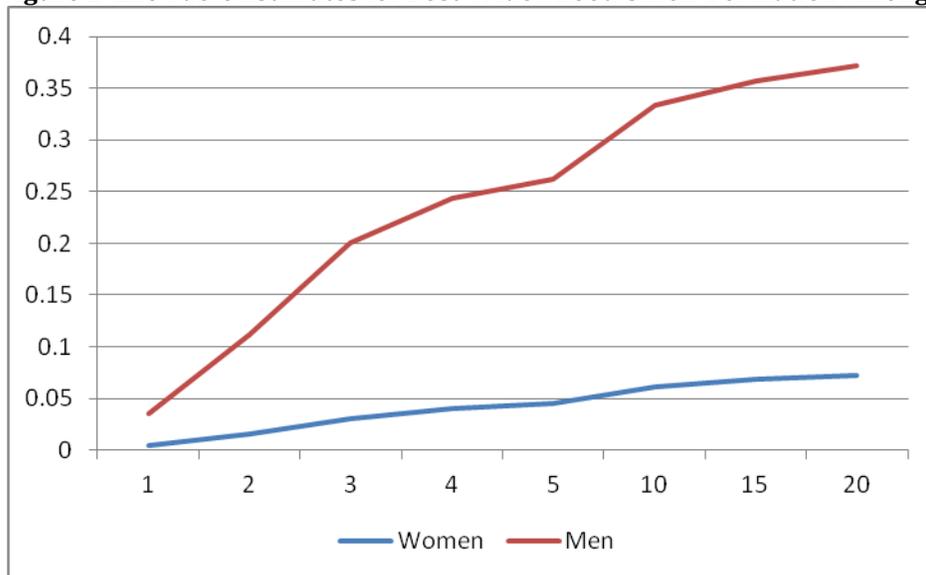
Figure 1 Life Table Estimates for Post-Widowhood Union Formation Among Women and Men

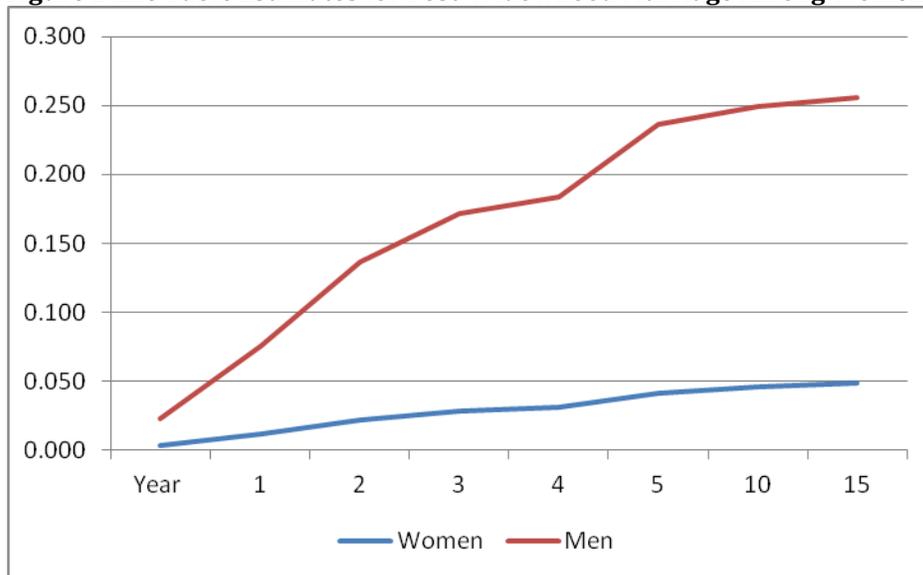
Figure 2 Life Table Estimates for Post-Widowhood Marriage Among Women and Men

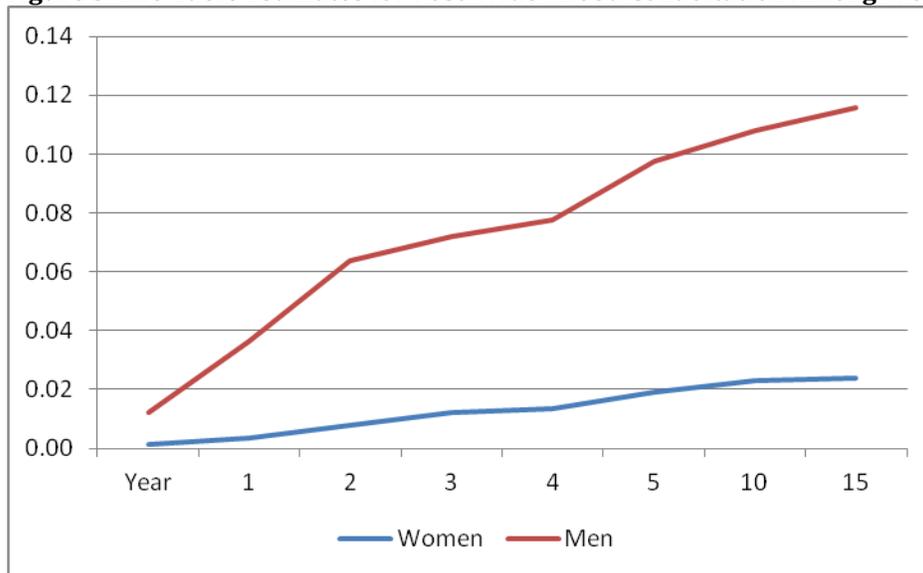
Figure 3 Life Table Estimates for Post-Widowhood Cohabitation Among Women and Men

Table 3 presents the life table estimates in terms of the cumulative experience of post-widowhood singlehood, cohabitation, and remarriage by successive durations, measured in years and comparing respondents from Quebec with the rest of Canada. Results support findings that cohabitation has been more widely embraced in Quebec compared with the rest of Canada. Ten years after bereavement, 6.2% of Quebecers were cohabiting, while that figure was just 2.4% in the rest of the country. Furthermore, remarriage was less prevalent in Quebec than it was in the rest of Canada at each successive measurement. Interestingly, the remarriage rate for Quebec one year following the death of a spouse was 0%, compared with nearly 1% in the rest of the country. Furthermore, at 0.4%, Quebec's cohabitation rate failed to compensate for its non-existent remarriage rate, and Quebec's rate of repartnering one year following bereavement was 0.4%, compared with 1.1% in the rest of the country. By the fourth year following bereavement, however, Quebec's cohabitation rate had completely compensated for its lower rate of remarriage, and both regions had identical rates of repartnering. These results suggest that, while cohabitation is more socially acceptable in Quebec, the region may hold stricter expectations surrounding widowhood and the length of the mourning period; remarriage may be seen as especially inappropriate immediately following bereavement.

Figures 4, 5, and 6 are graphic representations of the life table estimates in terms of the cumulative experience of post-widowhood union formation, remarriage, and cohabitation, respectively, comparing Quebec with the rest of Canada.

Table 2 Life Table Estimates of Cumulative Proportion of Second Union Formation Among Quebec Residents vs. the Rest of Canada

Year	Quebec			Non-Quebec		
	Surviving	Proportion Cohabited	Married	Surviving	Proportion Cohabited	Married
1	0.996	0.004	0.000	0.989	0.003	0.008
2	0.973	0.015	0.012	0.967	0.008	0.024
3	0.947	0.031	0.021	0.942	0.014	0.044
4	0.929	0.041	0.029	0.929	0.017	0.054
5	0.917	0.049	0.034	0.924	0.018	0.058
10	0.898	0.062	0.040	0.900	0.024	0.076
15	0.885	0.068	0.046	0.891	0.028	0.081
20	0.877	0.073	0.050	0.888	0.029	0.083
N	528			2591		

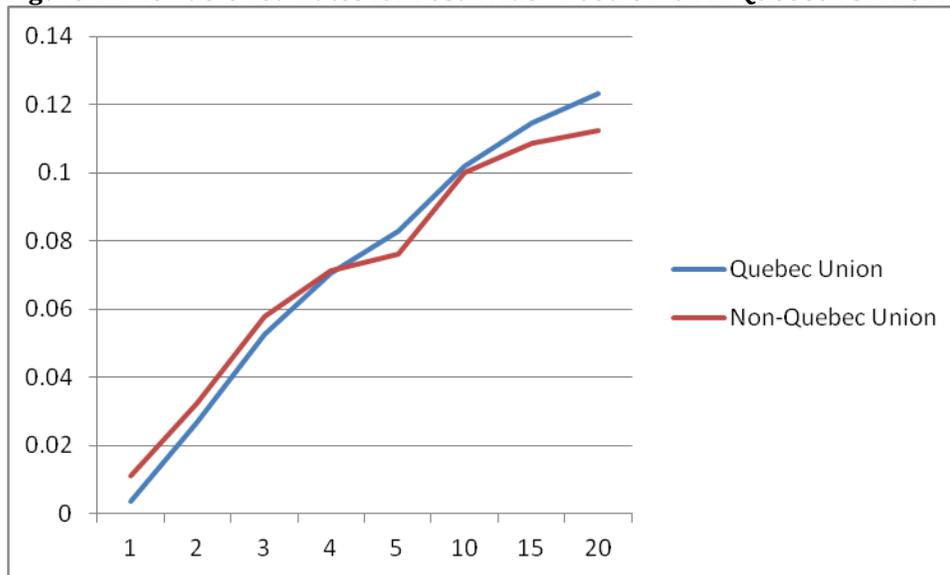
Figure 4 Life Table Estimates for Post-Widowhood Union in Quebec Vs. The Rest of Canada

Figure 5 Life Table Estimates for Post-Widowhood Remarriage in Quebec Vs. The Rest of Canada

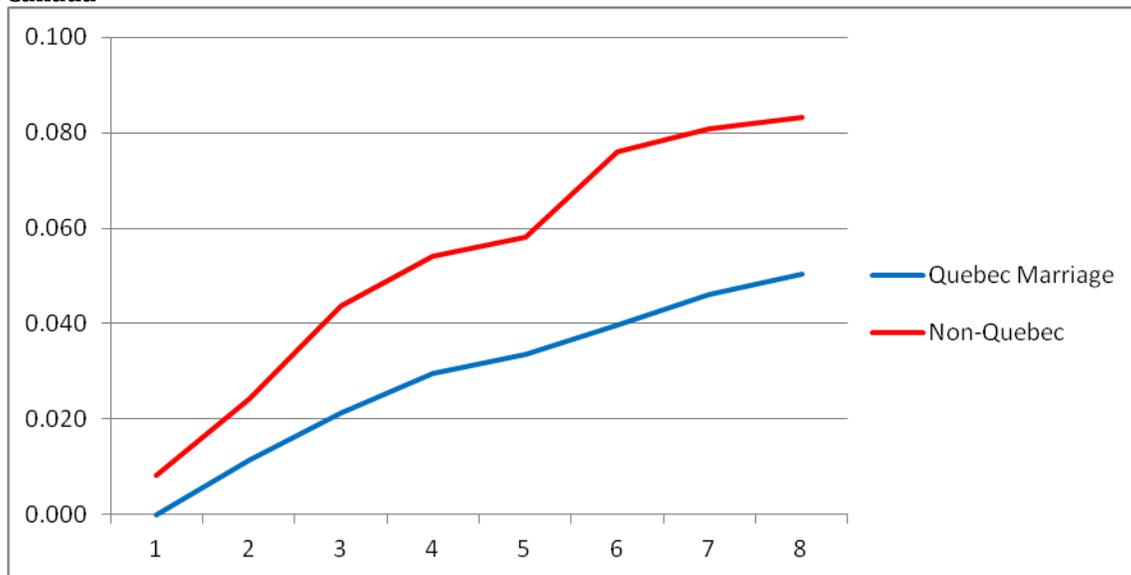
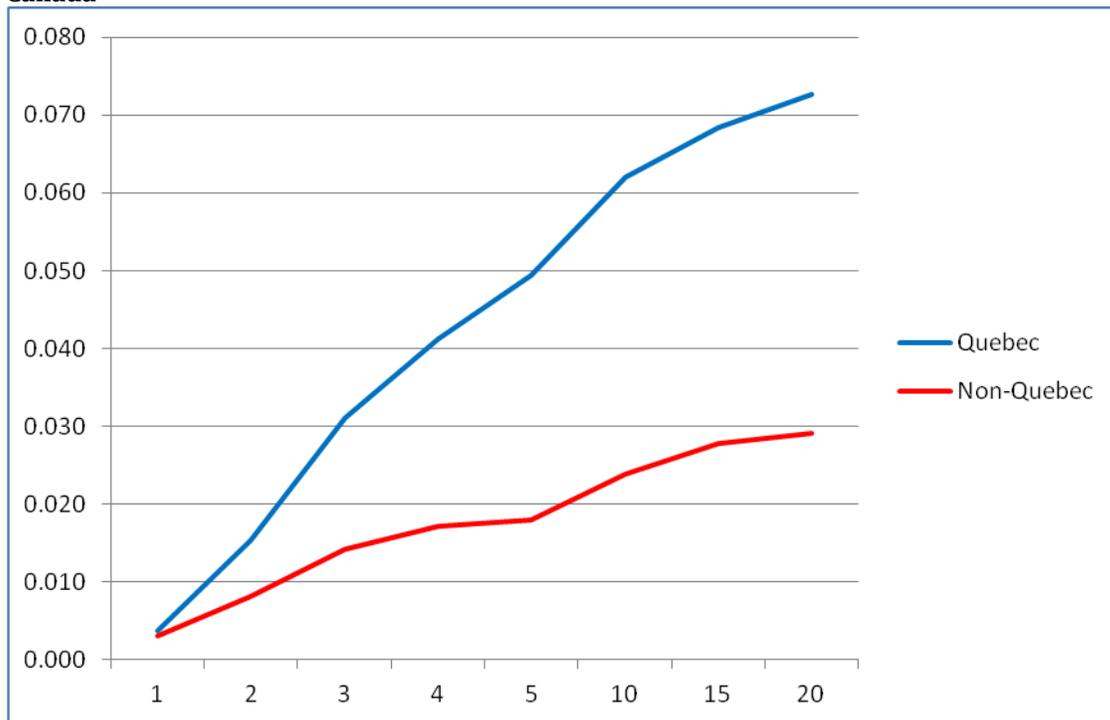


Figure 6 Life Table Estimates for Post-Widowhood Cohabitation in Quebec Vs. The Rest of Canada



5.2 Proportional Hazard Models

The next stage of the analysis, employs multivariate analysis, i.e., the proportional hazard model, to model the timing of repartnering after widowhood. The results of proportional hazard models are summarized in Tables 4 to 10.

Table 4 presents four proportional hazard models of transition to post-widowhood union formation (combining cohabitation and remarriage) for women. Model 1 includes only basic demographic variables: age at widowhood, age at first marriage, and number of children. Model 2 includes religious affiliation and geographical region, considered cultural variables in this study. Model 3 introduces economic variables including retirement, education, home ownership, receipt of pension, savings, and bankruptcy. Finally, Model 4 includes a dichotomous variable measuring the presence of chronic conditions.

In Model 1, age at widowhood and age at first marriage both have a negative and significant effect for widowed women. Women who were older at the time of widowhood have a lower probability of repartnering than women who were widowed at younger ages. The hazard rate of repartnering is decreased by about 10 per cent $[(e^{-.105}-1) \times 100]$ for a one-year increase in age at widowhood. Similarly, women who were older at the time of first marriage have a lower probability of repartnering after widowhood, their hazard rate decreasing by about six per cent $[(e^{-.056}-1) \times 100]$ for each one-year increase in age at first marriage. Number of children has no significant effect on repartnering for widows, however, the sign of

the estimate supports the premise that children can be an obstacle to repartnering, but that this relationship weakens in old age.

Model 2 incorporates measures of religious affiliation and region, neither of which is statistically significant for widows, although the signs of the estimates suggest that identifying with a religion, as well as living in Quebec, may be implicated in a positive relationship with post-widowhood repartnering for women. The inclusion of these variables has little impact on the effect of the demographic variables.

Model 3 includes economic variables. The receipt of a pension, as well as ever having declared bankruptcy, are both negatively associated with the probability of repartnering for widows. Although neither of these estimates is statistically significant, their signs support the notion that women may be hesitant to remarry in the interest of retaining pension payments from a deceased spouse, and that women's capital as a potential spouse is in part determined by their ability to invest financially in the union, as argued in Oppenheimer's theory of financial prerequisites. The inclusion of economic variables has little impact on the effect of age at widowhood or age at first marriage. Number of children continues to be negatively, but not significantly, associated with repartnering.

Finally, Model 4 controls for health, here measured as the reported presence of chronic conditions. This relationship is marginally statistically significant, ($p < .01$), and the sign of the estimate supports the idea that poor health hinders repartnering, especially for women. Women who report one or more chronic health conditions are 22% $[(e^{-.245} - 1) \times 100]$ less likely to repartner. When controlling for

health, the positive effect of having savings becomes statistically significant ($p < .1$) and increases to the effect that widows who report savings are about 26% $[(e^{.229} - 1) \times 100]$ more likely to repartner than their non-saving counterparts. Controlling for health does not impact the significance or sign of any other variable.

**Table 3 Cox's Proportional Hazard Models of Cohabitation and Remarriage After Widowhood:
Canadian Women Aged 45+, 2007**

Variable	Model 1	Model 2	Model 3	Model 4
Demographic variables				
Age at widowhood	-0.105 ***	-0.107 ***	-0.114 ***	-0.114 ***
Age at first marriage	-0.056 **	-0.059 **	-0.057 **	-0.057 **
Number of children	-0.019	-0.018	-0.005	-0.001
Religion				
Catholic	-	0.301	0.285	0.265
Protestant	-	0.494	0.480	0.473
Other	-	0.065	0.068	0.028
No religious orientation (ref.)				
Quebec (1 = yes)	-	0.120	0.113	0.084
Socioeconomic variables				
Retirement (1 = yes)	-	-	0.216	0.231
Education (1 = yes)	-	-	0.004	0.004
Home Ownership (1 = yes)	-	-	0.124	0.109
Pension (1 = yes)	-	-	-0.115	-0.114
Savings (1 = yes)	-	-	0.219	0.229 †
Bankruptcy (t. varying; 1 = yes)	-	-	-0.201	-0.195
Health				
Chronic illness (1 = yes)	-	-	-	-0.245 †
Likelihood ratio	142.21 ***	145.73 ***	150.49 ***	152.77 ***
<i>d.f.</i>	3	7	13	14
Number of events	175	175	175	175
<i>N</i>	2479	2479	2479	2479

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; † $p < 0.10$ (two-tailed test)

Source: The 2007 Canadian General Social Survey.

Table 5 presents four proportional hazard models of transition to post-widowhood union formation for men. Model 1 includes only basic demographic variables: age at widowhood, age at first marriage, and number of children. Model 2 includes religious affiliation and geographical region, considered cultural variables in this study. Model 3 introduces economic variables including retirement, education, home ownership, receipt of pension, savings, and bankruptcy. Finally, Model 4 includes a dichotomous variable to measure the presence of chronic conditions, this study's health variable.

In Model 1, age at widowhood and age at first marriage are both highly statistically significant. Without controlling for any variables outside of basic demographics, each one-year increase in age at widowhood results in a six per cent $[(e^{-0.067}-1) \times 100]$ decrease in the hazard rate of post-widowhood repartnering for men. Each one-year increase in age at first marriage results in a four per cent $[(e^{-0.038}-1) \times 100]$ decrease in the hazard rate of post-widowhood repartnering for men.

Model 2 controls for cultural variables: religious affiliation and residence in Quebec versus the rest of Canada. Although none of the estimates are statistically significant, their signs suggest that Catholic and Protestant affiliation may inhibit repartnering among widowers, and that living in Quebec may encourage it.

Model 3 controls for economic variables, none of which are statistically significant. Despite this, the signs of the estimates suggest that being retired, receiving a pension, and ever having declared bankruptcy are negatively associated with repartnering for widowers, providing mixed support for the theory that men are appraised as potential partners largely on the basis of financial well-being; a

pension recipient, or a man who has declared bankruptcy may not make an attractive mate. Conversely, men who receive pensions may be discouraged from repartnering by the possibility of having to share that income with a new partner. The inclusion of economic variables does not change the sign or significance of any other variable.

Finally, Model 4 controls for health by including a dichotomous measure of chronic health conditions. The estimate is small and is not statistically significant, although its sign suggests that the presence of chronic health conditions does not facilitate repartnering for widowers. Controlling for health does not change the sign or significance of any other variable.

Comparing the nested model for women with that for men, there is very little difference in terms of sign or statistical significance of the estimates. In the full model, a single socioeconomic measure, savings, as well as the health measure are marginally significant for women, with savings having a positive effect on repartnering, and the presence of chronic health conditions having a negative effect. Conversely, neither factor is statistically significant for men.

Table 4 Cox's Proportional Hazard Models of Cohabitation and Remarriage After Widowhood: Canadian Men Aged 45+, 2007

Variable	Model 1	Model 2	Model 3	Model 4
Demographic variables				
Age at widowhood	-0.067 ***	-0.066 ***	-0.060 ***	-0.060 ***
Age at first marriage	-0.038 **	-0.039 **	-0.041 **	-0.041 **
Number of children	-0.036	-0.031	-0.029	-0.029
Religion				
Catholic	-	-0.109	-0.008	0.007
Protestant	-	-0.118	-0.061	0.060
Other	-	0.144	0.231	0.233
No religious orientation (ref.)				
Quebec (1 = yes)	-	0.042	0.071	0.071
Socioeconomic variables				
Retirement (1 = yes)	-	-	-0.152	0.151
Education (1 = yes)	-	-	0.027	0.027
Home Ownership (1 = yes)	-	-	0.278	0.278
Pension (1 = yes)	-	-	-0.057	0.057
Savings (1 = yes)	-	-	0.072	0.072
Bankruptcy (t. varying; 1 = yes)	-	-	-0.398	0.398
Health				
Chronic illness (1 = yes)	-	-	-	0.008
Likelihood ratio	73.94 ***	74.97 ***	81.45 ***	81.46 ***
<i>d.f.</i>	3	7	13	14
Number of events	164	164	164	164
<i>N</i>	640	640	640	640

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; † $p < 0.10$ (two-tailed test)

Source: The 2007 Canadian General Social Survey.

Table 6 presents the parameter estimates from the proportional hazard models of post-widowhood remarriage only, comparing results for women and men. The relationship of age at widowhood with the hazard rate of remarriage has not changed much by excluding cohabitation. Each one-year increase in age at widowhood decreases the hazard rate of remarriage by 11% $[(e^{-.116}-1) \times 100]$ for women, and about 6% $[(e^{-.065}-1) \times 100]$ for men, and both estimates are significant at the 0.001 alpha-level. As expected, age decreases opportunities to remarry at a faster pace for women than it does for men. The effect of age at first marriage, however, has changed more noticeably from Tables 4 and 5. For women, age at first marriage does not have a statistically significant effect on hazard rate of post-widowhood remarriage, while for men, a one-year increase in age at first marriage decreases the hazard rate of remarriage by about six per cent $[(e^{-.036}-1) \times 100]$ ($p < .1$). Number of children remains statistically nonsignificant, but, while the estimate remains negative for widows, it is positive for widowers. This supports previous findings that, while children can be important determinants of post-divorce repartnering, they have no measurable effect on post-widowhood repartnering decisions for either men or women (Sweeney 1997).

Consistent with results from Table 4, religious affiliation is positively associated with post-widowhood remarriage for women, although the relationship is only statistically significant for Protestants ($p < .1$). Widows who report a Protestant affiliation have a hazard rate of remarriage 185% $[(e^{1.048}-1) \times 100]$ higher than widows with no religious affiliation. Religious affiliation is, again, not statistically significant for men, although the sign for the Catholic estimate suggests

that a Catholic affiliation does not encourage widowers to remarry. Quebec residence is statistically significant at the 0.1 alpha-level for both women and men, and both estimates are negative, with the hazard rate of remarriage for Quebec widows being about 40% $[(e^{-.509}-1) \times 100]$ lower than that of widows elsewhere in Canada. The difference for men is 43% $[(e^{-.554}-1) \times 100]$, respectively. This is to be expected, given higher-than-average rates of cohabitation in Quebec, i.e., widows and widowers are more likely to cohabit and also less likely to marry.

For widows, retirement, home ownership, pension receipt and savings all have positive estimates, although only retirement is statistically significant ($p < .1$). The remarriage hazard rate is 42% $[(e^{.354}-1) \times 100]$ higher for widows who have retired than for those who are still active in the labour force. The signs for education and bankruptcy are both negative. The negative sign for education is likely a result of traditional marriage patterns, in which men marry younger, less wealthy, and less educated women (Goldman et al. 1984; Morgan & Kunkel 1998). For men, the estimates for retirement, pension receipt, savings, and bankruptcy are all negative, although none are statistically significant. The estimate for education is positive, as is the estimate for home ownership, although only the latter is statistically significant ($p < .1$). The remarriage hazard rate for widowers who own their home is 61% $[(e^{.478}-1) \times 100]$ higher than for widowers who are not homeowners. It is unclear why savings might have a negative sign for men, although the varying findings here support arguments that 'wealth' likely functions differently in later-life relationships than it does among younger individuals (Vespa, 2012).

Finally, although both health estimates have negative signs, as expected, neither is statistically significant, as in Tables 4 and 5.

Table 5 Cox's Proportional Hazard Models of Remarriage After Widowhood by Gender: Canadians Aged 45+, 2007

Variable	Women	Men
Demographic variables		
Age at widowhood	-0.116 ***	-0.065 ***
Age at first marriage	-0.023	-0.036 †
Number of children	-0.028	0.031
Religion		
Catholic	0.742	0.040
Protestant	1.048 †	0.016
Other	0.653	0.413
No religious orientation (ref.)		
Quebec (1 = yes)	-0.509 †	0.554 †
Socioeconomic variables		
Retired (1 = yes)	0.354 †	0.013
Education (1 = yes)	-0.006	0.036
Home Ownership (1 = yes)	0.011	0.478 †
Pension (1 = yes)	0.031	0.097
Saving (1 = yes)	0.126	0.060
Bankruptcy (t. varying; 1 = yes)	-13.135	0.160
Health		
Chronic illness (1 = yes)	-0.249	0.078
Likelihood ratio (<i>d.f.</i> = 14)	106.97 ***	66.16 ***
Number of events	118	114
<i>N</i>	2479	640

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; † $p < 0.10$ (two-tailed test)

Source: The 2007 Canadian General Social Survey.

Table 7 presents the parameter estimates from the proportional hazard models of post-widowhood cohabitation only, comparing results for women and men. For women, age at widowhood is again statistically significant ($p < .001$). With each one-year increase in age at widowhood, women's hazard rate for post-widowhood cohabitation decreases by about ten per cent $[(e^{-.111}-1) \times 100]$. We can compare this with the eleven per cent decrease for remarriage, as well as men's yearly decrease in the hazard of post-widowhood cohabitation of only five per cent $[(e^{-.049}-1) \times 100]$, which is significant at the .01 alpha-level. Age at widowhood matters more for women than it does for men, although increasing age is slightly less disadvantageous for women who choose to cohabit as opposed to remarry.

While age at first marriage was not statistically significant for women in the remarriage model, it is significant at the .01 alpha-level when considering cohabitation. For each one-year increase in age at first marriage, widows' cohabitation hazard rate decreases by 14% $[(e^{-.153}-1) \times 100]$. The estimate for age at first marriage is also statistically significant for men ($p < .05$). For each one-year increase in age at first marriage, widowers' cohabitation hazard rate decreases by five per cent $[(e^{-.055}-1) \times 100]$. Again, results support the notion that age is more detrimental to women's chances of repartnering. Furthermore, because the women's estimate for age at first marriage increases in both size and significance from Table 6 to Table 7, it appears that age at first marriage plays a more important role in determining widows' transitions into cohabitation. The children variable for women remains nonsignificant, although the sign does change to positive, whereas it was negative in both the repartnering and remarriage tables. This supports

arguments that cohabitation in later life may, in part, be a response to the difficulties of incorporating a new partner into an existing family, as well as inheritance-related concerns of adult children (Bulcroft & O'Conner 1986; Karlsson and Borell 2005; Talbott 1998). For men, the children variable, which was negative for repartnering and positive for remarriage, but not significant for either, is now marginally statistically significant ($p < .1$). For each additional child, men's hazard rate of post-widowhood cohabitation decreases by 17% [$(e^{-.183}-1) \times 100$]. Older widowers with children may feel less inclined to supplement their social support networks (Carstensen 1995; Lockenhoff & Carstensen 2004), or, adult children may discourage repartnering due to inheritance-related concerns (Bulcroft & O'Conner 1986; Karlsson and Borell 2005; Talbott 1998). It is interesting that the children estimate for men is statistically significant for cohabitation, but not for remarriage. This suggests that children are less of a concern for men who choose to remarry than they are for men who choose to cohabit.

For women, none of the religion estimates are statistically significant, although the signs suggest that religious affiliation does not encourage cohabitation as a post-widowhood option for women. Similarly, none of the religion estimates are statistically significant for men, although the sign on being Catholic does become positive. For both women and men the Quebec estimate is positive and statistically significant ($p < .05$). Widows who live in Quebec have a post-widowhood cohabitation hazard rate nearly 150% [$(e^{.894}-1) \times 100$] higher than those outside of Quebec. For widowers living in Quebec, this figure is 170% [$(e^{.991}-1) \times 100$]. These findings support prior research indicating that Quebec is culturally distinct with

regards to cohabitation (Laplante 2006; Le Bourdais & Lapierre-Adamcyk 2004; Wu & Balakrishnan 1994) as well as continuing to extend that research to older Quebec adults, especially those who have been widowed.

None of the economic variables in Table 7 are statistically significant for either women or men. For women, retirement and pension both have negative signs, while education, home ownership, savings, and bankruptcy all are positive. For men, retirement, home ownership and bankruptcy are all negative, while education, pension, and savings are positive. More interesting than the signs, however, is the finding that financial well-being matters even less for the hazard rate of cohabitation than it does for remarriage. While research on younger cohabiters has variously concluded that cohabitation is a reaction to economic insecurity, or a means of delaying marriage and maximizing career potential among the more highly-educated, these findings suggest that neither is applicable to older widowed cohabiters, and that later-life unions are not determined by 'wealth' in the same way that they are for younger individuals. Vespa's 2012 study argued that common measurements of 'wealth' are inadequate in exploring later-life relationships, and suggested incorporating such varied measurements as pension, savings, and bankruptcy. Their inclusion, and these results, suggests that economic well-being is only minimally considered in the transition to post-widowhood remarriage in later life, and that it is not considered at all in the transition to post-widowhood cohabitation.

Finally, neither health estimate is statistically significant in Table 7. The estimate for women remains negative, as expected, but the sign for men is now

positive. This finding, coupled with the fact that the estimate for men in Table 6 is positive, suggests that men in poorer health, although no less likely to repartner after widowhood, may be selected into cohabitation. This would be in keeping with findings that older women express hesitance when it comes to taking on caregiving responsibilities (Bulcroft & O'Conner 1986; Karlsson and Borell 2005; Talbott 1998). Because cohabitation carries with it less rigid expectations around roles and responsibilities, it may be a more viable union option for widowers in poorer health (Vespa 2012).

Table 6 Cox's Proportional Hazard Models of Cohabitation After Widowhood by Gender: Canadians Aged 45+, 2007

Variable	Women	Men
Demographic variables		
Age at widowhood	-0.111 ***	-0.049 **
Age at first marriage	-0.153 **	-0.055 *
Number of children	0.053	-0.183 †
Religion		
Catholic	-0.359	0.039
Protestant	0.465	-0.239
Other	-0.975	-0.350
No religious orientation (ref.)		
Quebec (1 = yes)	0.894 *	0.991 *
Socioeconomic variables		
Retired (1 = yes)	-0.016	-0.476
Education (1 = yes)	0.032	0.001
Home Ownership (1 = yes)	0.306	-0.084
Pension (1 = yes)	-0.488	0.012
Saving (1 = yes)	0.436	0.340
Bankruptcy (t. varying; 1 = yes)	0.909	-1.021
Health		
Chronic illness (1 = yes)	-0.206	0.146
Likelihood ratio (<i>d.f.</i> = 14)	81.77 ***	36.20 ***
Number of events	57	50
<i>N</i>	2479	640

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; † $p < 0.10$ (two-tailed test)

Source: The 2007 Canadian General Social Survey.

Table 8 shows the parameter estimates from the proportional hazard model of post-widowhood union formation, by region, comparing Quebec with the rest of Canada. For both regions, gender is statistically significant at the .001 alpha-level. In Quebec, the post-widowhood repartnering hazard rate is 89% $[(e^{-2.182}-1) \times 100]$ lower for women than it is for men, while, in the rest of the country, this figure is 84% $[(e^{-1.848}-1) \times 100]$. Age at widowhood is also statistically significant for both regions ($p < .001$). For widows and widowers in Quebec, each one-year increase in age at widowhood decreases the hazard rate of repartnering by 12% $[(e^{-.124}-1) \times 100]$. For the rest of Canada, a one-year increase in age at widowhood results in an eight per cent $[(e^{-.084}-1) \times 100]$ decrease in the repartnering hazard rate. Age at first marriage, however, is not statistically significant for Quebec, although the sign of the estimate is negative. This estimate is highly statistically significant for the rest of Canada ($p < .001$), where each one-year increase in age at first marriage results in a five per cent $[(e^{-.052}-1) \times 100]$ decrease in the repartnering hazard rate. It is interesting that, in Quebec, age at widowhood is a strong predictor of repartnering, but age at first marriage is not. This discrepancy is likely reflective of unique union-formation habits in Quebec, where cohabitation is much more common, and the average age at first marriage is higher than the rest of the country (Statistics Canada 2011). These figures are, of course, controlling for gender. The final demographic variable, number of children, is not statistically significant for either region, although both estimates are negative, suggesting, at least, that children do not *encourage* repartnering in later life the same way they can at younger ages, following divorce (James & Shafer 2002).

None of the cultural variables are statistically significant for either region, and the estimates for Quebec are likely distorted due to the province's overwhelmingly Catholic-identifying population (Statistics Canada, 2001). For the rest of the country, the signs of the religion estimates suggest that a Catholic affiliation may be less conducive to post-widowhood repartnering than others.

Looking at the economic variables, only the savings estimate is statistically significant for Quebec ($p < .05$). Quebec widows and widowers who accumulated private savings in anticipation of old age have a hazard rate of repartnering that is 77% $[(e^{.571}-1) \times 100]$ higher than for those without savings. The retirement, home ownership, pension receipt, and bankruptcy are all negative, suggesting that, for older widowed adults in Quebec, repartnering is likely not a response to economic insecurity, although personal savings clearly facilitate repartnering. For the rest of Canada, only home ownership is statistically significant ($p < .1$). Widows and widowers living outside of Quebec who own homes have a repartnering hazard rate that is 30% $[(e^{.266}-1) \times 100]$ higher than for those who do not own homes. Retirement, education, and savings all have positive signs, while the bankruptcy estimate is negative, as predicted by Oppenheimer's theory of financial prerequisites. The sign of the pension receipt variable provides some support for the argument that repartnering after widowhood may be discouraged by the possibility of losing or having to share pension income (Statistics Canada 2009).

Finally, the health estimate is not statistically significant for Quebec, while it is negative and statistically significant at the .1 alpha-level for the rest of the country. Outside of Quebec, widows and widowers who report one or more chronic

health conditions are 17% [$(e^{-.183}-1) \times 100$] less likely to repartner than those who do not. This may be a reflection of superior care and support for older adults in Quebec, to the effect that less-healthy partners present less of a burden in a new union.

Table 7 Cox's Proportional Hazard Models of Cohabitation and Remarriage After Widowhood by Region: Canadians Aged 45+, 2007

Variable	Quebec	Elsewhere in Canada
Demographic variables		
Female	-2.182 ***	-1.848 ***
Age at widowhood	-0.124 ***	-0.084 ***
Age at first marriage	-0.038	-0.052 ***
Number of children	-0.079	-0.008
Religion		
Catholic	15.132	-0.049
Protestant	15.392	0.026
Other	15.281	0.019
No religious orientation (ref.)		
Socioeconomic variables		
Retired (1 = yes)	-0.391	0.196
Education (1 = yes)	0.045	0.007
Home Ownership (1 = yes)	-0.187	0.266 †
Pension (1 = yes)	-0.297	-0.080
Saving (1 = yes)	0.571 *	0.096
Bankruptcy (t. varying; 1 = yes)	-0.044	-0.693
Health		
Chronic illness (1 = yes)	0.114	-0.183 †
Likelihood ratio (<i>d.f.</i> = 14)	106.91 ***	328.41 ***
Number of events	61	278
<i>N</i>	528	2591

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; † $p < 0.10$ (two-tailed test)

Source: The 2007 Canadian General Social Survey.

Table 9 shows the parameter estimates from the proportional hazard model of post-widowhood marriage only, by region, comparing Quebec with the rest of Canada. Gender remains highly statistically significant for both regions, but its effect diminishes somewhat in Quebec: Widows in Quebec have a hazard rate of remarriage that is 92% $[(e^{-2.548}-1) \times 100]$ lower than their male counterparts, compared with the 89% difference for repartnering in general (Table 8). For all other regions, the effect of gender remains constant, with women having a remarriage hazard rate 84% $[(e^{-1.829}-1) \times 100]$ lower than that of men. Gender matters more for post-widowhood repartnering in Quebec than in the rest of Canada, but it also matters more for remarriage than for post-widowhood cohabitation in Quebec. In the rest of the country, remarriage behaviours are gendered in roughly the same way as cohabitation behaviours. Age at widowhood remains highly statistically significant for both regions. For Quebec widows and widowers, a one-year increase in age at widowhood corresponds with a 14% $[(e^{-.155}-1) \times 100]$ decrease in the hazard rate of remarriage. For the rest of Canada, a one-year increase in age at widowhood corresponds with an eight per cent $[(e^{-.087}-1) \times 100]$ decrease in the hazard rate of remarriage, roughly the same as the decrease in the hazard rate of repartnering in general. Conversely, age at widowhood is *more* of an impediment to remarriage in Quebec. Age at first marriage is once again not statistically significant for Quebec (and is now positive), but is significant at the .05 alpha-level for the rest of Canada. Outside of Quebec, each one-year increase in age at first marriage corresponds to a four per cent $[(e^{.036}-1) \times 100]$ *increase* in the hazard rate of post-widowhood marriage. This finding appears counterintuitive, but

supports the argument that legal marriage becomes less appealing as widows and widowers age (Gierveld, 2004; Korn 2011; Smith et al., 1991). Because the average age at first marriage has increased over time, individuals who married at older ages are likely among the younger population, and might be expected to hold more progressive beliefs concerning union formation. This finding suggests that, in fact, the younger adults are more inclined toward marriage than their older counterparts, and that increases in cohabitation are not merely part of cohort effects, but aging effects as well. The children variable is again not statistically significant, although the sign has reversed for the Quebec estimate.

Again, none of the religion estimates are statistically significant, and the Quebec estimates are distorted by the region's overwhelmingly Catholic affiliation. The sign for the Catholic estimate outside of Quebec has become positive, possibly a reflection of remarriage after widowhood being looked upon more favourably than cohabitation by the Catholic faith.

In terms of the economic variables, only the home ownership estimate is statistically significant for Quebec ($p < .1$). Widows and widowers in Quebec who own a home have a post-widowhood remarriage hazard rate that is 52% $[(e^{-.743}-1) \times 100]$ lower than for those who do not own a home. The retirement, pension receipt, and bankruptcy estimates are also negative, as in Table 8. Education and savings have also remained positive, although the estimate for savings is no longer statistically significant when looking only at marriage. It appears that home ownership discourages post-widowhood remarriage in Quebec. Widows and widowers in Quebec may be especially hesitant to enter into a legal marriage due to

concerns of splitting or losing assets; according to Quebec's Civil Code, legally married couples are subject to pay spousal support upon marriage dissolution, but "common-law" couples are not (Justice Quebec, 2009). For regions outside of Quebec, retirement and home ownership both are statistically significant ($p < .1$). Outside of Quebec, widows and widowers who are retired have a hazard rate of remarriage that is 34% $[(e^{.295}-1) \times 100]$ higher than their still-employed counterparts. Homeowners have a remarriage hazard rate 35% $[(e^{.301}-1) \times 100]$ higher than non-home owners. It is interesting that home ownership discourages remarriage in Quebec, but facilitates it elsewhere in Canada. This is likely attributable to the fact that, outside of Québec, provinces have provisions for common-law spousal support similar to those in place for legal marriage, which means that marriage is not much more financially 'risky' than legal marriage. Education and savings are not statistically significant outside of Quebec, but have positive signs. Interestingly, pension receipt and bankruptcy, both of which have negative signs for repartnering and cohabitation, are also positive and nonsignificant outside of Quebec when looking only at marriage.

Finally, neither health estimate is statistically significant. The estimate for outside of Quebec only narrowly missed being statistically significant.

Table 8 Cox's Proportional Hazard Models of Remarriage After Widowhood by Region: Canadians Aged 45+, 2007

Variable	Quebec		Elsewhere in Canada	
Demographic variables				
Female	-2.548	***	-1.829	***
Age at widowhood	-0.155	***	-0.087	***
Age at first marriage	-0.024		-0.036	*
Number of children	0.007		-0.017	
Religion				
Catholic	15.190		0.069	
Protestant	16.204		0.206	
Other	16.570		0.215	
No religious orientation (ref.)				
Socioeconomic variables				
Retired (1 = yes)	-0.489		0.295	†
Education (1 = yes)	0.096		0.006	
Home Ownership (1 = yes)	-0.743	†	0.301	†
Pension (1 = yes)	-0.636		0.152	
Saving (1 = yes)	0.509		0.148	
Bankruptcy (t. varying; 1 = yes)	-0.969		0.591	
Health				
Chronic illness (1 = yes)	-0.088		0.146	
Likelihood ratio (<i>d.f.</i> = 14)	58.88	***	247.05	***
Number of events	25		207	
<i>N</i>	528		2591	

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; † $p < 0.10$ (two-tailed test)

Source: The 2007 Canadian General Social Survey.

Table 10 presents parameter estimates from the proportional hazard model of post-widowhood cohabitation only, by region. Gender is statistically significant at the .01 alpha-level for both regions, and the signs have remained negative. In Quebec, widows have a hazard rate of cohabiting that is 86% $[(e^{-1.996}-1) \times 100]$ lower than that of widowers. Elsewhere in Canada, this figure is 85% $[(e^{-1.911}-1) \times 100]$. As previously mentioned, gender matters more for post-widowhood marriage in Quebec than it does for post-widowhood cohabitation. When looking at cohabitation only, Quebec widows experience a similar disadvantage to widows elsewhere in Canada. Interestingly, while this disadvantage decreases significantly in Quebec when moving from the marriage estimates to the cohabitation estimates, it remains quite constant elsewhere in Canada. Age at widowhood is also statistically significant for both regions ($p < .01$). For widows and widowers living in Quebec, a one-year increase in age at widowhood results in a ten per cent $[(e^{-.105}-1) \times 100]$ decrease in the hazard rate of cohabitation. Outside of Quebec, a one-year increase in age at widowhood results in a seven per cent $[(e^{-.074}-1) \times 100]$ decrease in the hazard rate of cohabitation. The Quebec estimate for age at marriage is now statistically significant ($p < .1$), with each one-year increase resulting in a ten per cent $[(e^{-.105}-1) \times 100]$ decrease in the hazard rate of post-widowhood cohabitation. The estimate for the rest of Canada is significant at the .05 alpha-level, with each one-year increase in age at widowhood also corresponding to a ten per cent $[(e^{-.106}-1) \times 100]$ decrease in the hazard rate of cohabitation. As expected, age at widowhood presents less of a barrier to post-widowhood cohabitation than it does to post-widowhood marriage for both regions. Conversely, age at first marriage is a

stronger barrier to post-widowhood cohabitation than to remarriage. Again, these seemingly conflicting findings suggest that younger adults (who, on average, marry later) are more inclined toward marriage than their older counterparts. These two age-related variables provide evidence that increased cohabitation in later life is both an aging effect as well as a cohort effect. Finally, neither children estimate is statistically significant, although the Quebec estimate is now negative.

As in Tables 10 and 11, none of the religion estimates in Table 10 are statistically significant. The 'Other' estimate for Quebec is now negative, but the significance of this change is unclear due to distorted estimates and overwhelmingly Catholic affiliation. Outside of Quebec, all three religion estimates are now negative. These differences are indicative of cultural differences between the two regions: Quebec is mostly Roman Catholic, and has higher-than-average rates of cohabitation, while the rest of the country is less religiously uniform and has lower levels of cohabitation, which is often frowned upon by religious organizations (Laplante 2006; Le Bourdais & Lapierre-Adamcyk 2004; Wu & Balakrishnan 1992).

The home ownership estimate for Quebec is no longer statistically significant, and its sign suggests that, for widows and widowers in Quebec, owning property is not a barrier to cohabitation the way it is for marriage. For the rest of Canada, the home ownership variable remains positive, but is also no longer statistically significant. While home ownership outside of Quebec is an important predictor of post-widowhood marriage, it does not appear to matter in the case of post-widowhood cohabitation. In Quebec, the retirement and pension receipt estimates are negative, but not statistically significant, while education and

bankruptcy are negative, but also not statistically significant. Savings is significant at the .1 alpha-level, and bereaved Quebecers who have personal savings have a hazard rate of cohabitation nearly 100% [$(e^{.642}-1) \times 100$] higher than those without. For the rest of Canada, home ownership and savings are positive but not significant, and retirement, education, pension, and bankruptcy all are negative, but not statistically significant. Whereas retirement and home ownership are both positively related to post-widowhood cohabitation outside of Quebec, they have no significant effect when looking only at cohabitation. These findings suggest that financial well-being is not an important determinant of cohabitation in late life following widowhood, especially outside of Quebec. For this region, even marriage was only significantly impacted by two of the six economic variables. Within Quebec, economic concerns play a small role in determining post-widowhood marriage (home ownership), and a small role in determining post-widowhood cohabitation (savings).

Finally, neither health estimate is statistically significant, and the non-Quebec estimate remains negative, as expected. The estimate for Quebec cohabitation is positive, whereas for Quebec marriage it was positive (see Table 9). This is likely reflective of the popularity of cohabitation in Quebec, and may indicate that cohabitation is even less selective of health status than marriage within Quebec, or repartnering in general outside of Quebec.

Table 9 Cox's Proportional Hazard Models of Cohabitation After Widowhood by Region: Canadians Aged 45+, 2007

Variable	Quebec	Elsewhere in Canada
Demographic variables		
Female	-1.996 ***	-1.911 ***
Age at widowhood	-0.105 ***	-0.074 ***
Age at first marriage	-0.060 †	-0.106 *
Number of children	-0.154	0.021
Religion		
Catholic	15.302	-0.338
Protestant	14.795	-0.437
Other	0.497	-0.514
No religious orientation (ref.)		
Socioeconomic variables		
Retired (1 = yes)	-0.335	-0.077
Education (1 = yes)	0.011	0.011
Home Ownership (1 = yes)	0.150	0.167
Pension (1 = yes)	-0.105	-0.312
Saving (1 = yes)	0.642 †	0.327
Bankruptcy (t. varying; 1 = yes)	0.531	-0.625
Health		
Chronic illness (1 = yes)	0.286	-0.117
Likelihood ratio (<i>d.f.</i> = 14)	61.74 ***	92.02 ***
Number of events	36	71
<i>N</i>	528	2591

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; † $p < 0.10$ (two-tailed test)

Source: The 2007 Canadian General Social Survey.

5.3 Summary

This chapter described the results of my statistical analysis, and presented charts to illustrate the findings. Life table estimates were presented to describe the cumulative proportions of post-widowhood repartnering choices, then, the results of proportional hazard models were presented to assess various models of post-widowhood repartnering. In summary, the above analysis suggests that models for understanding first marriage and partnership choices in early adulthood are not readily applicable to post-widowhood repartnering. In the next chapter, the results are discussed in relation to the hypotheses set out in chapter 3.

Chapter Six: Discussion

6 Introduction

This study described the burgeoning yet understudied phenomenon of post-widowhood cohabitation in adults 45 and older. Building on the existing research, it tested the applicability of theories on union formation to this rare but increasingly important event.

In Canada, the sheer number of widows and widowers has doubled over the past several decades (Statistics Canada, 2012). With the rise of cohabitation, the widowed have another viable option for repartnering besides remarriage, and they are taking advantage of that option in growing numbers. Despite these changes, however, little is known about cohabitation or whether it is displacing remarriage. Furthermore, the motivations to partner in later life are not the same as those driving partnering at earlier stages of the life-course (Connidis, 2010). Nevertheless, dominant theories of partnering processes are based on the behaviours of young adults, and so it is important to test their suitability for understanding repartnering in later life (Bulcroft & Bulcroft, 1991; Bulcroft et al., 1989, Carr 2004b). Additionally, it is becoming increasingly important to understand the role of cohabitation in the repartnering decisions of the widowed, and to incorporate this phenomenon into our theoretical understanding of later-life partnering. This chapter provides a review of the empirical findings in this study, followed by a discussion on how those findings relate to the theoretical framework and hypotheses set out in chapter three.

6.1 Empirical Findings

6.1.1 Sex

Existing studies pertaining to post-widowhood cohabitation have found that men are more likely to repartner following marital dissolution (de Jong Gierveld 2004; Vespa 2012; Wu & Schimmele 1995), and this study confirms that, following widowhood, men are about twice as likely as women to remarry, and about four times as likely as women to cohabit (Table 2). For both men and women, the rate of repartnering is very low 1-2 years after widowhood, and most never repartner. The gender difference quickly becomes apparent, however, and persists over the long term. Just over 2% of widows had ever formed a cohabiting union 20 years after widowhood, compared to 9% of widowers. This pattern is consistent with the well-established gender difference in remarriage after widowhood. These patterns are unsurprising considering that the opportunities for repartnering are conditional on gender. In particular, the unbalanced sex ratio (the shortage of eligible males) within older age groups is a structural constraint on women's repartnering chances (Connidis, 2010; Carr 2004b). Furthermore, social expectations surrounding the role of the widowed person are more stringent for women, requiring them to remain in mourning longer than their male counterparts (Williams et al., 2012).

6.1.2 Age

In the past, age has been found to negatively impact repartnering (e.g., de Jong Gierveld 2004; Wu & Schimmele 1995), and my results confirm that age at widowhood reduces the hazard rate of cohabitation, and that this effect is about twice as strong for women as it is for men. Based on a life course approach, I hypothesized that age at first marriage would be negatively associated with post-widowhood cohabitation. My findings confirm that, for both men and women, age at first marriage decreases the hazard rate of post-widowhood cohabitation. As noted, a 1-year increase in the age at first marriage reduces the cohabitation hazard rate by 15% for women, while the same 1-year increase reduces the remarriage rate by only 2%. The difference for men is much less noticeable: the figures are 5% and 4%, respectively. There are two likely explanations of the negative effect of age at first marriage: 1) those who married at older ages tended to experience more difficulty (higher cost) in marital search, which may be especially pertinent after widowhood, and 2) those who married young are more accustomed to married life, and are thus less likely to view cohabitation as an attractive option following widowhood.

6.1.3 Children

In accordance with socio-emotional selectivity theory, I hypothesized that having children would be negatively associated with repartnering, but would encourage cohabitation relative to remarriage (de Jong Gierveld 2004; Lockenhoff & Carstensen 2004; Vespa 2012). Conversely, my results did not reveal any significant relationship between number of children and either cohabitation or remarriage, with the exception of a

marginally significant negative effect on post-widowhood cohabitation for men. These results suggest that, at advanced ages, the presence or number of children does not play an important role in determining post-widowhood partnering choices. Although socio-emotional selectivity theory posits that older widows and widowers will attempt to optimize emotional wellbeing, there does not appear to be any trade-off between preserving existing close relationships and seeking out new ones later in life.

6.1.4 Region

As previously discussed, Quebec is historically and culturally unique, and its demographic trends are a reflection of this; my results confirm that cohabitation, including post-widowhood cohabitation, is more popular in Quebec than elsewhere in Canada (De Graaf & Kalmijn 2003; Laplant 2005; Wu & Schimmele 2005). The prevalence of cohabitation after widowhood is much higher in Quebec than elsewhere in Canada. Within 5 years of widowhood, about 5% of the widowed have formed a cohabitational union in Quebec, compared to about 2 percent elsewhere in Canada. The prevalence of cohabitation after widowhood in Quebec is double the prevalence elsewhere in Canada 20 years after this event. In contrast, the prevalence of remarriage after widowhood is comparatively higher in the rest of Canada. Thus cohabitation appears to be replacing remarriage as the dominant repartnering choice after widowhood in Quebec, while remarriage remains the predominant option elsewhere in Canada.

I also found that, while the rate of cohabitation in Quebec eventually compensates for its decreased rate of remarriage, repartnering after widowhood occurs more slowly in Quebec than elsewhere in Canada. While a theory of changing demographic trends

suggests that a higher rate of cohabitation in Quebec is indicative of a declining societal preference for marriage, it also stands to reason that a slower initial rate of post-widowhood repartnering in Quebec is indicative of stricter societal expectations around widowhood and the length of the mourning period.

6.1.5 Religion

My other cultural variable, religious affiliation, was not significantly related to post-widowhood cohabitation when comparing women and men. It was, however, statistically significant when comparing Quebec with the rest of Canada, but only for Quebec. Catholics in Quebec were more likely to cohabit than non-Catholics, which is not surprising given the overwhelming Catholic affiliation in this province.

6.1.6 Socioeconomic Characteristics

The socioeconomic variables were largely nonsignificant, despite previous findings to the contrary (Becker 1991; Bumpass et al. 1991; Brown et al. 2006; de Jong Gierveld 2004; Hatch 1995; Vespa 2012). However, several authors have also found no relationship between various economic variables and later-life cohabitation (e.g., Chevan 1996; Wu & Balakrishnan 1994). One challenge when using retrospective data is that variables may be measured at the time of the study, rather than at the time of the event, in this case, post-widowhood repartnering. My wealth measures may not be reflective of

the conditions that shaped the decision to repartner after widowhood (with the exception of bankruptcy). Conversely, my findings may indicate, as others have found, that wealth does not matter in later-life partnering generally, or in post-widowhood cohabitation specifically.

6.1.7 Physical Health

My health proxy, the presence of chronic conditions, may suffer from the same retrospective limitation, and was not statistically significant. Presence of chronic illness suffers from the same limitation as the measures of economic characteristics as it is based on the state of affairs at the time of the survey, which may have little bearing on the life events of our interests.

6.2 Theoretical Findings

6.2.1 Socio-Emotional Selectivity Theory

Socio-emotional selectivity theory posits that the primacy of social goals is related to time constraints (Lockenhoff & Carstensen, 2004). In accordance with this theory, I hypothesized that remarriage would decrease with age at time of widowhood, as time is perceived as limited among older adults and marriage is a future-oriented activity.

Additionally, since this theory posits that older adults are most concerned with maximizing current emotional wellbeing, as opposed to seeking out new relationships, I hypothesized that having children would be inversely related to repartnering in general, and remarriage in particular.

The findings related to socio-emotional selectivity theory are mixed. The life table estimates and proportional hazard models consistently show that, as expected, age at widowhood is inversely related to repartnering for both men and women (Tables 4 & 5). Furthermore the negative association is stronger for remarriage than it is for cohabitation, or for repartnering in general (Tables 6-9). Conversely, the relationship between having children and post-widowhood repartnering behaviour is not statistically significant, except for cohabitation among men. The results indicate a marginally significant negative relationship between having children and cohabiting after widowhood among men only. Contrary to my hypotheses, having children does not discourage remarriage among widowed older adults, and is only related to the cohabitational behaviour of men.

While it is the case that older widows and widowers are less likely repartner, having children—one indication of existing close relationships—does little to discourage repartnering. These findings suggest that while the primacy of social goals is very likely related to perceived time constraints, existing social relations do not replace or discourage the formation of new ones in later life. The couple-relationship remains the optimal source of social integration and emotional and instrumental support into late life. These relationships provide the proximity between individuals (co-residence), interpersonal commitment, and shared interests that define companionship and ensure support (Stroebe et al., 1996; Utz et al., 2002).

6.2.2 Marital Search Theory

Marital search theory likens mate selection to the matching of employers and employees in the labour market. According to this theory, older adults should be less likely to repartner, as the pool of suitable mates available to them decreases in size with age. Furthermore, as the pool of available mates decline with age, so too does the minimally acceptable 'fit' of a partner. Because older adults who do repartner are more likely to accept less-than-ideal partnerships, I hypothesized that cohabitation would be a more desirable option, as it entails less of a personal and financial investment. These conditions, coupled with a sex-ratio imbalance that increases in later life should increase men's likelihood of repartnering relative to that of women. I also hypothesized that having children would have a greater effect on repartnering for women compared with men, since women traditionally provide more support to adult children and this will decrease their desirability as partners.

The findings related to marital search theory are also mixed. Repartnering does in fact decrease with age, and men are more likely to repartner than women, but, although cohabitation has become more prominent over the past decades, remarriage remains the most popular union formation into old age. Furthermore, the yearly proportional increase in the rate of cohabitation fails to overtake, or even meet, that of remarriage as time goes on (Table 2). This indicates that, if the minimally acceptable fit of a new spouse declines with age, widowed persons are nevertheless willing to invest in formal marriage.

Finally, contrary to my hypothesis regarding children, the relationship between having children and post-widowhood repartnering behaviour is not statistically significant, except for cohabitation among men; the results indicate a marginally significant negative relationship between having children and cohabiting after widowhood among men. It is likely that, because having adult children is a nearly universal experience among older widowed persons, it is not an important factor in determining the value of a prospective partner.

6.2.2.1 Independence Hypothesis

Becker's independence hypothesis posits that marriage is most profitable under traditional gender roles. Men's current and prospective resources increase their value as a potential husband, while women's willingness to take on domestic labour increases their dependence on that husband. In accordance with this theory, I hypothesized that men's financial resources would increase the likelihood of marriage relative to cohabitation or indefinite singlehood, while women's financial resources would reduce the likelihood of remarriage, and increase the likelihood of cohabitation or singlehood.

In actuality, the relationships between economic factors and repartnering behaviours were largely nonsignificant, with just a few exceptions. Home ownership increased men's rate of remarriage, providing some evidence for the argument that economic resources make men more attractive marriage prospects (Table 6). Similarly, being retired increased women's risk of remarriage, supporting the argument that women

with fewer economic resources are more dependent on male partners, and therefore more likely to remarry (Table 6).

Conversely, having savings increased the risk of repartnering after widowhood for women (Table 4). This suggests that increased resources may also make women more attractive partners. Additionally, and since so few of the economic characteristics were statistically significant, it likely indicates that the role of wealth posited in the independence hypothesis does not apply to later life relationships.

6.2.2.1 Theory of Financial Prerequisites

Oppenheimer's theory of financial prerequisites also focuses on the role of economic resources in union formation, but posits that women's resources *increase* their likelihood of marriage because this union formation is dependent on perceptions of economic security. In keeping with this theory, I hypothesized that, for both women and men, increased economic resources would increase the likelihood of remarriage relative to cohabitation or indefinite singlehood.

As previously stated, most of the economic variables are not statistically significant. Home ownership increased men's risk of remarriage, providing some evidence for the argument that economic resources are a prerequisite to marriage (Table 6). Having savings increased the rate of repartnering after widowhood for women, suggesting that both marriage and cohabitation are more feasible with increased financial resources (Table 4). Conversely, being retired increased women's risk of remarriage, refuting the argument that women with fewer economic resources are less able to marry

(Table 6). The findings pertaining to the theory of financial prerequisites, as well as those pertaining to the independence hypothesis, indicate that the role of 'wealth' in post-widowhood repartnering is still poorly understood, and cannot be adequately explained by theories on first marriage.

6.2.3 Cultural Theory of Changing Demographic Trends

A cultural theory of changing demographic trends suggests that increases in cohabitation following marital disruption indicate a declining societal preference for marriage (De Graaf & Kalmijn, 2003). Declining rates of remarriage, coupled with increasing rates of later life cohabitation provide evidence for this particular theory. Additionally, higher rates of cohabitation in Quebec, when coupled with our understanding of the province's unique cultural and religious history, further strengthens the case for a cultural theory of changing demographic trends.

Life table estimates demonstrate that, by the fourth year following widowhood, cohabitation rates in Quebec had completely compensated for lower rate of marriage (Table 3); despite differences in cohabitation and remarriage between Quebec and the rest of Canada, both regions ultimately had identical rates of repartnering. The proportional hazard models confirm that the differences between regions are statistically significant. What these findings suggest is that Quebec's high rate of cohabitation indicates a declining societal preference for marriage, but a continued dedication to intimate partner relationships as the preferred means of meeting personal needs following widowhood.

Elsewhere in Canada, rates of post-widowhood cohabitation have also increased, while post-widowhood remarriage has decreased. Unlike Quebec, however, overall cohabitation in Canada has not fully compensated for declines in remarriage. Rather, more widowed persons, women especially, are choosing to remain single than ever before. While Canadian post-widowhood repartnering behaviours indicate a declining preference for marriage, they also indicate a declining preference for post-widowhood repartnering. It appears as though older women's increasing financial stability has facilitated post-widowhood independence, making indefinite singlehood a more attractive option (Davidson 2002; de Jong Gierveld 2002). In coming decades, it will be interesting to gauge this trend as relationships cease to be strictly determined by traditional gender roles, and as same-sex marriage and partnership becomes more common and accepted.

6.4 Summary

The number of Canadian widows and widowers has doubled since 1971, and these numbers are projected to increase as the Baby Boom generation continues to age (Martin-Matthews, 2011; Statistics Canada, 2012). Additionally, prior studies demonstrate that remarriage is losing ground to cohabitation following union dissolution, and that cohabitation is increasing among older adults (Brown et al., 2005; Connidis, 2010). The decline of remarriage in later life can be explained in terms of the lack of incentives to do so—starting a family, child-rearing—and the disincentives against it—the desire to remain independent, the protection of one's economic resources (Carr, 2004b; Vespa, 2012; Connidis, 2010). Nevertheless, these factors are not driving current cohorts

of the widowed to eschew remarriage in favour of cohabitation. Despite myriad demographic changes, remarriage remains the predominant option for union formation after widowhood. Within 5 years of widowhood, 3.1% of women and 15.3% of men have remarried. In comparison, 1.4% of women and 6.4% of men have formed a cohabitating union within this time frame. Within 20 years of widowhood, the prevalence of remarriage is about twice as high as the prevalence of cohabitation.

The study also considered the influence of other factors known to influence remarriage after widowhood. My results show that having children, religious affiliation, socioeconomic resources, and health status have largely non-significant effects on repartnering and also on repartnering choice following widowhood. While there is some evidence that increased economic status increases the likelihood of repartnering, this factor has a largely non-significant bearing on the choice of cohabitation versus remarriage. With very few exceptions, socioeconomic status has similar effects on the repartnering behaviours of women and men, as well as across regions. These findings are consistent with Vespa's (2012) finding that, unlike in earlier stages in the life-course, economic resources do not have a significant influence on repartnering decisions in later life. Like Vespa's findings, the results show that if wealth does matter in later life repartnering, the concept must be re-operationalized before survey data will be able to capture that relationship. These findings cast doubt on theories that depict post-widowhood union formation as a function of economic considerations such as the protection of income and control over one's estate. Of the remaining explanatory factors, only age at widowhood has consistent effects on post-widowhood repartnering behaviour. Consistent with prior research (e.g., Wu, 1995), which indicates there are fewer

opportunities and reasons to repartner at older ages, the chances of repartnering decline with age at widowhood.

Overall, results indicate that intimate partnership remains both important and valued into old age among the widowed. While each of the theories on partnering were at least partially supported by my findings, only the cultural theory of changing demographic trends appears to function as posited into later life and after widowhood. Socio-emotional selectivity theory, marital search theory, the independence hypothesis, and the theory of financial prerequisites are all inadequate to predict post-widowhood repartnering behaviour among older adults. These results highlight the need for further research into repartnering behaviour in later life, and especially for further development of theoretical explanations of said behaviour. To conclude this study, the following chapter briefly outlines its limitations.

Chapter 7: Limitations

7 Limitations

Although this study has filled a gap in the literature by elucidating the phenomenon of post-widowhood repartnering, the generalizeability of my findings remains limited due to small numbers. This limitation was not unexpected, however, as post-widowhood repartnering remains a relatively rare event in the scope of a nationally representative general survey. My study nevertheless makes a significant contribution in this respect, as the vast majority of existing research contains no data on post-widowhood cohabitation whatsoever.

Secondly, my retrospective data limit my ability to study death as a competing risk, which is especially relevant in the study of older populations. Conversely, my cross-sectional data do not suffer from many of the major limitations of longitudinal data, including high attrition rates and long (often a year or more) intervals between data collection.

Finally, and as my findings around the effect of socioeconomic factors and health status suggest, retrospective data limited my ability to construct certain measures. It will be important for researchers to explore these relationships further using longitudinal data. It remains unclear whether, or how, wealth and health matter in the decision to cohabit after widowhood in later life.

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