Published in final edited form as:

Public Policy Aging Rep. 2015 ; 25(3): 94–97. doi:10.1093/ppar/prv012.

Aging Cohabiting Couples and Family Policy: Different-Sex and Same-Sex Couples

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Keywords

Cohabitation; Same-sex couples; Unmarried

Studies of family life among older Americans typically have focused on marital status categories including married, never married, divorced/separated, and widowed. The older adult population has experienced considerable changes in marriage and living arrangements with declines in marriage coupled with growth in divorce and living alone (Brown & Lin, 2012; Lin & Brown, 2012; Manning & Brown, 2011). The literature on family life among older Americans has struggled to keep paces with these changes. Comparatively few studies have considered the unique features of later life cohabitation.

Although cohabiting men and women represent a small share of older adults who are living with a spouse or partner (Vespa, Lewis, & Kreider, 2013), a growing share of older couples in the United States have cohabited (Brown, Bulanda, & Lee, 2012). The number of cohabiting couples over age 50 has more than tripled since 2000 (Brown et al., 2012) and today there are over 3 million cohabiting couples aged 50 and older. A significant and overlooked group of older cohabiting couples are same-sex couples who until recently were barred from legal marriage in most states.

Cohabiting couples may appear to be similar to married couples in terms of structure (two adults in a sexual relationship sharing a residence), but they likely differ across key sociodemographic characteristics that make them more vulnerable as they age (Brown, Lee, & Bulanda, 2006). How same-sex and different-sex couples compare is uncertain. Our goal is to expand upon prior studies by providing an up to date descriptive profile of the living arrangements of older American couples. Notably, we differentiate between same-sex and different-sex cohabitators, comparing the two types of cohabitation to each other and to married individuals. This profile provides a springboard for our discussion of the array of aging issues couples who are not legally married may face.

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Cohabitation Among Older Americans

Cohabitation is increasing among all age groups in the United States, with the highest rate of growth among older Americans (Brown et al., 2012). Among younger adults, cohabitation is characterized as a short duration relationship, lasting on average 2 years, that is typically part of a pathway to marriage (Lamidi, Manning, & Brown, 2015). In contrast, cohabitation among older Americans is quite stable and researchers have concluded that cohabitation among older Americans is a “long-term alternative to marriage” (Brown et al., 2012; King & Scott, 2005). However, there may be some limits to cohabitation as an alternative form of marriage when it comes to facing issues surrounding aging.

Prior research on cohabitation among older Americans has focused on different-sex couples who have chosen to not marry. Older cohabitators tend to be less advantaged than their remarried counterparts, but they do compare favorably with older unpartnereds (Brown et al., 2006). It appears that remarrieds enjoy greater economic and social resources than do cohabitators. How gay and lesbian cohabiting older adults fare compared with either different-sex cohabitators or marrieds is unknown. Same-sex cohabitators are arguably distinct as until recently they did not have the option to legally marry within the United States. New opportunities for marriage among older gay and lesbian couples have resulted from recent state level decisions to expand marriage to same-sex couples and a landmark decision in 2013 by the U.S. Supreme Court that legally recognized same-sex couple marriage at the federal level. The successful 2013 case, *Windsor*, was based on an issue that is important in the lives of all couples, but particularly aging couples, the taxation of inheritance. In April 2015, the U.S. Supreme Court will decide on the legal recognition of same-sex marriage across all states. The recent case is based in part on James Obergefell who married in Maryland but was not allowed to be included on his spouse’s death certificate because they lived in Ohio, a state that did not recognize same-sex marriage. These issues are central to the health and well-being of all same-sex couples, but especially older same-sex couples. As the legal restrictions are being eased for same-sex marriage, cohabitation among older gays and lesbians may take on a different meaning. In the meantime, a vital first step is to uncover how same-sex cohabitators compare with different-sex cohabitators and marrieds in later life.

Profile of Older Cohabitators and Marrieds

We provide an updated portrait of unmarried couples by analyzing the 2013 American Community Survey (ACS). The ACS includes a large number of respondents ensuring sufficient sample sizes for analysis of cohabiting different-and same-sex couples. The categorization of individuals across relationship types is based on responses to household rosters that identify how household members are related to the head of the household (owned, bought, or rented the home). Drawing on the gender composition of the household members and relationship type, we identify the following three groups: same-sex cohabiting, different-sex cohabiting, and different-sex married. Statistical tests are conducted to showcase how same-sex cohabiting and different-sex cohabiting couples differ as well as contrasts between different-sex married couples and cohabiting couples.

The ACS permits measurement of several key indicators. We include measures of sociodemographics such as age, gender, race/ethnicity, foreign born, and education. Additionally, we capture several economic indicators, including employment, household income, poverty, and receipt of public assistance. The public assistance measure is based on an affirmative response to the question about the receipt of food stamps, public assistance, or Supplemental Security Income. Health is gauged by measures of disability and health insurance. Respondents are categorized as having a disability if they reported having difficulties with any of the following items: hearing; seeing; concentrating, remembering, or making decisions; walking or climbing stairs; dressing or bathing; or doing errands alone. The health insurance measure includes health coverage plans through an employer, insurance company, Medicare, Medicaid, military health service, or other sources. We also consider household composition, including household size and multigeneration status.

Based on our estimates, there are currently 3.16 million older cohabiting individuals in the United States of which about one in eight are in same-sex cohabiting relationships. Overall, about 5% of those in co-resident unions are cohabiting, not married.

We start by comparing older adults in the three union types in terms of the sociodemographic characteristics (Table 1). Same-sex and different-sex older adults are similar in terms of age. The majority of cohabitators are in their fifties and are primarily baby boomers (born between 1946 and 1964). The different-sex marrieds are older than the cohabitators, with nearly one-quarter of marrieds over age 70. The older same-sex adults are evenly divided into lesbians and gays. Same-sex cohabitators are more often White (86%) than are different-sex cohabitators (72%) and different-sex marrieds (78%). Greater shares of different-sex cohabitators and marrieds are racial and ethnic minorities and they are more likely to be foreign born than same-sex cohabitators. In terms of different-sex couples, cohabitators are more often racial and ethnic minorities and less often foreign born than their married counterparts. Same-sex cohabitators have higher average levels of education than different-sex cohabitators. One-half of same-sex cohabitators, 31% of different-sex marrieds, and one-fifth of different-sex cohabitators have a college degree.

Same-sex cohabitators have greater economic resources than their different-sex counterparts. Greater shares of same-sex than different-sex cohabitators are working. Different-sex cohabitators are more likely to be working than different-sex marrieds but have lower mean and median household incomes. The household mean and median income are higher among same-sex than different-sex cohabitators and marrieds. One-quarter of different-sex cohabiting couples lived in poverty in contrast to 15% of different-sex couples and 4% of different-sex married couples. The receipt of public assistance is nearly twice as high among different-sex than same-sex cohabitators (21.5% and 11.4%, respectively) and lowest among different-sex marrieds (6.7%).

Different-sex cohabitators are most often coded as disabled, (21.8%), while same-sex cohabitators and different-sex marrieds are less often disabled (17.9% and 19.1%, respectively). Health insurance coverage is generally quite high among this older population and the levels are highest for marrieds (93.9%) and lowest for different-sex cohabitators (81.8%).

Household composition is distinctive for cohabitators and marrieds. Different-sex marrieds are in larger households, 2.6 members on average, and 4.4% are living in multigenerational households. In contrast, same-sex cohabitators have smaller households on average, 2.3, and only 1% live in multigenerational families.

Taken together, different-sex cohabiting older Americans differ from marrieds in terms of their sociodemographic characteristics with disadvantaged economic resources and health. In contrast, same-sex cohabiting older Americans are more advantaged in terms of education and income but are more disadvantaged in terms of poverty, public assistance, and levels of health insurance than marrieds. On average, same-sex cohabitators have higher levels of education and are more economically and health advantaged than different-sex cohabitators. In short, different-sex cohabitators face greater vulnerabilities compared to marrieds and same-sex cohabitators.

Family Policy

The aging of the U.S. population has tremendous ramifications for society at large. As the largest birth cohort in U.S. history, the Baby Boomers, transitions into old age, key programs that older adults rely on for support, such Social Security, Medicare, and Medicaid, may be strained. More adults are living longer but with chronic diseases that require considerable medical care, exacerbating skyrocketing health care costs. These patterns are widely acknowledged and understood by policymakers, even if politicians disagree about precisely how to address the aging tsunami. What is less well understood by the broader community is how recent shifts in the family living arrangements of older adults may be reshaping the aging process, particularly when older adults experience health declines.

Families, and more specifically spouses, traditionally have provided care to frail elders. But older adults are less often married today. The decline in marriage in the United States extends across the generations. One-third of Baby Boomers are unmarried (Lin & Brown, 2012). Who will care for these unmarrieds as they age? Some have children who may be able to provide care, but others are childless and may not have family members upon whom they can rely. These questions may loom large for the LGBT (lesbian, gay, bisexual, and transgender) population who may have strained family relationships and are less likely to have children (Cahill, 2015). The retreat from marriage among older adults may necessitate new approaches to caring for the aged that rely more heavily on the community.

It is doubtful that unmarried partners will provide comparable care as married spouses. The theoretical and empirical evidence supports this assertion, although the research to date is limited. From a theoretical standpoint, many older adults choose to cohabit precisely because the expectations for care are weaker. Cohabitation does not require taking a vow to care for a partner “in sickness and in health.” Women especially favor cohabitation over remarriage because it is a pathway that allows them to avoid the traditional gendered expectations that accompany marriage (Talbot, 1998; Watson & Stelle, 2011). Older unmarried women are often widows who have cared for a former spouse. They feel they have served as caregivers and now want to live their lives without the burden of caring for

another spouse. On the other hand, older men seem particularly desirous of marriage largely because they seek a caregiver (McWilliams & Barrett, 2014). A recent study of caregiving among marrieds and cohabitators revealed that cohabiting partners are less likely to provide care to a frail partner than are spouses (Noel-Miller, 2011). Although older adult cohabiting unions tend to be long-lasting, the relationship dynamics at least in terms of care provision are not equivalent. This differential is more striking when we consider that different-sex cohabitators have higher levels of disability and lowers levels of health insurance and economic resources compared with marrieds. Cohabitators appear to be at elevated risk in their old age.

Same-sex cohabitators may move into marriage rapidly as same-sex marriage becomes legally recognized across all states. This will be important for aging in terms of providing greater social security and retirement plan spouse and widow benefits, health care advantages offered to spouses under Medicaid, housing benefits, veteran benefits and services, expanding family medical leave to include same-sex spouses as well as avoiding taxes on inheritance and property (Cahill, 2015). However, this does not mean that same-sex couples will be protected from serious health and aging constraints. We focused on partnered lesbians and gays, but there are many single lesbians and gays who may face unique challenges in old age. LGBT elders should have access to mainstream senior services as well as targeted services (Cahill, 2015). There is ample evidence that gays and lesbians experience stigma and discrimination throughout their life and these experiences may translate to stress in older age resulting in lower levels of access and receipt of appropriate health care (Cahill, 2015; Institute of Medicine, 2011; Orel & Frahauf, 2015). Orel and Frahauf (2015) argue for more research and attention on the older LGBT population as they are treated as an “invisible population in gerontological research” (p. 217). Cahill (2015) states the primary means for organizing and delivery of social and nutrition services, Older Americans Act, should include LGBT elders in the category of older Americans as having the greatest social need.

Unmarried elders are a rapidly growing group, and we demonstrate that not all unmarried adults are alone. In fact, many are cohabiting with an unmarried partner. The commitment of unmarried partners to help care for their partners with ailing health may be weak and not a reliable source of support. Future research and policy attention needs to focus on unmarried couples who may face great needs for care in their old age.

Acknowledgments

Funding

This paper benefitted from support provided by the Center for Family and Demographic Research at Bowling Green State University with core funding from The Eunice Kennedy Shriver National Institute of Child Health & Human Development (R24HD050959).

The authors appreciate the research assistance provided by Krista Westrick Payne.

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Table 1

Same-Sex and Different-Sex Cohabitors and Different-Sex Married Characteristics in 2013

	50+		
	Same-sex cohabiting	Different- sex cohabiting^a	Different- sex married^b
Demographic characteristics			
Age (%)			
50–59	61.5% ^b	60.4% ^b	43.3%
60–69	28.3% ^b	27.5% ^b	33.5%
70–79	8.3% ^{a,b}	9.4% ^b	16.9%
80+	1.9% ^{a,b}	2.7% ^b	6.3%
Women (%)	49.4% ^a	45.9% ^b	47.6%
Race and ethnicity (%)			
White	86.0% ^{a,b}	72.3% ^b	79.7%
Black	3.8% ^{a,b}	11.9% ^b	6.5%
Hispanic	6.9% ^{a,b}	11.3% ^b	8.0%
Others	3.3% ^b	3.9% ^b	5.7%
Foreign born (%)	5.7% ^{a,b}	11.0% ^b	13.3%
Educational attainment (%)			
Less than high school	4.0% ^{a,b}	15.7% ^b	10.9%
High school graduate	16.2% ^{a,b}	33.8%	29.3%
Some college	29.6%	30.4% ^b	28.4%
Bachelor's degree or more	50.2% ^{a,b}	20.1% ^b	31.4%
Economic resources			
Currently working (%)	62.6% ^{a,b}	54.6% ^b	49.6%
Mean household income	120,918 ^{a,b}	79,816 ^b	100,103
Median household income	95,000 ^{a,b}	60,100 ^b	74,300
Lived in poverty (%)	15.2% ^{a,b}	24.9% ^b	4.3%
Received food stamps, public assistance, or SSI (%)	11.4% ^{a,b}	21.5% ^b	6.7%
Health			
Disability (%)	17.9% ^a	21.8% ^b	19.1%
Had health insurance (%)	92.2% ^{a,b}	81.8% ^b	93.9%
Household composition			
Household size	2.3 ^{a,b}	2.6 ^b	2.6
Multigenerational household (%)	1.0% ^{a,b}	3.4% ^b	4.4%
Unweighted N	4,376	31,607	717,561
Weighted %	0.4%	2.8%	58.8%

Notes. Individuals living in group quarters are excluded from the tabulation. Household weights (including household replicate weights) are used, because union type is determined by household members relationship to the household head. SSI = Supplemental Security Income.

^aSignificantly different from different-sex cohabitators.

^bSignificantly different from different-sex marrieds.

^{a/b}
 $p < .05$.

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