REPARTNERING AFTER UNION DISSOLUTION IN LATER LIFE*

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ABSTRACT

This study uses life table analysis and Cox models to examine patterns of repartnering in later life. The analysis uses longitudinal retrospective data on union histories from the 2007 Canadian General Social Survey. The study estimates the timing and risk of repartnering among individuals who have experienced a union dissolution at age 45 or older, treating cohabitation and (re)marriage as competing risks. The study offers three major observations. First, age constraints on repartnering are much larger when union dissolution occurs in later life. This age barrier is particularly strong for women and contributes to a wide gender gap in repartnering. Second, in contrast to what prior studies observe for younger people, cohabitation is not the predominant choice of repartnering in later life. Third, union exit status (divorce, cohabitation separation, and widowhood) is a key repartnering differential. The most disadvantageous routes to repartnering are through the experience of cohabitation separation and widowhood.

Key words: cohabitation; divorce; remarriage; repartnering; widowhood

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The literature on the union formation process is large, but it is not without limitations. Most previous studies focus on the timing and determinants of first union formation (Becker, 1981; Oppenheimer, 1988). With the rise of divorce and cohabitation, repartnering has become a commonplace event in the life course (Wu & Schimmele, 2005). The literature on repartnering is, however, small and dated and centered on remarriage (Coursolle, 2011; De Graaf & Kalmijn, 2003). Few studies consider cohabitation and marriage as competing risks of repartnering or examine the repartnering behaviors of separated cohabitors. In addition, our theories (e.g., gains-to-trade) about the union formation process are based on the behaviors of younger people (Brown, Lee, & Bulanda, 2006; Vespa, 2012; Wu, Schimmele, & Ouellet, 2015). There is a paucity of studies on union formation or repartnering in later life (Sassler, 2010). What little is known about repartnering at older ages comes from studies of the widowed and tends to neglect the life-course experiences of the divorced and separated cohabitors (Brown, Bulanda, & Lee, 2012).

The prevalence of union dissolution in later life has increased because of two demographic trends. First, population aging (the number of older individuals) is contributing to the frequency of this event (Manning & Brown, 2011). The aging of the baby boomers is the main reason for the increase of the older population. This generation experienced high rates of divorce and remarriage, which could predispose them to union dissolution and repartnering in later life (Lin & Brown, 2012). Second, the prevalence of cohabitation in mid and later life doubled between 2000 and 2010 in the United States

and tripled between 1991 and 2012 in Canada (Brown et al., 2006; Statistics Canada, 2012). Given the relative instability of cohabiting unions (Smock, 2000; Wu, 2000), the increase of cohabitation at older ages could also contribute to the frequency of union dissolution in later life.

For these reasons, a growing proportion of individuals are re-entering the marriage market in later life. The effect of life-course stage on structuring opportunities in marriage markets and repartnering choices has received limited attention in the literature (Brown et al., 2006). This is a major limitation considering that age influences the chances and motivation for union formation and the preference between marriage and cohabitation (Carr, 2004; Sassler, 2010; Vespa, 2013; Wu et al., 2015). This study provides a national portrait of repartnering among Canadians who have experienced union dissolution in later life. The analysis uses retrospective longitudinal data to estimate the timing and risk of repartnering, treating cohabitation and (re)marriage as competing risks. Using a life-course perspective, the main objective is to examine the effects of the timing of union dissolution, marital history, and the structural context of people's lives on the repartnering process.

BACKGROUND

The motivation for marriage shifts across the life course (Brown, Bulanda, & Lee, 2012; Carr, 2004; Sassler, 2010). Child-bearing is the primary motivation for marriage at earlier stages in the life course (Carr, 2004; Coursolle, 2011). This ties marriage to the costs of child-rearing, and economic exchange (a gender division of labor) is the functional basis of marriage at this stage in the life course (Carr, 2004). The economic attributes or breadwinner capacity of men, therefore, have a strong effect on the timing of

first marriage (Becker, 1981; Oppenheimer, 1988). At older ages, child-rearing costs are not a compelling reason for marriage, considering that most individuals are past reproductive age, no longer have full-time child-rearing responsibilities, and are near or past the age of retirement at this life stage (Carr, 2004). For this reason, economic characteristics tend to have weak or non-significant effects on the union formation process in later life (Brown et al., 2012; Wu et al., 2015; Vespa, 2012).

The decision to partner among older people still involves a rational assessment of the net benefits of forming a union versus remaining single (Carr, 2004). The difference is that the net benefits of union formation are evaluated in primarily non-economic terms. The decision to remain single can have costs for older people since living arrangements associate with social integration and the benefits it provides (De Jong Gierveld, 2002). Besides economic benefits, marriage promotes well-being in other respects, since it is a source of companionship and social support. There is a positive relationship between marriage and indicators of well-being such as health, happiness, and life satisfaction (Liang et al., 2005; Musick & Bumpass, 2012; Pienta, Hayward, & Jenkins, 2000). De Jong Gierveld (2002) states that marriage is the optimal source of emotional and instrumental support because of the proximity (co-residence) and long-term commitment between spouses. Living alone means that these resources must be obtained from outside the household.

The net benefits of marriage are assessed against cohabitation in addition to singlehood (Wu et al., 2015). Cohabitation provides the benefits of coresidence, but is a more flexible arrangement than marriage with regard to gender roles and pooling of economic resources, which could make it an attractive repartnering choice (Brown et al.,

2012; Vespa, 2013). Among younger divorced people, cohabitation has indeed contributed to declining rates of remarriage (Bumpass, Sweet, & Castro-Martin, 1990), but how it affects the repartnering behaviors of older people is unknown. However, the function of cohabitation differs across the life course. At earlier life stages, cohabitation tends to be a prelude to marriage and is a short-term arrangement. In later life, cohabitation appears to represent an alternative to marriage and is a relatively durable union (Brown et al., 2012; King & Scott, 2005; Vespa, 2013). In contrast to union formation at earlier life stages, economic disadvantage does not characterize selection into later-life cohabitation (Vespa, 2012).

THEORETICAL FRAMEWORK

The predominant theories of union formation have limited use for understanding this life transition among older people. These theories are inattentive to the effect of life-course stage on the opportunities and motivation for marriage and cohabitation (Brown et al., 2012; Carr, 2004). To examine repartnering in later life, our analysis uses a life course perspective (LCP) as an orientating framework. The primary focus of the LCP is on life transitions (or events), the timing of these transitions, and the implications of these transitions in the social context of individual lives (Bengtson, Elder, & Putney, 2005). The LCP is a fertile approach for situating repartnering behavior within the biographical context of an individual's life. For our purposes, this involves a consideration of ontogenetic time (chronological age), marital histories, social status, and geographic location. These life-course variables intersect to constitute the ecological conditions of repartnering behaviors. These conditions are the main reason for individual- and group-level differences in repartnering opportunities and choices.

Union dissolution is a major transition in the life course. There are three reasons for this life transition: the divorce of married couples, the separation of cohabiting couples, and widowhood. Until recently, divorce and cohabitation separation were uncommon reasons for union dissolution among older people. Widowhood accounted for almost all union dissolutions at older ages. But a growing proportion of older people are experiencing divorce or cohabitation separation (Brown et al., 2012; Brown & Lin, 2012). Hence, there are multiple routes – we term these *union exit status* – into repartnering among older people. To compare diversity in repartnering trajectories, our empirical analysis focuses on the following life-course variables: (1) the timing of life transitions; (2) union exit status; (3) linked lives; and (4) the structural context of repartnering. In addition, the analysis controls for socioeconomic status and health, which could affect the chances of repartnering and differences in the preference between marriage and cohabitation.

Timing of Life Transitions

A central concept of the LCP is that the timing of a life transition or event shapes its implications and the chances of subsequent events. In our analysis, the timing of life transitions refers to the effects of (1) age at first union and (2) age at union dissolution on the chances, timing, and choice of repartnering. There are two reasons for the relationship between age at first union and repartnering. First, there tends to be a greater level of gender role specialization between couples that get married at relatively earlier stages in the life course (Wu & Balakrishnan, 1994). Interdependence within marriage creates an economic inclination for repartnering in order to replace the human capital lost with the departure of a spouse. Second, the earlier that people get married, the less experience

they have living independently (Bumpass et al., 1990). Earlier marriage is also selective of individuals with traditional family orientations. For these reasons, these people could have a social inclination for repartnering.

Age at union dissolution is perhaps the most important determinant of repartnering (Bumpass et al., 1990; Wu & Schimmele, 2005). Most people form a first union, but the chances of repartnering are far smaller (De Graaf & Kalmijn, 2003). The timing of union dissolution matters because age is related to the desire and opportunities for union formation. Mahay and Lewin (2007) demonstrate that the desire for marriage is lower for people aged 55-69 than among younger age groups, perhaps because of life-course differences in the perceived benefits of marriage. Even if the desire to repartner exists, marriage markets are less efficient at later stages in the life course (De Graaf & Kalmijn, 2003). There are fewer social opportunities for meeting eligible spouses in later life. People's involvement with activities (e.g., education) where numerous single people are present tends to contract with age. In addition, there is a structural constraint on the probability of marriage (and presumably cohabitation) at older ages. This is because the total pool of single persons of a suitable age is smaller at older ages.

Union Exit Status

The LCP also posits that personal histories influence the chances of subsequent events. Our focus is on the effect of union exit status (marital history) on the timing and chances of repartnering. Wu and Schimmele's (2005) study of Canadians aged 15-64 demonstrates that union exit status is an important repartnering differential for this age group. The authors observe that union exit status affects the timing and rate of repartnering as well as the choice of second union. The timing of repartnering is fastest

among separated cohabitors and slowest among the widowed. Three years after union dissolution, 42% of separated cohabitors have repartnered, compared to 30% of the divorced and 14% of the widowed. Over time, the difference in repartnering between separated cohabitors and the divorced narrows, suggesting that divorce imposes short-term impediments on repartnering. The impediments for the widowed appear to be long-term. After 20 years, 38% of widows, 79% of separated cohabitors, and 76% of the divorced have repartnered. For all groups, cohabitation is the predominant choice of second union.

Most studies on late-life repartnering focus on outcomes after widowhood. Most widows have no intention of searching for a new partner (Wu, 1995). About 80% of widows oppose the idea of remarriage and 50% strongly oppose it (Talbott, 1998). Their desire for other unions also appears to be low, considering that just 15% of widows express an interest in dating 18 months after bereavement (Carr, 2004). This disinterest in repartnering could reflect the role changes that women experience following bereavement and the disincentives to repartnering (Carr, 2004; Davidson, 2004). De Jong Gierveld (2002) remarks that, for older women, widowhood often represents "retirement" from a care-giver role and reduces their domestic responsibilities. In addition, these women also gain a sense of independence and renewed ties with their social network after bereavement (De Jong Gierveld, 2002; Vespa, 2013). Among widowers, the desire for repartnering is comparatively higher, but this is largely because of men's dependence on their former spouse for social support (Carr, 2004). When widowers have social support from outside the household, their desire to repartner is not too much different from widows.

Little is understood about the repartnering process following divorce or cohabitation separation at later stages in the life course. There are structural differences between cohabitation and marriage that have implications for repartnering (Wu & Schimmele, 2005). First, cohabitation is an informal union, has an ambiguous legal definition, and is seldom considered to be a long-term arrangement (Brines & Joyner, 1999; Smock, 2000). Second, cohabitational relationships tend to involve comparatively lower levels of income pooling and less traditional gender roles (Heimdal & Houseknecht, 2003; Smock, 2000). Third, cohabitations are incomplete institutions and involve less relationship-specific capital (e.g., children, intergenerational relationships) than marriages (Nock, 1995). Fourth, cohabitation is selective of people that have individualistic attitudes and greater personal investment in non-family activities (Clarkberg, Stolzenberg, & Waite, 1995). In sum, there is comparatively greater social and economic independence within cohabitations and fewer social and legal constraints on union dissolution.

Several a priori predictions can be offered about the effect of union exit status on repartnering. First, following previous studies, widowhood is expected to have strong negative effects on repartnering, after age at union dissolution and gender are controlled. In part, repartnering is low among the widowed because this life event occurs mainly at older ages and disproportionally affects women (Wu et al., 2015). Second, the repartnering rate among former cohabitors is expected to be lower than among the divorced. The independence experienced within their unions implies that people exiting cohabiting unions could be better suited for singlehood, reducing their need for repartnering. In addition, the higher social and economic interdependence between

couples within marriages could increase the pressure to repartner among the divorced. Third, given that our focus is on union dissolution in later life, there could be cohort effects on repartnering preferences. Among older people, cohabitation was a less common experience at earlier stages in the life course, which could reduce their preference for cohabitation after divorce or widowhood.

Linked Lives

Within the LCP, the concept of *linked lives* suggests that people's social relationships affect their behaviors and life chances. Hence, the presence of children is a repartnering differential, but its effects could be conditional on age. The rate of repartnering is about 25% lower for women with children than for childless women (Bumpass et al., 1990). Younger co-resident children squeeze the time women have to search for a new partner and men hesitate to partner with single mothers to avoid incurring the cost of step-parenting (Stewart, Manning, & Smock 2003). These penalties associate with custodial arrangements following divorce that could be irrelevant at older ages. After children reach adulthood and leave the household, their effect on repartnering is less well-understood. At older ages, the presence of children could have a negative effect on repartnering for two reasons. First, adult children could be a source of social support, and thus co-residence with children could reduce or eliminate the desire or need to repartner (Wu et al., 2015). Second, older people could refrain from repartnering in situations where it threatens their relationship with their children (Vespa, 2013).

Structural Context of Repartnering

Within this study, structural context refers to the effects of gender and geographic region (culture) on repartnering. For two reasons, we expect that women will have lower

chances of repartnering than men. First, there are structural constraints on women's repartnering opportunities (Wu et al., 2015). There is an imbalanced sex ratio at older ages because men have a higher mortality rate than women. This means that women have a comparatively smaller pool of eligible partners. The short supply of eligible men is compounded because of social norms that discourage women from forming unions with younger men (Brown et al., 2012). Second, gender also affects the gains to marriage or cohabitation. Gender roles create disincentives for repartnering among women and incentives among men (Wu et al., 2015). Women are reluctant to repartner because this often involves reassuming care-giving roles at older ages, increased domestic responsibilities, and a loss of personal independence (Davidson, 2001; De Jong Gierveld, 2002). Men's dependence on their former wives for social and instrumental support is an incentive for remarriage (Carr, 2004).

In Canada, there are regional (cultural) differences in the prevalence of cohabitation that could affect repartnering decisions in later life. In Quebec, cohabitation has become an alternative to marriage, and the rate of marriage is much lower than in other provinces (Le Bourdais & Lapierre-Adamcyk, 2004). Outside Quebec, cohabitation is primarily a prelude to marriage, and there is no widespread social acceptance of cohabitation as an alternative to marriage. Among Quebeckers, cohabitation is on the verge of replacing marriage as the model form of conjugal union and is perhaps even a complete institution for them. Since the 1990s, the prevalence of cohabitation (now about 30%) has been double the prevalence in the rest of Canada (Kerr, Moyser, & Beaujot, 2006). Moreover, child-bearing is a common occurrence in cohabitations in Quebec. Following widowhood, there are regional differences in repartnering choice, with

Quebeckers preferring cohabitation and Canadians from other provinces preferring marriage (Wu et al., 2015).

DATA AND METHODS

Data

The study uses data from the 2007 Canadian General Social Survey, Cycle 21 (GSS-21), conducted by Statistics Canada. The GSS is an annual national (cross-sectional) survey that collects individual- and household-level data on Canadian adults to monitor changes in social conditions and the well-being of Canadians (Pelot & Kemeny, 2009). Each cycle of the GSS has a thematic focus, such as family, time-use, social engagement, and victimization. The GSS-21 focuses on families, social support, and aging. It includes detailed data on marital history, childbearing history, retirement planning and experience, social support, health conditions, and standard demographic and socioeconomic variables. The target population included Canadians aged 45 and older living in all ten provinces, excluding those living in the northern territories and full-time residents of institutions.

The GSS-21 was conducted with telephone interviews, using the random digit dialing (RDD) method. Although households without telephones were excluded, they represented only 0.9% of the target population (Pelot & Kemeny, 2009). Households with cellular phone service only were also excluded, representing 6.4% of the total population. The exclusion of households without landline telephone service is a limitation of the study. We are unaware of any Canadian studies on coverage bias in the traditional RDD method, but US research shows that the rate of households without landline telephone service is most common among young-adult and/or low-income households (Blumberg &

Luke, 2008). Given our focus on Canadians aged 45 and older, it is unlikely that the exclusion of households without landlines significantly biases our regression estimates on the hazard rate of repartnering.

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 among older adults, we limited our study sample to individuals who ever experienced a union dissolution at age 45 or older, whether the union was a marital or a cohabiting union and whether the union ended in separation/divorce or widowhood. Missing data for the covariates were minimum, ranging from 0 to 2.1% (educational attainment), which were imputed using the multiple imputation method (Little & Rubin, 2002). The final study sample includes 3,848 women and 1,760 men (N = 5,608), with a mean age of 71.6 for women and 67.2 for men.

The GSS-21 collected detailed retrospective data on union formation and dissolution. Using these retrospective questions, we were able to establish the timing of repartnering, if it occurred. Although retrospective (survival) data allow us to study the timing of repartnering and estimate the hazard rates of competing union choices (marriage versus cohabitation), they have some inherent limitations. First, retrospective studies may not have data on all potential confounding factors because the event of interest had already occurred prior to the time of the survey and much of information that may be pertinent to exposure to the event was collected only at the time of the survey. For example, income/wealth and health are correlates of union formation in later life (Brown et al., 2006; Vespa, 2012). The socioeconomic and health data were collected at the time of the survey, reflecting the respondents' current status, and do not necessarily

reflect their status at the time when they were searching for a partner. Efforts were made to include proxy measures of economic well-being (savings and pension) and health (chronic illness), reducing potential bias that may have been introduced due to the absence of relevant exposure data. Second, unlike prospective (longitudinal) studies, selective mortality cannot be accounted for because the study includes "survivors" only. This potential selection bias could overestimate the rate of repartnering because frail people are probably under-represented in the study and they have a lower propensity to repartner (Fu & Goldman, 1996). We do not anticipate that the rate of repartnering is grossly overestimated, given that most repartnering occurs at relatively younger ages and mortality is low among this segment of the older population, but caution should be exercised when comparing our findings with studies using prospective data.

Variables

Our statistical analysis considers cohabitation and marriage as two competing repartnering choices after union dissolution. As such, the dependent variable is measured as a three-level categorical variable indicating if the respondent entered a cohabiting union, a marriage, or remained single after experiencing a union dissolution at age 45 or older. Exposure time to the "risk" of repartnering is measured (monthly) from the date of union dissolution. For marital unions, the date of separation was used. Where the date of separation is unavailable, the date of divorce was used. If a repartnership did not occur (the censored cases), exposure time is measured from the date of union dissolution to the time of the survey. Overall, 88% of the female respondents and 67% of the male respondents are censored in the study.

As noted, using retrospective data, much of the cross-sectional information collected in the survey that is seemingly pertinent to the study cannot be used because these measures are not tied to the time of the event (cohabitation/marriage). Given this limitation, in addition to gender, we chose a set of 13 independent variables. Table 1 presents the definitions and descriptive statistics for the independent variables. We considered three variables measuring union history. Age at union dissolution is measured in years. Age at first union is also measured in years. Finally, last union exit status is a three-level categorical variable: (a) cohabitation separation, (b) marital separation or divorce, and (c) widowhood, which includes both marital and cohabitational unions that ended with the death of a partner.

Table 1 about here

We included two variables on children. One is the number of children the respondent ever raised, ranging from 0 to 8 (or more) children. The mean number of children is somewhat higher among women (2.9) than men (2.5). The other is children living at home, a dummy variable that indicates whether one or more respondents' children lived with the respondent either part-time or full-time. Table 1 shows that the rate of co-residence is higher for women (24%) than for men (20%).

We considered 5 socioeconomic variables. 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 4.4 (between trade/technical school and community college) and 5.1 for men (between community college and university). Employment status is a three-level categorical variable: (a) working outside home, (b) not working outside home

(including those who are looking for work, going to school, working at home, caring for children, etc.), and (c) retired. Table 1 indicates that 57% of women in the study population are retired, 21% of the women are working outside the home, and 20% are not working outside their home. The comparable figures for men are 52%, 41%, and 7%, respectively.

We included 3 indicators for economic well-being. Pension is a dummy variable indicating whether the respondent has a pension plan besides government sponsored pensions (i.e., the Canada or Quebec Pension Plans). Table 1 shows that 32% of women and 54% of men have an employment-sponsored pension. Savings is also a dummy variable identifying those who have built up their savings or made investments (e.g., 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 (Moussaly, 2010). We observe that 44% of women and 50% of men 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 6% of women and 11% of men ever experienced bankruptcy.

The analysis includes two cultural variables. Region is measured as a dummy variable indicating whether the respondent resides in the province of Quebec. This variable reflects inter-regional differences in the prevalence and social acceptance of cohabitation and declining rates of marriage (Wu, 1995). Over a quarter of the study

population live in Quebec, which is comparable to the overall distribution of the national population. Religious denomination is measured as a 4-level categorical variable. We observe that 42% of women and 40% of men are Catholics, and comparable figures for Protestants are 42% and 32% for women and men, respectively. Table 1 shows that 9% of women and 19% of men reported no religious orientation.

We 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. We 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. Our data show that 65% of women and 57% of men reported one or more chronic conditions.

Statistical Methods

Our statistical analysis uses survival model techniques, which are appropriate for retrospective (survival) data (Lee, 1992). These techniques were developed to model the time to the occurrence of an event of interest (marriage or cohabitation). In essence, our analysis involved following a retrospective cohort of individuals at or after age 45 who experienced a union dissolution and examining how the selected individual-level characteristics associate with the timing (hazard rate) of repartnering over time. We began our analysis with a conventional double-decrement life table procedure to estimate the monthly rates of cohabitation and marriage following union dissolution and provide the description of these probabilities in terms of the cumulative experience of repartnering by successive years after union dissolution. Separate life tables were estimated for women and men and for each exit status.

Next, we estimated a series of Cox's proportional hazard models of duration dependence to estimate the correlation between the selected independent variables and repartnering after union dissolution (Cox, 1972). We used the Cox model as it allows the form of the baseline hazard function to be unspecified. As noted, we treated cohabitation and marriage 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. We estimated separate models for women and men. We also modeled cohabitation and marriage jointly and estimated models of overall union formation following union dissolution (see Appendix A). In unreported analysis, we tested the proportionality (proportional hazards) assumption of our main regression models, a key assumption underlying the Cox model, by creating and examining the time-dependent covariates (see Hosmer, Lemeshow, & May, 2008). The proportionality assumption generally holds well with the exception of a few covariates in the model of cohabitation for both women and men. For women, the hazard rate appears to decline among those who dissolved their last union via cohabitation separation, but increases among those who had a child living in the household and who have built up their savings or made investments towards retirement. For men, the hazard rate of cohabitation also declines for cohabitation separation, but increases with educational attainment and for Catholics.

RESULTS

Descriptive Analysis

This study focuses on union dissolution after age 45 and repartnering after this event. Table 1 shows that the mean age of union dissolution was 59 for women and 56 for men. The mean age of union dissolution observed here cannot be taken as an estimate for

the Canadian population because union dissolutions that occurred prior to age 45 are not included in the estimation. For most individuals (over two-thirds of the study population), this event represented the dissolution of their first union. For women, widowhood is the modal union exit status. About 67% of women experienced union dissolution because their marital or cohabitational spouse died. Divorce accounts for 25% of union dissolutions among woman 45 and older. Cohabitation separation accounts for 8% of union dissolutions among them. The modal exit status for men is divorce, which accounts for 46% of their union dissolutions. The death of a spouse accounts for 38% of union dissolutions among men 45 and older. Cohabitation separation accounts for 16% of men's union dissolutions.

The life tables examine the extent to which women and men repartner following union dissolution at age 45 or older. Figure 1a illustrates the cumulative proportions of individuals who have ever cohabited after union dissolution. For women, cohabitation is not a common event following union dissolution at age 45 or older. Only 3.5% of women reported having formed a cohabitational union five years after union dissolution. After 20 years, about 5% of women have cohabitated. Figure 1b shows that the cumulative proportion of women who get married after union dissolution is also low. Under 5% of women report having married five years after this event. After 20 years, around 7% of women have married. Their propensity to repartner occurs largely during the first 10 years following union dissolution. Few women cohabit or get married after this time span has elapsed.

Figures 1a and 1b about here

These life tables demonstrate that there is a wide gender gap in repartnering in life. The proportion of men who have entered a cohabiting union one year after union dissolution is four times greater than the proportion of women. Over 12% of men have cohabited within five years of union dissolution. This cumulative proportion increases to 15% after 10 years and 17% after 20 years. The cumulative proportion of men who have ever married after union dissolution is also much higher than it is among women. About 24% of men marry 20 years after a later life union dissolution compared to 7% of women. For men, there is little difference in the proportion of people who cohabit or get married early after union dissolution. However, the proportion of marriage increases with time. Within 20 years, 17% of men have formed a cohabitational union and 24% have married. This provides some preliminary evidence that men – at least among older cohorts – have a preference for marriage over cohabitation when repartnering. Most repartnering among men also occurs within the first 10 years after union dissolution.

The life table estimates also consider the extent to which individuals repartner according to their union exit status. This analysis provides a comparison of the cumulative proportions of cohabitation and (re)marriage for the divorced, widowed, and separated cohabitors. Figures 2a and 2b illustrate that widowhood status helps account for the low proportion of repartnered women. Over two-thirds of the women in our study sample are widows. After 20 years, about 2.4% of widows have cohabited and 4.6% have married. In comparison, almost 14% of divorced women have cohabited and 16% have remarried within this time. The prevalence of repartnering after cohabitation dissolution is higher than among widows, but is much lower than among divorced women. About 6%

of women have formed a new cohabitation and 3% have married 20 years after cohabitation separation.

Figures 2a and 2b about here

Figures 3a and 3b focus on how union exit status associates with the cumulative proportion of repartnering among men. About one-third of divorced men have formed a cohabitational union within 20 years. Almost half (48%) of men who get divorced remarry within 20 years. These proportions are much higher than those observed for women. The proportion of men who remarry after divorce is three times higher than among women. Widowhood also decreases the prevalence of repartnering among men, but not nearly to the same extent as it does among women. About 9% of widowed men have formed a cohabitational union and 19% have married 20 years after union dissolution. The proportion of widowers who remarry is about four times higher than the proportion of widows who remarry. There is a similarly large gender gap in the proportion of people who form a cohabitational union after widowhood. About 11% of men who exit a cohabitational union form a new cohabitational union within 20 years. Few of these men (6%) get married.

Figures 3a and 3b about here

There are large regional (cultural) differences in cohabitation. The rate of cohabitation in Quebec is far higher than in the rest of Canada, while the rate of marriage is much lower (Le Bourdais & Lapierre-Adamcyk, 2004). These regional differences could influence choice of repartnering as well. Figures 4a and 4b examine the cumulative proportion of cohabitation and marriage after union dissolution, comparing Quebec to the rest of Canada. Since the focus here is on broad regional differences, we do not provide

separate analysis for women and men. Over 14% of Quebeckers who experience a union dissolution formed a cohabitational union within 20 years. This compares to 7% of those from the rest of Canada. In contrast, marriage is a less prevalent choice of repartnering in Quebec. About 6% of Quebeckers and 13% of people from the rest of Canada marry after union dissolution.

Figures 4a and 4b about here

The Cox Models

The multivariate analysis examines the hazard rate of the first union formed (either cohabitation or marriage) after union dissolution at age 45 or older. Table 2 presents the parameter estimates from Cox's proportional hazard models of repartnering for women and men. Age at union dissolution has a strong negative effect on repartnering, controlling for our selected covariates. For women, a one-year increase in age at union dissolution associates with a 10% reduction in the hazard rate of cohabitation ($[e^{-.110} - 1] \times 100$) and a similar reduction in the hazard rate of marriage. There is also a significant correlation between age at first union and the hazard rate of repartnering. Older age at first union decreases the rate of both cohabitation and marriage.

Table 2 about here

The multivariate analysis demonstrates that union exit status is a significant predictor of repartnering, after controlling for age at union dissolution, age at first union, and other mechanisms that contribute to repartnering chances. For women, the hazard rate of forming a cohabitational union is 37% ($[e^{-.464} - 1] \times 100$) lower among those separated cohabitors compared to the divorced. The hazard rate of marriage is 63% lower

among separated cohabitors than it is among divorced women. The hazard rate of cohabitation is 48% lower among widows in comparison to the divorced. There is a non-significant difference between widows and the divorced in the hazard rate of marriage. Hence, the gap observed between these groups in the cumulative proportion of ever married (Figure 2b) after union dissolution attenuates after factors such as age at dissolution and other important mechanisms are controlled.

Table 2 demonstrates that having children living at home decreases women's chances of repartnering. Having children living at home associates with a 41% reduction in the hazard rate of cohabitation and a 48% reduction in the hazard rate of marriage. There is an interaction between age at union dissolution and children present in the home (unreported analysis). The hazard rate of marriage for women declines more steeply with age at dissolution when a child lives in the home. There are non-significant associations between most of the selected socioeconomic variables (education, work status, pension, and bankruptcy) and repartnering among women. There is, however, one exception. Women who have built up savings toward retirement have a significantly higher hazard rate of marriage. Compared to those who have not built up savings, their hazard rate of marriage is 39% higher. Consistent with Figures 4a and 4b, living in Quebec increases the rate of cohabitation and decreases the hazard rate of marriage. Chronic illness associates with a reduction in the hazard rate of marriage, but has a non-significant association with cohabitation.

Like women, age at union dissolution has a strong negative effect on men's repartnering, controlling for our selected covariates. A one-year increase in age at union dissolution associates with a 5% reduction in the hazard rate of cohabitation and a 7%

reduction in the hazard rate of marriage. There is also a significant association between age at first union and the hazard rate of repartnering. Older age at first union decreases the hazard rate of both cohabitation and marriage. The hazard rate of cohabitation is 50% lower for separated cohabitors than it is for the divorced. Separated cohabitors have a 71% lower hazard rate of marriage than the divorced. There is a non-significant difference between widowers and the divorced on the hazard rate of cohabitation. Widowed men have a 31% higher rate of marriage than divorced men, after controlling for covariates.

For men, having children living at home decreases the hazard rate of cohabitation but there is a non-significant correlation between children at home and marriage. The number of children men have, however, has a significant association with marriage. A one child increase (additional child) associates with a 10% increase in their hazard rate of marriage. There are non-significant associations between cohabitation and education, having a savings, and bankruptcy. Working outside the home and having retirement savings associates with increases in the hazard rate of cohabitation. The hazard rate of marriage increases with increases in education, but the other socioeconomic variables have non-significant correlations with marriage among men. Living in Quebec increases the hazard rate of cohabitation and decreases the hazard rate of marriage. Men with other (non-Christian) religious denominations have a higher hazard rate of cohabitation and marriage than men with no religious orientation. Protestant men have a higher hazard rate of marriage than men with no religious orientation. Chronic illness associates with a reduction in the hazard rate of marriage.

DISCUSSION AND CONCLUSION

This study provides a national portrait of gender-specific patterns of repartnering in later life and is a first step toward developing a perspective that accounts for the life-course experiences of the older population. The empirical analysis offers several conclusions. First, union dissolution in later life associates with a larger penalty on repartnering than it does at earlier stages in the life course. The average age of union dissolution in our study is 59 years for women and 56 for men. Examining union dissolution among Canadians aged 15-64, Wu and Schimmele (2005) observe that 72% of women and 81% of men repartner within 20 years. Among people who experience union dissolution in later life, our results demonstrate that just 12% of women and 41% of men repartner. The timing of repartnering is also slower when union dissolution is experienced at later stages in the life course. Within three years, under 6% of the women and about 19% of the men in our sample have repartnered. This compares to 30% of women and 40% of men aged 15-64, for whom the average age at union dissolution is about 31 years (Wu & Schimmele, 2005).

These life-course differences in repartnering correspond to age penalties in marriage markets. De Graaf and Kalmijn (2003) argue that marriage markets are less efficient for the divorced because the supply of single people shrinks with age and there are also fewer opportunities to socialize with single people at older ages. Whether these opportunities are increasing with internet dating – which expands marriage markets beyond the local area – is unknown, but at present union dissolution in later life associates with terminal singlehood for most people. The gender gap in repartnering is also much wider when union dissolution occurs in later life. Over three times the

proportion of older men than women repartner. Data limitations prevented us from examining how the composition of marriage markets affect repartnering chances, but it seems plausible that imbalanced sex ratios contribute to this gap, considering that the gender difference in repartnering is comparatively modest (72% versus 81%) at younger ages (Wu & Schimmele, 2005).

Second, there are life-course differences in the choice of next union among those who repartner. The literature on repartnering focuses primarily on remarriage, with limited attention given to cohabitation. The rate of cohabitation is growing fastest among older people and it is more prevalent among the divorced than the never-married (Brown et al., 2006). Among Canadians aged 15-64, cohabitation is the predominant choice of repartnering. Within 20 years of union dissolution, 56% of women are cohabitating and 16% are married (Wu & Schimmele, 2005). The comparable figures for men are 62% and 20%, respectively. The literature presents compelling reasons for older people to prefer cohabitation (see Vespa, 2012). In sum, cohabitation provides the benefits of marriage without its legal obligations, economic consolidation, or traditional gender roles. For older women, we found little evidence that there is a preference for cohabitation or marriage when repartnering. For older men, there appears to be a slight preference for marriage. This could reflect cohort-related preferences and future cohorts of older people could opt for cohabitation in greater proportions.

Third, one of the central contributions of this study was examining how union exit status influences repartnering. Union exit status refers to the reason for union dissolution: divorce, cohabitation separation, or widowhood. Our findings confirm that union exit status is a significant repartnering differential. Controlling for age at union dissolution

and other factors, this variable associates with the timing and long-term rate of repartnering. The divorced repartner faster and in greater proportions than separated cohabitors and the widowed. At least part of the gender gap in repartnering in later life reflects the difference in modal exit status. Most women experience union dissolution through widowhood, whereas men experience it primarily because of divorce. This gender difference in modal exit status could contribute to gender differences in the desire to repartner, which adds to the effect of imbalanced sex ratios in marriage markets. Previous research shows that most widows strongly oppose remarriage (Talbott, 1998). Since under 5% of widows remarry, our findings support this sentiment. In contrast, about 19% of widowers remarry.

Among men, the cumulative proportion of marriage after union dissolution is much lower among separated cohabitors (5%) than it is among the divorced (48%). This is understandable since we would expect separated cohabitors to prefer serial cohabitation (Lichter, Turner, & Sassler, 2010). However, separated cohabitors also have a lower rate of cohabitation than the divorced and their overall rate of repartnering is lower than among the widowed. Among women, exiting a union via cohabitation separation in later life also decreases the chances of repartnering. At earlier stages in the life course, separated cohabitors repartner in higher proportions than the divorced and the widowed (Wu & Schimmele, 2005). Our analysis does not provide clues about the reasons for the low rate of repartnering among separated cohabitors, so we can offer only speculations here. For most separated cohabitors, it is likely that cohabitation separation was the dissolution of a second or higher order union. Hence, it is reasonable to speculate

that the experience of multiple union dissolutions across the life course dampens their desire for forming another union.

Fourth, consistent with the concept of linked lives, prior fertility influences repartnering. Among women, having children decreases their chances of cohabitation and marriage. In this respect, children have similar effects on women's repartnering chances in later life as observed for women at earlier stages in the life course. In fact, we observed that the magnitude of the age penalty on marriage is stronger for women when children are present in the home (in unreported analysis). Given the average age (59) of union dissolution for the women in our study, it is unlikely that the reasons for the negative effect of children on repartnering are similar to those for younger women. Childcare responsibilities likely do not impede older women's search for a new partner, though further research is needed to support this assumption. What is most plausible is that older women living with (presumably adult) children have a source of social support inside the household that reduces their need and/or desire for repartnering. The effect of children on repartnering among men is weaker. Co-residence with children decreases their risk of cohabitation, but the relationship between children and men's risk of marriage is non-significant.

Fifth, our analysis demonstrates that the structural context of repartnering matters. Consistent with our expectations, there is a significant relationship between gender and repartnering. The cumulative proportion of women who form a cohabitational or marital relationship after union dissolution is far lower than among men. This lower rate of repartnering is consistent across all union exit statuses. Moreover, the effect of timing of union dissolution in the life course is dependent on gender. The age penalty on

repartnering is steeper for women than men. A direction for future research is to disentangle how much of this gap in repartnering is attributable to structural constraints (imbalanced sex ratios at older ages) versus gender differences in the perceived costs and benefits of repartnering at older ages. Our findings also demonstrate a relationship between region and repartnering preferences. In Quebec, cohabitation is the preference when repartnering, in contrast to the pattern observed in the rest of Canada.

Finally, our analysis examined how well-established determinants of repartnering function in later life. Among younger people, individuals with good economic prospects are attractive candidates for marriage and cohabitation is selective of the socioeconomically disadvantaged (Brown et al., 2006; Smock, Manning, & Porter, 2005). We argued that economic theories of union formation are less germane for people who are past childrearing age or at or near the age of retirement. Our findings demonstrate that education has a more limited effect on union formation in later life than is observed for younger people. Having retirement savings increases the rate of marriage for women, but has a non-significant effect on cohabitation or men's repartnering chances. Our measure of socioeconomic status is limited in that we did not have a reliable measure of wealth at the time people were searching for a new partner. However, this limitation is likely to affect only the propensity to remain single, since Vespa (2012) demonstrates that wealth has a non-significant effect on the choice between cohabitation and marriage in later life. What can be concluded from our findings is that factors such as education and economic security appear to have modest effects on repartnering in later life.

Our findings also suggest that health is an important determinant of marriage, but not cohabitation, in later life. Having a chronic condition decreases the hazard rate of

marriage by 20% for men and women alike. This finding is inconsistent with research that observes that unhealthy men repartner sooner than others (Lillard & Panis, 1996). Prior research suggests that cohabitation in later life is selective of healthier people (Brown et al., 2012), so we cannot assume that the health penalty on marriage is pushing people into cohabitation – these people probably are at highest risk of remaining single. As a co-residential living arrangement, cohabitors presumably bear similar caregiving costs as their married counterparts. The idea that cohabitation is a weaker form of commitment and entails less caregiving obligations would explain the non-significant relationship between health and cohabitation in our analysis, but this would be at odds with studies that suggest that cohabitation is an alternative to marriage in later life (e.g., Brown et al., 2012; King & Scott, 2005; Vespa, 2013).

This study offers insights into repartnering in later life, but it has some limitations. Future research would benefit from several things. The main limitation of our study is the use of retrospective data, which prevents the observation of several key repartnering determinants at the time people were searching for a new partner. This includes the influence of wealth and health on the propensity to remain single and selection into cohabitation. Our findings also call for additional research into the effects of desire for a union on repartnering patterns. An examination of living apart together relationships (LAT) would also be useful. Some of the "single" people in our study could be in an LAT relationship, which represents an alternative to being single, marriage, and cohabitation. Although this study leaves some important questions unanswered, it also fills gaps in our knowledge about union dissolution and repartnering in later life.

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

		Women		Men	
Variable	Definition	M or %	S.D.	M or %	S.D.
Marital history					
Age at last union dissolution	Age at last union dissolution in years	59.15	10.64	55.93	11.42
Age at first union	Age at first union in years	23.07	5.46	25.86	6.70
Last union exit status					
Cohabitation dissolution	Dummy indicator (1 = yes, 0 = otherwise)	8.4%	–	16.4%	–
Widowhood	Dummy indicator (1 = yes, 0 = otherwise)	66.5%	–	37.9%	–
Marital dissolution	Reference group	25.1%	–	45.8%	–
Characteristics of children					
Number of children	Range: 0 - 8	2.92	1.82	2.52	1.79
Children living at home	Dummy indicator (1 = yes, 0 = otherwise)	23.9%	–	20.0%	–
Socioeconomic variables					
Education	Education in 10 levels (1 = elementary or less, …, 10 = some post-grad education or higher	4.38	2.83	5.10	3.28
Work status					
Working outside home	Dummy indicator (1 = yes, 0 = otherwise)	21.8%	–	40.6%	–
Other	Dummy indicator (1 = yes, 0 = otherwise)	21.2%	–	7.1%	–
Retired	Reference group	57.1%	–	52.3%	–
Pension	Dummy indicator (1 = have a pension plan through employment, 0 = otherwise)	31.8%	–	53.9%	–
Saving	Dummy indicator (1 = build up savings towards retirement, 0 = otherwise)	43.9%	–	50.0%	–
Bankruptcy (time-varying)	Dummy indicator (1 = ever experienced a bankruptcy; 0 = otherwise)	6.2%	–	11.3%	–
Cultural variables					
Quebec	Dummy indicator (1 = residing in Quebec 0 = residing elsewhere in Canada	26.7%	–	28.0%	–
Religious demonination					
Catholic	Dummy indicator (1 = yes, 0 = otherwise)	42.2%	–	39.9%	–
Protestant	Dummy indicator (1 = yes, 0 = otherwise)	41.5%	–	32.2%	–
Other	Dummy indicator (1 = yes, 0 = otherwise)	6.9%	–	8.8%	–
No religious orientation	Reference group	9.4%	–	19.1%	–
Health					
Chronic illness	Dummy indicator (1 = have one or more chronic illnesses, 0 = otherwise)	64.8%	–	57.0%	–
N		3,848		1,760	

Note: Weighted means or percentages, unweighted *N*.
Source: The 2007 Canadian General Social Survey.

Table 2 Cox's Proportional Hazard Models of Repartnering in Mid and Late Life by Union Type and Gender: Canadians Aged 45+, 2007

	Women		Men	
	Cohabitation	Marriage	Cohabitation	Marriage
Marital history				
Age at last union dissolution	-0.110 ***	-0.111 ***	-0.049 ***	-0.071 ***
Age at first union	-0.055 **	-0.034 *	-0.049 ***	-0.045 ***
Last union exit status				
Cohabitation dissolution	-0.464 †	-0.991 **	-0.710 ***	-1.261 ***
Widowhood	-0.665 ***	-0.187	-0.198	0.273 †
Marital dissolution (ref.)				
Characteristics of children				
Number of children	-0.034	-0.001	0.022	0.091 **
Children living at home	-0.528 *	-0.661 **	-0.359 †	-0.156
Socioeconomic variables				
Education	-0.007	0.004	0.022	0.046 *
Work status				
Working outside home	0.227	-0.233	0.452 **	-0.045
Other	0.043	-0.136	-0.071	-0.145
Retired (ref.)				
Pension (1 = yes)	-0.228	-0.163	0.313 *	0.073
Saving (1 = yes)	0.115	0.329 *	0.038	0.048
Bankruptcy (t. varying, 1 = yes)	0.285	-0.317	-0.176	-0.178
Cultural variables				
Quebec (1 = yes)	0.383 *	-0.486 *	0.679 ***	-0.663 **
Religious demonination				
Catholic	-0.155	-0.206	0.255	-0.082
Protestant	-0.364	0.191	-0.020	0.440 **
Other	-0.097	0.114	0.447 †	0.613 **
No religious orientation (ref.)				
Health				
Chronic illness (1 = yes)	-0.196	-0.221 †	-0.006	-0.225 *
Likelihood ratio (d.f. = 17)	234.8	232.5	142.0	219.2
Number of events	195	253	247	336
N	3,848	3,848	1,760	1,760

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

Source: The 2007 Canadian General Social Survey.

Appendix A Cox's Proportional Hazard Models of Repartnering in Mid and Late Life by Gender: Canadians Aged 45+, 2007

	Women	Men
Marital history		
Age at last union dissolution	-0.110 ***	-0.062 ***
Age at first union	-0.043 ***	-0.047 ***
Last union exit status		
Cohabitation dissolution	-0.650 ***	-0.927 ***
Widowhood	-0.378 **	0.092
Marital dissolution (ref.)		
Characteristics of children		
Number of children	-0.016	0.061 *
Children living at home	-0.603 ***	-0.239 †
Socioeconomic variables		
Education	-0.002	0.037 *
Work status		
Working outside home	-0.027	0.176 †
Other	-0.074	-0.116
Retired (ref.)		
Pension (1 = yes)	-0.190 †	0.184 *
Saving (1 = yes)	0.234 *	0.051
Bankruptcy (t. varying, 1 = yes)	0.016	-0.200
Cultural variables		
Quebec (1 = yes)	0.005	0.129
Religious demonination		
Catholic	-0.184	0.086
Protestant	-0.030	0.293 *
Other	0.008	0.538 ***
No religious orientation (ref.)		
Health		
Chronic illness (1 = yes)	-0.208 *	-0.121
Likelihood ratio (d.f. = 17)	410.6	259.0
Number of events	448	583
N	3,848	1,760

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

Source: The 2007 Canadian General Social Survey.

Figure 1a Cumulative Proportions of Ever Cohabited After Union Disruption by Gender: Canadians Aged 45+, 2007

Figure 1b Cumulative Proportions of Ever Married After Union Disruption by Gender: Canadians Aged 45+, 2007

Source: The 2007 Canadian General Social Survey.

Figure 2a Cumulative Proportions of Ever Cohabited After Union Disruption by Last Union Exit Status: Canadian Women Aged 45+, 2007

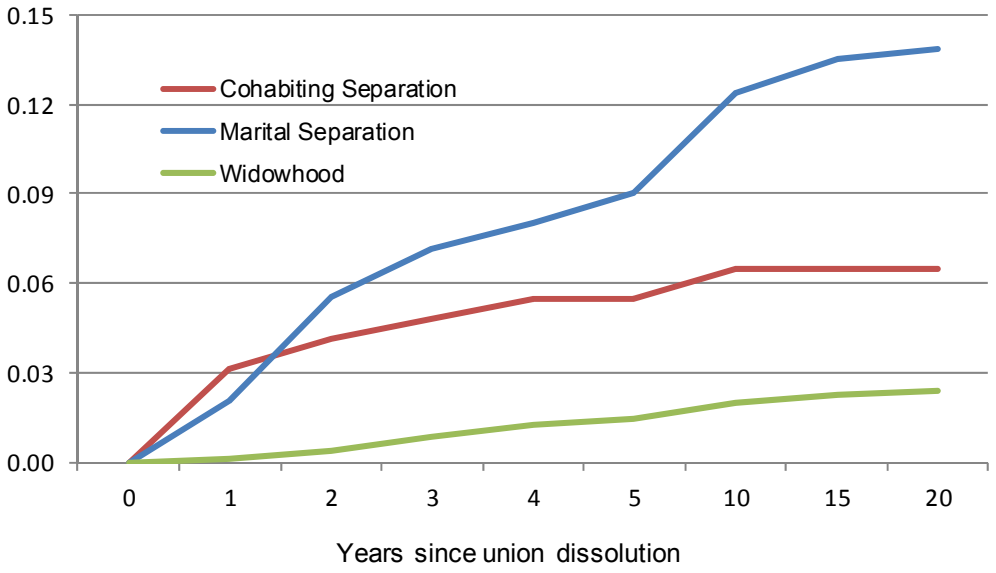
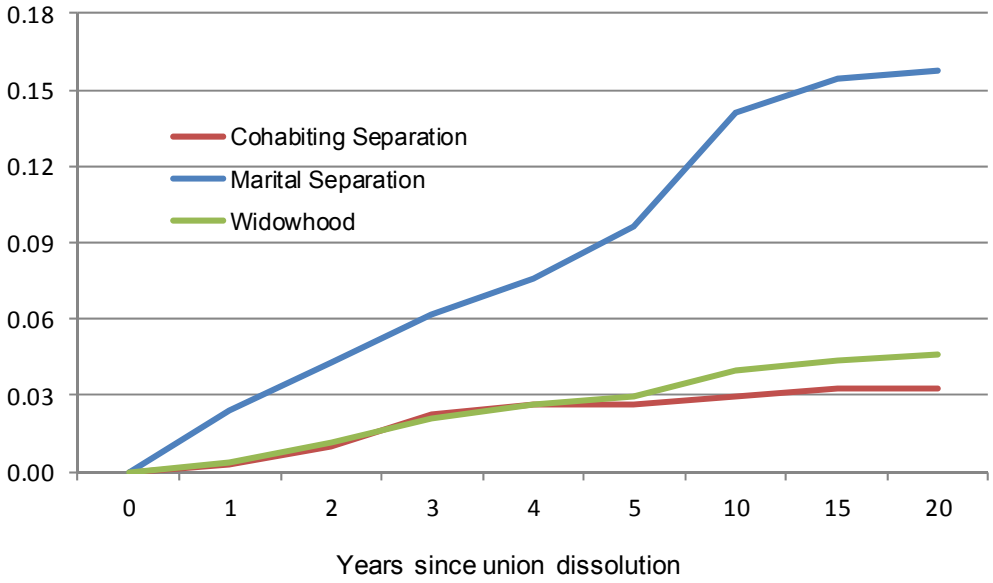


Figure 2b Cumulative Proportions of Ever Married After Union Disruption by Last Union Exit Status: Canadian Women Aged 45+, 2007



Source: The 2007 Canadian General Social Survey.

Figure 3a Cumulative Proportions of Ever Cohabited After Union Disruption by Last Union Exit Status: Canadian Men Aged 45+, 2007

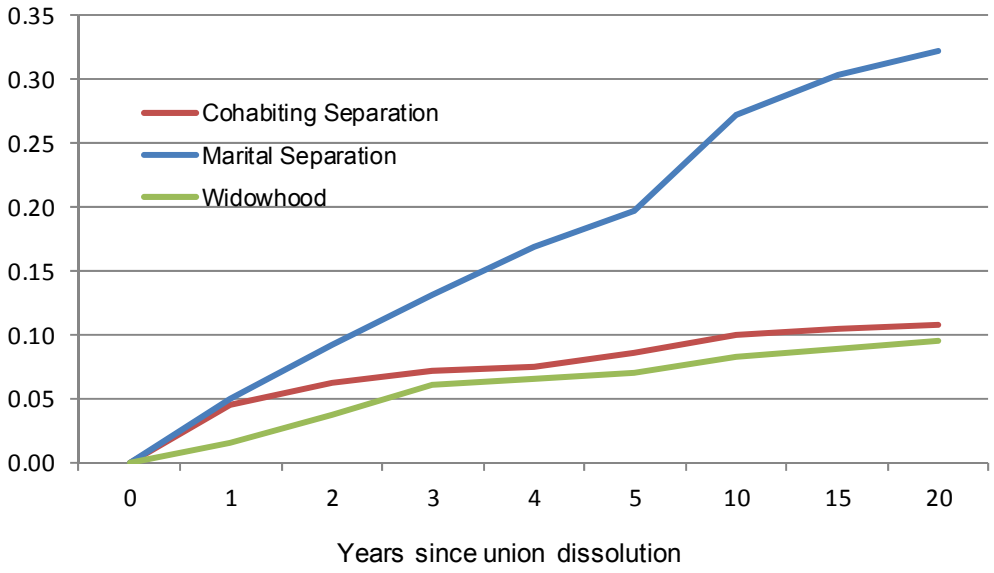
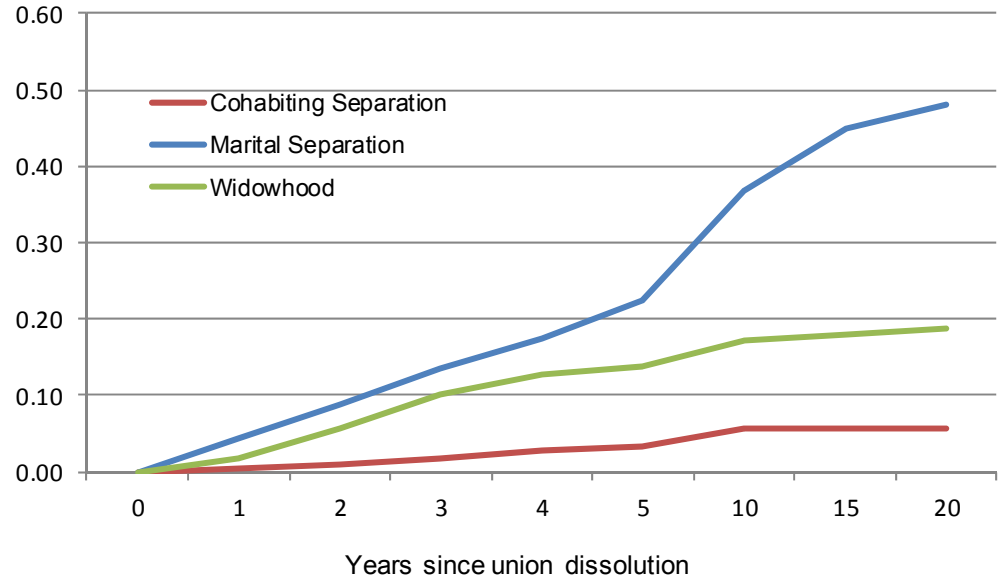


Figure 3b Cumulative Proportions of Ever Married After Union Disruption by Last Union Exit Status: Canadian Men Aged 45+, 2007



Source: The 2007 Canadian General Social Survey.

Figure 4a Cumulative Proportions of Ever Cohabited After Union Disruption by Region: Canadians Aged 45+, 2007

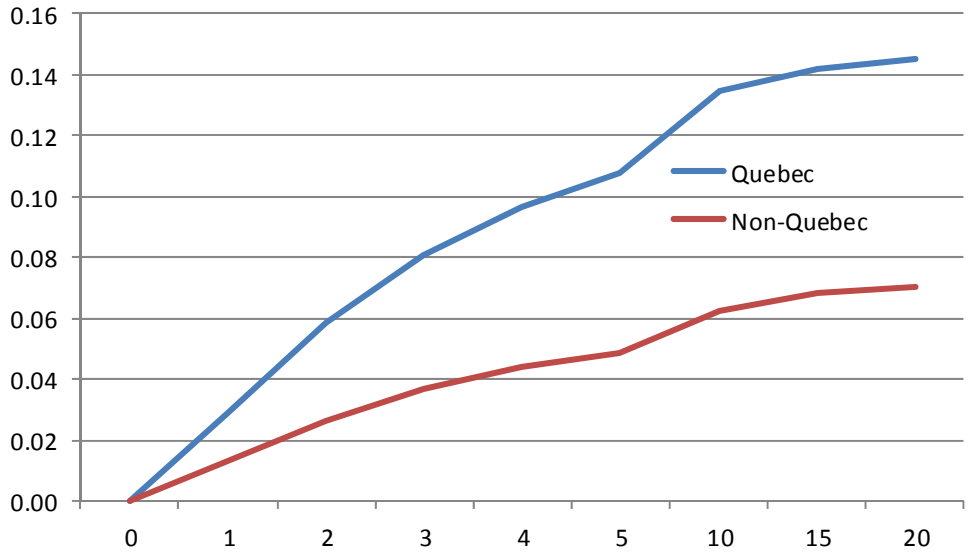
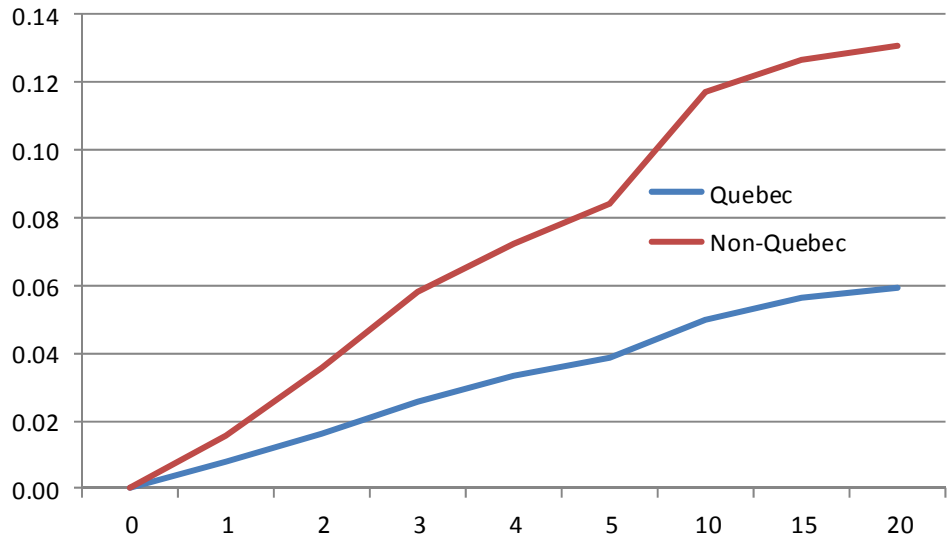


Figure 4b Cumulative Proportions of Ever Married After Union Disruption by Region: Canadians Aged 45+, 2007



Source: The 2007 Canadian General Social Survey.