Nonmarital Cohabitation Among Older Finnish Men and Women: Socioeconomic Characteristics and Forms of Union Dissolution

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Objectives. Nonmarital cohabitation has increased substantially among older adults. Our objective was to enhance understanding of cohabitation by comparing elderly cohabiters with the married according to socioeconomic status and union dissolution.

Methods. We used population registration data on Finns aged 65 years and older living with a cohabiting partner or a married spouse in 1997 (n = 140,902). The participants were characterized according to various socioeconomic indicators and followed for separation, institutionalization, bereavement, and death until 2002.

Results. Elderly cohabitation almost doubled between 1990 and 2003, with 3.4% of men and 2.1% of women currently cohabiting. Low educational attainment, low occupational social class, and living in rented housing were associated with cohabiting rather than being married. Low income among men but high income among women predicted cohabitation. Cohabiting unions were more likely than marriages to end through separation, institutionalization, bereavement, and death, with the highest excess risk being for separation. These effects were mostly independent of socioeconomic factors.

Discussion. In socioeconomic terms, elderly cohabiters are mostly less privileged than the married. Nonmarital unions seem somewhat less protective than marriages against institutionalization and death. The substantially higher risk of separation also puts cohabiters at higher risk of losing potential care and support provided by coresident partners.

Key Words: Cohabitation—Finland—Socioeconomic characteristics—Union dissolution.
Socioeconomic Determinants of Cohabitation Among Older Adults

The reasons for choosing nonmarital cohabitation in old age are not well known. Prior research suggests that older adults repartnering after divorce or bereavement might choose nonmarital cohabitation as an alternative to marriage because it gives them more independence (Caradec, 1997; King & Scott, 2005), and it is likely to be especially appealing to those with more liberal values concerning family life. This might be reflected in the finding that cohabitation is more prevalent among older adults living in urban areas (Chevan, 1996) and among the divorced (De Jong Gierveld, 2004).

Also socioeconomic determinants of elderly cohabitation have been of interest to researchers (Brown et al., 2006; Chevan, 1996; De Jong Gierveld, 2004). Prior studies from the United States have found large socioeconomic differences between cohabiting, remarried, and unpartnered older adults (Brown et al., 2006; Chevan, 1996). Using survey data from 1998, Brown and colleagues (2006) compared cohabiters aged 50 years and older with the remarried and the unpartnered. They found cohabitation to be the living arrangement of socioeconomically less privileged elderly women, whereas cohabiting elderly men did not differ greatly from remarried men or men living alone. Similar results are reported by Chevan (1996), who compared cohabiters with other unmarried groups aged 60 years and older using census data from 1990.

Brown and colleagues (2006) found cohabiting older women to be less likely to own their home or to have health insurance than the remarried (Brown et al., 2006). Also being poor (Chevan, 1996) and unemployed (Brown et al., 2006) increased the odds of cohabiting among older American women. According to Brown and colleagues, remarried American men were more likely to own their home than cohabiting men. Brown and colleagues also found evidence of higher household income among the remarried but made no adjustment for household size.

Previous findings on the effect of education on cohabitation in old age are inconsistent. American studies report no effect (Brown et al., 2006; Chevan, 1996). A Dutch study with a sample of men and women aged 55 years and older found those with 10–11 years of education to be at higher risk of cohabitation, whereas those with less than 10 or more than 11 years had lower risk (De Jong Gierveld, 2004). These results are difficult to interpret because men and women are included in the same analysis, and the reference group “not cohabiting” includes both the remarried and those who remained unpartnered. The effects of social position differ between men and women, with higher education predicting repartnering among older men but not among women (De Jong Gierveld, 2004). Also the heterogeneous reference group is likely to conceal various effects of education if, for example, those with high education remarried and those with low education remain unpartnered rather than cohabit.

Although previous studies have addressed the differences in socioeconomic characteristics between cohabiting and married elderly people, the relative importance of different aspects of socioeconomic position on the propensity to cohabit remains unclear. The various indicators may be partially independent determinants of union status, and they may reflect different aspects of social stratification and different causal pathways (see e.g., Galobardes, Shaw, Lawlor, Davey Smith, & Lynch, 2006; Lahelma, Martikainen, Laaksonen, & Aittomaki, 2004).

Union Stability and Forms of Dissolution Among Cohabiting and Married Older Adults

Very little is known about the stability of cohabiting unions in old age as compared with marriage. Among younger people, such unions are known to be much less stable than marriages (Kalmijn, Loeve, & Manting, 2007; Kiernan, 2004; Lindgren, 1997; Prinz, 1995). However, there is evidence that older cohabiters consider their unions more stable and of better quality than their younger counterparts (King & Scott, 2005). We found no previous research on the risk of separation among elderly cohabiters.

Coresident spouses and partners are important caregivers for older adults (Kemper, 1992; Lafrenière, Carriere, Martel, & Belanger, 2003), and those living with a partner are consistently shown to have a lower risk of admission to long-term institutional care (Breeze, Sloggett, & Fletcher, 1999; Freedman, 1996; Nihtilä & Martikainen, 2008). However, nothing is known about the differences in risk of admission between cohabiting and married older adults. It is possible that those choosing to cohabit are not willing to provide as much care as married spouses.

There is some evidence of poorer health among elderly cohabiters compared with the married. In the United States, older cohabiting men report more depressive symptoms than do married men (Brown, Bulanda, & Lee, 2005). Finnish cohabiters aged 65 years and older have an excess mortality of 35%–40% compared with the married (Koskinen et al., 2007). A Norwegian study on 40- to 59-year-olds shows higher levels of psychological well-being among the married compared with never-married cohabiters but not compared with previously married cohabiters (Hansen, Moum, & Shapiro, 2007). Cohabitation may also have a positive effect compared with living alone. According to Lund et al. (2002), among Danish older adults, living with versus without a partner (cohabiting or married) is a better predictor of mortality than being married versus not married. This would indicate that cohabitation is a significant factor in determining the life chances of older adults.

The risks of separation, institutionalization, and death are consistently shown to be lower for those higher up the social hierarchy (e.g., Breeze et al., 1999; Jalovaara, 2001). Because cohabitation among older adults seems to follow a similar social patterning, the differences in union outcomes
between the married and those cohabiting might be partly caused by differentials in social position, but little is known about these potential effects.

Aims of the Study

The upswing in cohabitation among older people (Chevan, 1996; Haskey, 2001) and the fact that the determinants (Brown et al., 2006; Chevan, 1996; De Jong Gierveld, 2004) and consequences (Brown et al., 2005; Koskinen et al., 2007; Lund et al., 2002) seem to differ from those of marriage in old age call for more research in this field. Prior research on union outcomes among older cohabiters is virtually nonexistent. Research on the determinants is also scarce and mainly lacks a non-American perspective.

The increase in cohabitation has been most pronounced in Finland and the other Nordic countries (Kiernan, 2004), and cohabiting couples already constitute one fifth of all families in Finland (Statistics Finland, 2007). It has been argued that in the Nordic countries, cohabitation has become a viable alternative to marriage as a basis for long-lasting intimate relationships and child rearing (Heuveline & Timberlake, 2004). It is unclear whether cohabitation at older ages is an alternative to marriage in terms of determinants and stability. Research on cohabitation among the Finnish elderly population may give an insight into the potential future trends among senior citizens of other countries.

We used prospective population registration data on Finns aged 65 years and older to study the characteristics and union dissolution of cohabiters and the married. The specific objectives of this study were:

2. To identify the pertinent socioeconomic determinants of cohabitation, in comparison with being married.
3. To compare the stability and forms of dissolution—separation, institutionalization, bereavement, and death—of cohabiting unions and marriages and to estimate to what extent the differences in dissolution risk were due to socioeconomic factors.

Materials and Methods

Data

We used two data sets drawn from population registration data covering individuals aged 65 years and older. The data for estimating the prevalence of cohabitation came from the Statistics Finland Labour Market data file covering all Finns in the years 1990–2003. Because of Statistics Finland data protection regulations covering individuals, we obtained an 11% random sample of the whole data set.

The data we used for analyzing the socioeconomic characteristics and forms of union dissolution among cohabiters consisted of a 40% random sample of Finns aged 65 years and older at the end of 1997, linked with registration data from various sources. Statistics Finland provided data on basic sociodemographic characteristics, living arrangements and dates of death, and the National Research and Development Centre for Welfare and Health (STAKES) provided information on the date of entry into long-term institutional care (Nihtilä et al., 2008). Information on income came from the registers of the Finnish Tax Administration. The data linkage was carried out in Statistics Finland using personal identification codes (permission TK 53-576-04 and TK 53-499-05). For this study, we included those living with a married spouse or a cohabiting partner at baseline (N=140,902). We excluded those whose living arrangements at follow-up at the end of 2002 were unknown (n=548), leaving us with a total of 77,893 men and 62,461 women. We followed this population for separation, institutionalization, bereavement, and death until the end of 2002.

The data included sociodemographic characteristics and dates of institutionalization and death for the individual, with additional information on age and date of death of the coresident spouse or partner.

Union Type and Forms of Dissolution

Our definition of the study persons’ union type was based on the official records on permanent residence. We defined cohabiters according to Statistics Finland’s criteria as persons living in the same dwelling, of different sex, not living with a married spouse, not being siblings, and with an age difference not exceeding 15 years. We defined as married only those residing permanently with their spouse.

Our definition of cohabitation has some disadvantages compared with direct survey-based measures. On the one hand, it might include living arrangements that are not considered cohabiting unions by the subjects themselves because roommates and subtenants might be classified as partners. This bias is, however, likely to be small because living as a subtenant is highly uncommon in Finland: less than 0.5% of Finns in 1990 (Statistics Finland, 1994). On the other hand, cohabiting couples with an age difference exceeding 15 years are excluded. A clear advantage of our measure is that there is no self-report bias due to differences in defining cohabitation or reluctance to report it. Also, it yields a prevalence of cohabitation equal to that obtained from a representative survey on elderly Finns (Aromaa & Koskinen, 2004).

We defined the forms of union dissolution for the study participants as follows: (a) no dissolution, if living arrangements at follow-up were the same as at baseline, including those cohabiting at baseline who were married at follow-up; (b) separation, which means dissolution of the relationship for a reason other than bereavement, that is, divorce, the breakdown of a cohabiting union, or the moving of the partner into an institution (for the study subject,
this meant transition to living alone or with others, such as children or other adults); (c) institutionalization, if the person was living in an institution providing long-term care at follow-up; (d) bereavement, if the spouse or partner of the subject died during follow-up; and (e) death.

No information on prior unions or the duration of the current union was available. This needs to be taken into account when interpreting the results because, in old age, most of the married are still in their first unions formed decades ago, whereas most cohabiters have repartnered more recently after divorce or bereavement.

**Explanatory Variables**

We used four measures of socioeconomic status: education, social class, individual net income, and home ownership. The three educational categories were based on the highest completed degree or certificate: tertiary education, intermediate education, and basic education or less or unknown. We used five occupation-based social classes: white collar, manual, farmer, self-employed, and other. We classified unemployed and retired persons according to their previous occupations and housewives according to the occupation of the head of the household.

Individual net income covered all taxable income sources, including wages, capital income, and taxable income transfers but excluding taxes. We divided income into quartiles with cutoff points calculated from the combined data for elderly men and women. We categorized home ownership in two classes: owner occupier and other.

We also measured the urbanicity of the area of residence, categorized as urban, semiurban, and rural. The classification was based on the proportion of people living in built-up areas and the population of the largest built-up area.

**Methods**

We present the prevalence of cohabitation in different subgroups of Finns aged 65 years and above in 1990 and 2003. We based the descriptive analyses of socioeconomic characteristics and forms of union dissolution among cohabiters on directly age-standardized percentages. We carried out age adjustment in single-year groups, separately for men and women, the respective standard populations being all men in unions and all women in unions in 1997.

In further analyzing the determinants of cohabitation, we fitted binary logistic regression models. In order to establish the magnitude of the associations between different socioeconomic indicators and union type, we fitted models that included each socioeconomic indicator and age of subject (age-adjusted model). As we aimed to determine the effects of each indicator net of the others, we then fitted a model with all socioeconomic indicators (full model). These models estimate the odds of being in a cohabiting union compared with being married. As we were particularly interested in the differences between the cohabiters and the married in old age, both according to the socioeconomic characteristics and union dissolution, we performed the analyses with only these two groups included.

In comparing the forms of union dissolution among cohabiters and the married, we fitted multinomial logistic regression models with “no dissolution” as the base outcome. We first fitted a model with union type and ages of the subject and partner (age-adjusted model). Then, in order to control for the effect of socioeconomic differences between cohabiters and the married on union dissolution, we fitted a model with union type, ages, and all the socioeconomic indicators (full model). We calculated the share of the effect explained by socioeconomic factors in terms odds ratios (ORs) as \[ \frac{\text{OR}(\text{Age-adjusted}) - \text{OR}(\text{Full})}{\text{OR}(\text{Age-adjusted}) - 1} \times 100. \]

We present the results of the logistic regression models as ORs and their 95% confidence intervals, the first category of each explanatory variable being the reference group with an OR of 1. We carried out the analyses separately for men and women using STATA (StataCorp, 2003) for all the calculations.

**Results**

**Changes in the Prevalence of Cohabiting by Sex, Age, and Marital Status**

Table 1 shows the prevalence of cohabiting among men and women aged 65 years and older in 1990 and 2003: It was higher among men than women, the difference having been consistent over time. During the study period, the prevalence grew by about 80%, from 1.9% to 3.4% among men and from 1.1% to 2.0% among women. The growth was more pronounced among those younger than 75 years.

Cohabitation was more prevalent among men, but the proportion of cohabiters among those living in a union was slightly higher among women. The prevalence was highly prevalent among the divorced: More than one fifth of divorced elderly men were cohabiting in 2003. It was much lower among divorced women (8%) but grew more quickly than among men, doubling between the years 1990 and 2003. The growth was also marked among widowed men and women and never-married women, although cohabitation was still rare, the prevalence being around 5%–7% among men and around 3% among women.

**Characteristics of Elderly Cohabiters Compared With the Married**

Table 2 presents the age-adjusted distributions of cohabiting and married men and women by socioeconomic variables. Among both genders, elderly cohabiters seemed to reside in more urban areas, to be less educated, and to be more from manual and less from white collar or farmer occupations than the married. They were also less likely to be homeowners. Cohabiters were more likely to have middle incomes, whereas women had considerably higher incomes than the married.
We studied these associations further through the binomial logistic regression models presented in Table 3. These models estimate the effect of socioeconomic factors on the odds of being in a cohabiting union compared with being married.

The age-adjusted model in Table 3 reflects the results shown in Table 2. The fully adjusted model shows the effects of the different socioeconomic variables net of each other. The effect of urban residence on cohabitation seemed to be mostly due to socioeconomic factors. Among men, the effects of social class and education were attenuated somewhat in the fully adjusted model. Among women, these effects were intensified when controlling for the inverse effect of income. Low educational attainment, not owning a home, low to middle income among men, but high income among women were the strongest independent predictors of cohabitation compared with being married (Table 3, full model).

### Forms of Union Dissolution
Cohabitation was a less stable living arrangement than marriage among both men and women (Table 4): Adjusting for age of subject, only about a half of those who were cohabiting at baseline were still doing so at follow-up after 5 years.

Table 1. The Proportions of Cohabiters Among Finnish Men and Women Aged 65+ Years by Age, Marital Status, and Union Status in 1990 and 2003

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>65–74</td>
<td>2.1</td>
<td>6.5</td>
<td>4.2</td>
<td>7.3</td>
</tr>
<tr>
<td>75+</td>
<td>1.4</td>
<td>3.9</td>
<td>1.9</td>
<td>5.6</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Never married</td>
<td>6.5</td>
<td>0.1</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Married</td>
<td>0.1</td>
<td>16.4</td>
<td>0.2</td>
<td>21.9</td>
</tr>
<tr>
<td>Divorced</td>
<td>16.4</td>
<td>3.9</td>
<td>21.9</td>
<td>3.046</td>
</tr>
<tr>
<td>Widowed</td>
<td>6.8</td>
<td>6.8</td>
<td>12.4</td>
<td>7.47</td>
</tr>
<tr>
<td>Unmarried population</td>
<td>6.8</td>
<td>2.5</td>
<td>12.4</td>
<td>4.7</td>
</tr>
<tr>
<td>Population in unions</td>
<td>2.5</td>
<td>6.8</td>
<td>4.7</td>
<td>2.5</td>
</tr>
<tr>
<td>Total household population</td>
<td>1.9</td>
<td>21.965</td>
<td>3.4</td>
<td>31.4</td>
</tr>
</tbody>
</table>

Table 2. Age-adjusted Distribution of Cohabiting and Married Finnish Men and Women Aged 65+ Years by Socioeconomic Variables in 1997

<table>
<thead>
<tr>
<th>Area of residence</th>
<th>Men Cohabiting</th>
<th>Married</th>
<th>Women Cohabiting</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>(55.4–59.3)</td>
<td>(51.6–52.3)</td>
<td>52.0 (51.6–52.3)</td>
<td>(56.2–60.1)</td>
</tr>
<tr>
<td>Densely populated</td>
<td>(12.9–15.7)</td>
<td>(17.0–17.5)</td>
<td>17.3 (17.0–17.5)</td>
<td>(12.7–15.5)</td>
</tr>
<tr>
<td>Rural</td>
<td>(26.5–30.1)</td>
<td>(30.4–31.1)</td>
<td>30.8 (30.4–31.1)</td>
<td>(25.9–29.5)</td>
</tr>
<tr>
<td>Education</td>
<td>(8.2–10.5)</td>
<td>(15.3–15.9)</td>
<td>15.6 (15.3–15.9)</td>
<td>(3.0–4.5)</td>
</tr>
<tr>
<td>Tertiary</td>
<td>(9.8–12.2)</td>
<td>(12.8–13.2)</td>
<td>13.0 (12.8–13.2)</td>
<td>(11.3–13.9)</td>
</tr>
<tr>
<td>Basic</td>
<td>(78.0–81.1)</td>
<td>(71.1–71.7)</td>
<td>71.4 (71.1–71.7)</td>
<td>(82.1–85.1)</td>
</tr>
<tr>
<td>Occupational social class</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White collar</td>
<td>(19.6–22.8)</td>
<td>(28.6–29.2)</td>
<td>28.9 (28.6–29.2)</td>
<td>(28.5–32.2)</td>
</tr>
<tr>
<td>Manual</td>
<td>(55.6–59.4)</td>
<td>(42.7–43.4)</td>
<td>43.1 (42.7–43.4)</td>
<td>(48.9–52.9)</td>
</tr>
<tr>
<td>Farmer</td>
<td>(9.8–12.3)</td>
<td>(18.9–19.5)</td>
<td>19.2 (18.9–19.5)</td>
<td>(9.7–12.2)</td>
</tr>
<tr>
<td>Self-employed</td>
<td>(6.1–8.1)</td>
<td>(7.8–8.2)</td>
<td>8.0 (7.8–8.2)</td>
<td>(3.5–5.2)</td>
</tr>
<tr>
<td>Other</td>
<td>(2.4–3.9)</td>
<td>(0.8–0.9)</td>
<td>0.8 (0.8–0.9)</td>
<td>(2.7–4.1)</td>
</tr>
<tr>
<td>Individual net income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Quartile (high)</td>
<td>(30.0–33.5)</td>
<td>(41.5–42.2)</td>
<td>41.8 (41.5–42.2)</td>
<td>(15.9–18.9)</td>
</tr>
<tr>
<td>2. Quartile</td>
<td>(31.7–35.4)</td>
<td>(25.5–26.1)</td>
<td>25.8 (25.5–26.1)</td>
<td>(30.2–33.9)</td>
</tr>
<tr>
<td>Home ownership</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owner</td>
<td>(72.4–75.9)</td>
<td>(89.1–89.5)</td>
<td>89.3 (89.1–89.5)</td>
<td>(71.1–74.7)</td>
</tr>
<tr>
<td>Other</td>
<td>(24.0–27.5)</td>
<td>(10.5–10.9)</td>
<td>10.7 (10.5–10.9)</td>
<td>(25.3–28.9)</td>
</tr>
<tr>
<td>Total N</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Note: CI = confidence interval.
years compared with 70% among those married at baseline. Cohabiters had a higher risk of separation: around 9% separated compared with less than 1.5% among the married. Cohabiters also had a higher risk of death, with around 27% and 15% of these men and women compared with 22% and 11% of the married dying during follow-up. The risks of bereavement and institutionalization between cohabiters and the married were small but mainly in the same direction as for death and separation.

Table 5 shows the age-adjusted and fully adjusted multinomial logistic models predicting union outcome for cohabiters compared with the married. The base outcome was no dissolution. The age-adjusted model in Table 5 reflects the age-adjusted rates shown in Table 4, with the odds of union dissolution being higher among cohabiters. The most robust difference between cohabiters and the married was in the odds of separation (OR = 10.9 for men and OR = 9.2 for women): among men, the ORs of bereavement, institutionalization, and death were around 1.6, whereas among women, they varied from 1.6 for bereavement to 2.0 for death.

The fully adjusted model in Table 5 shows the ORs of the union outcomes when age of subject and partner and socioeconomic characteristics were controlled for. Socioeconomic factors accounted for only 7%–28% of the differences in the odds of the different union outcomes between the cohabiting and the married. The higher odds of

Table 3. Age-adjusted and Fully Adjusted Odds Ratios of Cohabiting Versus Being Married Among Finnish Men and Women Aged 65+ Years at the End of 1997

<table>
<thead>
<tr>
<th>Area of residence (urban as reference)</th>
<th>Men (n=77,893)</th>
<th>Women (n=62,461)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age-adjusted Modela 95% CI</td>
<td>Full Modelb 95% CI</td>
</tr>
<tr>
<td></td>
<td>Age-adjusted Modela 95% CI</td>
<td>Full Modelb 95% CI</td>
</tr>
<tr>
<td>Densely populated</td>
<td>0.73 (0.65–0.82)***</td>
<td>0.75 (0.66–0.85)***</td>
</tr>
<tr>
<td>Rural</td>
<td>0.79 (0.73–0.87)***</td>
<td>0.85 (0.78–0.94)**</td>
</tr>
<tr>
<td>Education (tertiary as reference)</td>
<td>1.38 (1.17–1.63)***</td>
<td>1.96 (1.54–2.48)***</td>
</tr>
<tr>
<td>Basic</td>
<td>1.78 (1.56–2.02)***</td>
<td>2.56 (2.07–3.16)***</td>
</tr>
<tr>
<td>Occupational social class (white-collar as reference)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manual</td>
<td>1.72 (1.56–1.89)***</td>
<td>1.52 (1.39–1.67)***</td>
</tr>
<tr>
<td>Farmer</td>
<td>0.71 (0.61–0.82)***</td>
<td>0.83 (0.72–0.95)**</td>
</tr>
<tr>
<td>Self-employed</td>
<td>1.12 (0.95–1.32)</td>
<td>0.98 (0.79–1.20)</td>
</tr>
<tr>
<td>Other</td>
<td>4.47 (3.46–5.76)***</td>
<td>3.57 (2.79–4.56)***</td>
</tr>
<tr>
<td>Individual net income (highest quartile as reference)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Quartile</td>
<td>1.63 (1.48–1.79)***</td>
<td>1.42 (1.25–1.60)***</td>
</tr>
<tr>
<td>3. Quartile</td>
<td>1.45 (1.30–1.62)***</td>
<td>0.79 (0.69–0.89)**</td>
</tr>
<tr>
<td>4. Quartile (low)</td>
<td>1.25 (1.10–1.43)***</td>
<td>0.31 (0.27–0.35)**</td>
</tr>
<tr>
<td>Home ownership (home owner as reference)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>2.86 (2.61–3.13)***</td>
<td>2.91 (2.65–3.20)***</td>
</tr>
<tr>
<td>Likelihood ratio (\chi^2 (df=14))</td>
<td>903.84***</td>
<td>1,715.38***</td>
</tr>
</tbody>
</table>

Notes: CI = confidence interval.
a Each socioeconomic variable adjusted for age of subject.
b Adjusted for age of subject and all socioeconomic variables simultaneously.
*p < .05; **p < .01; ***p < .001.
institutionalization and death among women and separation among both men and women were particularly independent of socioeconomic factors. Among men, around one fourth of the higher odds of institutionalization were due to socioeconomic factors, which also explained about 10%–20% of the higher odds of dying during follow-up among cohabiters. All the effects remained significant after adjustment for socioeconomic factors.

**Discussion**

**The Prevalence and Determinants of Elderly Cohabitation**

It is fair to say that cohabitation is still a rare phenomenon among the Finnish elderly population: the prevalence about 3% among men and 2% among women aged 65 years and older in 2003 (Table 1). According to Brown and colleagues (2006), the proportion is smaller in the United States. In their census-based study, they showed that 1.5% of people aged 50 years and older were cohabiting in 2000. Because cohabitation is less common among older cohorts, it is likely that the proportion is even smaller among those aged 65 years and older. This would indicate that elderly cohabitation is more than twice as common in Finland as in the United States. Although still rare, it has rapidly become more common: Between the years 1990 and 2003, the prevalence of cohabiting among Finns aged 65 years and older grew by about 80%.

The increase in cohabitation is partly due to cohort replacement as younger cohorts with a higher proportion of divorced people are more likely to choose postmarital cohabitation than their predecessors (Brown et al., 2006; Chevan, 1996). Furthermore, attitudes toward cohabitation have become more tolerant, acceptance being highest among younger cohorts (Haskey, 2001). A Canadian study also shows a strong period effect, those divorcing at a later period being more prone to postmarital cohabitation irrespective of the cohort (Wu & Balakrishnan, 1994). We found the growth in cohabitation more pronounced among those younger than 75, which that would indicate a cohort effect in addition to the overall period effect. As most of the increase in this age group is among the divorced (results not shown), it seems that younger cohorts with a higher proportion of divorced people and possibly more liberal values toward cohabitation are moving to old age.

Cohabitation is more prevalent among men, but the proportion of cohabiters among those living in a union is higher among women. This could indicate that even though elderly men are more likely to live in both nonmarital and marital unions, elderly women are more likely than men to choose nonmarital unions. Further analyses on the union formation patterns of those unpartnered at baseline support this assumption: Older women who formed a union during follow-up had 40% higher odds of forming a cohabiting union compared with similar men. Similar results were obtained for a younger population in a Canadian follow-up study on the formation of cohabitating unions among the divorced (Wu & Balakrishnan, 1994). The reasons for choosing nonmarital cohabitation in old age are not well known. Many of the explanations are concerned with
previous marital history, which is justified because more than 80% of elderly cohabiters in both Finland (results not shown) and the United States (Brown et al., 2006) have previously been married.

Prior research suggests that older adults repartnering after divorce or bereavement might prefer nonmarital cohabitation to remarriage because it lets them retain their independence (Caradec, 1997; King & Scott, 2005). Cohabitation might be especially appealing to those with more liberal values concerning family life. This assumption is supported by our finding that cohabitation was most prevalent among the divorced, with more than one fifth of divorced elderly men and more than 8% of divorced elderly women cohabiting in 2003. This is also consistent with results obtained from a Dutch study suggesting that divorced women aged 55–89 years are more likely than the widowed to choose cohabitation instead of remarriage (De Jong Gierveld, 2004). The importance of values in determining the choice of cohabitation in old age is possibly also reflected in the strong independent effect of low educational attainment on cohabitation. Educational attainment, particularly when other socioeconomic characteristics are adjusted for, could be considered a proxy for values and lifestyles (e.g., Lahelma et al., 2004) and may directly affect the choice to cohabit. Low educational attainment may also affect cohabitation indirectly because it is a risk factor for divorce (Jalovaara, 2001).

Economic explanations for elderly cohabitation are also suggested by several authors (Caradec, 1997; Chevan, 1996; De Jong Gierveld & Peeters, 2003; Haskey, 2001). Some support for these explanations is given by our finding that although elderly cohabiting women were less privileged than the married by all other socioeconomic measures, they had a higher individual income. It is possible that widowed women with a high income, presumably because of a widow’s pension, see less need to marry given their economic independence. Current labor force participation is unlikely to underlie these differences, as less than 1% of Finnish women aged 65 years and older work, and differentials between married and cohabiting women are small. However, differentials in labor market histories, with married women having worked less and thus having lower work-related pensions, may explain the higher income of cohabiting older women.

One of the strongest predictors of cohabitation was not owning a home, which is consistent with previous evidence from the United States (Brown et al., 2006). This is probably due to the fact that cohabiting unions in old age are of much shorter duration than marriages—a characteristic we were not able to measure or control for. It is likely that married people are homeowners because they have had a longer time to accumulate common assets. Given the cross-sectional measurement of socioeconomic factors and living arrangements at baseline, it is not possible to draw definite conclusions about the causal determinants of elderly cohabitation, particularly the characteristics that are determined late in life or are time varying. It is nevertheless possible to establish the substantial differences in socioeconomic situations between elderly cohabiters and the married. Additional analyses on the union formation of the unpartnered in old age showed no significant effect of home ownership on the choice between marital and nonmarital unions.

In sum, we found that elderly cohabiters were less privileged than the married on all measures of socioeconomic status except for individual income among women. The differences were most pronounced in educational attainment and home ownership. Our results are largely consistent with previous findings mainly from the United States (Brown et al., 2006; Chevan, 1996; for a Dutch study, see De Jong Gierveld, 2004), although unlike Brown and colleagues (2006), we found high income to be associated with cohabitation among women. We also found pronounced differences among men living in different types of unions, whereas Brown and colleagues show few significant differences between union types among men, probably due to their small sample size. However, differences in measurement and reference groups make comparisons difficult.

The Stability and Forms of Union Dissolution Among Cohabiting and Married Older Adults

Cohabiting unions are much less stable than marriages among elderly Finns. In a 5-year follow-up, nearly half of the cohabiters but only around a third of the married faced union dissolution: We found the most pronounced differences in the risk of separation, with about tenfold odds among the cohabiters. The differences in institutionalization, bereavement, and death were more modest. Although cohabiters mostly had lower socioeconomic position than the married, the higher odds of union dissolution were largely independent of socioeconomic factors, especially among women.

The reasons—other than socioeconomic factors—behind the higher risk of union dissolution among cohabiters are likely to differ according to outcome. The finding of higher odds of separation is consistent with results on younger cohabiters: Cohabiting unions are shown to be less stable than marriages in younger age groups (Kalmijn et al., 2007; Kiernan, 2004; Prinz, 1995). Cohabitation might be preferred by people who wish less commitment, and relationship quality has been found to be lower among cohabiters (Brown & Booth, 1996; Nock, 1995).

However, our finding might be partly explained by the fact that we were not able to control for union duration or partnership order (see the Methodological Considerations section below). Among younger age groups, the higher risk of separation among cohabiters has been shown to level off at longer durations (Kalmijn et al., 2007). Moreover, those in first unions have a lower risk of separating than those who have experienced earlier dissolution (Kiernan, 2000). As the married in our study sample were mostly in first unions that
had lasted for decades, whereas the cohabiters were mostly in unions of shorter duration formed after bereavement or divorce, the excess risk of separation in nonmarital unions is probably somewhat exaggerated. However, additional analyses, in which we also looked at the marital status of cohabiters, showed only modest differences in separation between the never married and the previously married. Another restriction in our data was that no information on the partner’s institutionalization was available: If the partner was institutionalized, the index person was categorized as separated. This is not likely to fully explain the excess risk of separation because the differences in institutionalization were considerably smaller in both relative and absolute terms. Understanding of the higher risk of separation among cohabiters would be enhanced in analyses utilizing data on partnership histories as well as on the characteristics of both spouses.

A modest excess in the odds of institutionalization was observed among cohabiters. Living alone has often been shown to be a risk factor for institutionalization (Breeze et al., 1999; Freedman, 1996; Nihtilä & Martikainen, 2008), and one explanation suggested is the lack of informal care provided by coresident partners (Lafrenière et al., 2003; Nihtilä & Martikainen, 2008). We found no prior research on the differences in informal care provided by nonmarital and marital partners or on the differences in institutionalization risk between cohabiting and married older adults. Our results could indicate that the care and support provided by cohabiting partners might not equal that provided by married spouses. However, data with direct measures of care provided by married and nonmarried partners are needed to prove this assumption. We also found cohabiting men to have lower risk of institutionalization than men living alone (results not shown), indicating some protective effect of cohabitation among men. Furthermore, around 30% of the excess risk among cohabiting men was due to their lower socioeconomic position.

We also observed excess risk among cohabiters of both bereavement and death. Our results are consistent with those reported in a prior register-based Finnish study in which causes of death were also considered (Koskinen et al., 2007); the excess mortality of cohabiting older adults was attributable mostly to alcohol-related causes. This suggests that mortality differentials between union types could be caused mainly by differences in health behaviors. Brown and colleagues (2006) also found alcohol abuse to be more common among cohabiting than married older adults.

**Methodological Considerations**

The definition and measurement of cohabitation vary among studies. Both direct (Brown et al., 2006; De Jong Gierveld, 2004) and indirect (Chevan, 1996) measures have been used. Our indirect measure is derived from official registers on permanent residence and marital status and siblings. It does not take into account the conceptions of the subjects as to whether they are in a consensual union or are merely living in the same household. Like most survey-based studies, our data also lack information on living apart together (see De Jong Gierveld, 2004), a living arrangement that some respondents may report as cohabitation. However, our definition yields a prevalence of cohabitation similar to that obtained from survey data with self-reported cohabitation (Aromaa & Koskinen, 2004).

Another consideration regarding our data was the lack of information on partnership histories of the subjects. This somewhat limits the interpretation of the observed differences in outcomes between the different types of unions because the married were mostly in their first unions, whereas the cohabiters were more likely to have been married previously. This problem interacts with health selection: Bereavement and divorce have been shown to be associated with health problems (Breeze et al., 1999), which might explain the higher mortality and excess risk of institutionalization among the cohabiters.

However, longitudinal registration data with detailed information on transitions in living arrangements and socioeconomic indicators have several advantages. They do not suffer from loss in follow-up, missing values, or misreporting, which are serious problems with survey-based data. They also provide sufficient statistical power for studying a rare phenomenon such as cohabitation among older adults.

**Conclusions**

Cohabitation among the elderly population is still rare: Less than 3% of Finns aged 65 years and older lived in consensual unions in 2003. However, its prevalence has grown significantly in the past 15 years and is especially high among the divorced, a growing segment of the elderly population. Our results show that cohabiting older adults are in many ways less advantaged than their married counterparts. They have lower educational attainment and occupational status and are less likely to own their homes. Cohabiting men also have lower incomes. Cohabiting women do, however, have higher incomes than the married, possibly reflecting differentials in labor market histories and the reluctance to remarry among previously married elderly women with more assets. Cohabiting unions are more likely than marriages to break down for all the reasons studied, due to bereavement, separation, institutionalization, or death. These differences might be partly explained by unmeasured differences in partnership histories between cohabiters and the married. In light of our findings, nonmarital unions seem somewhat less protective than marriages against institutionalization and death. Cohabiters’ substantially higher risk of separation also puts them at a higher risk of losing the potential care and support provided by coresident partners.

**Funding**

This study was supported by the Academy of Finland. The research was part of the EU-funded project Major Aging and Gender Issues in Europe.
ACKNOWLEDGMENTS

We are grateful to the National Research and Development Centre for Welfare and Health (STAKES), the Social Insurance Institution, and Statistics Finland (permission TK 53-576-04 and TK 53-499-05) for making the data available to us. We thank Elina Einiö for bringing the data into analyzable form. HM planned the study, performed all the statistical analyses, and wrote the first version of the paper. PM helped plan the study, supervised the data analysis, and revised the manuscript.

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Received September 29, 2008
Accepted February 23, 2009
Decision Editor: Kenneth F. Ferraro, PhD