

## More unions surviving after 60?

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The last French census (1999) found that almost all over-60s had been married only once. Both divorce and new union formation are uncommon at these ages, and conjugal life is most likely to be ended by the death of the lifetime partner.

But probability of spousal loss is not the same for men and women. Excess male mortality coupled with partner age differentials (wives averaging three years younger than their husbands) condemns females to widowhood: four in ten women aged 60 and over are now widowed, against just one in ten men (table 1).

But older people's end of life courses are changing: declining mortality is delaying widowhood while rising divorce rates has increased the number of separated couples. There is also a higher incidence of unmarried cohabitation unions. By and large, male and female conjugal statuses are growing increasingly similar.

Table 1 – Marital status of older people in France in 2000 (%)

	Single	Married	Widowed	Divorced	All
<b>60 and over</b>					
Male	8	77	10	5	100
Female	7	47	41	5	100
<b>80 and over</b>					
Male	7	62	29	2	100
Female	8	15	74	3	100

Source: Insee, Demographic Situation, 2000 [1].

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### ◆ Later widowhood

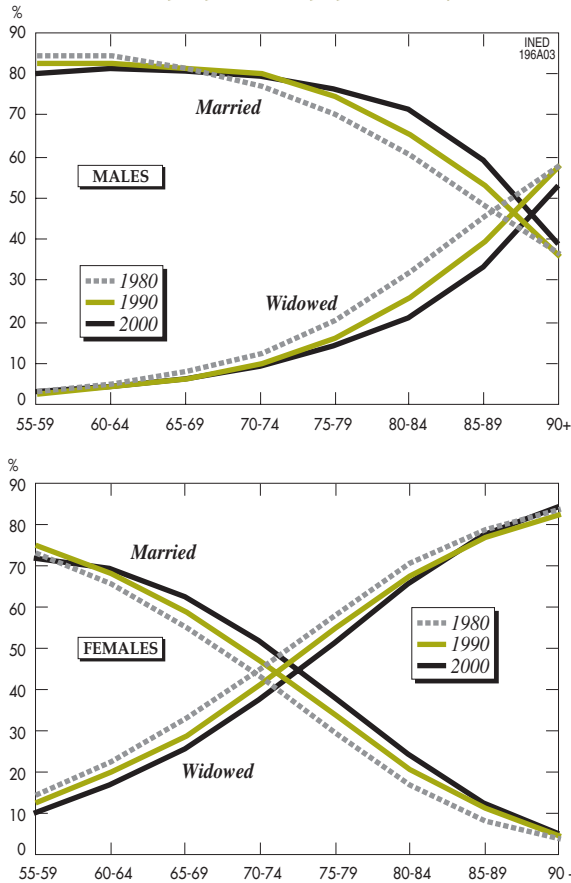
The risk of widowhood has been declining steadily at all ages for several decades: in 1980, 2.1% of 75 year-old married men were widowed within a year; twenty years on, the risk had dropped to just 1.2%. Among women at the same age, the probability fell from 7.0% to 5.1%. Declining mortality among both sexes is the reason: among 1905 birth cohorts, 30% of males and 49% of females survived to the age of 75, whereas 44% and 66%, respectively, of the 1925 birth cohorts reached the same age.

This longer survival of both spouses delays marriage dissolution (1). So, in 2000, 79% of males and 51% of females aged 70-74 were still married, against 77% and 43%, respectively, in 1980 (figure 1). Again, in 1980, it was more common for women aged 60 and over to be widowed than still married (47% and 41%, respectively); the reverse is now true (41% and 47%), but male and female conjugal outcomes remain very different (77% of men aged 60 and over are married while 10% are widowed).

The share of married couples has increased despite the rising divorce rate (box 1) and declining remarriage rate, but these last two trends have not so far been enough to offset the decline in widowhood. One exception, however, is among males under 75, where widowhood is uncommon and has decreased little (e.g., 5% of 60-64-year-old males were widowed in 1980 compared

(1) This trend has increased since 1982 as the cohorts of World War One widows have died and couples with smaller age differentials reach retirement age.

Figure 1 – Age-specific share of widowed and married people in the population of France



Source: Insee, *Situation démographique, 1980-1990-2000* [1].

to 4% in 2000), while their share of divorces more than doubled from 3% to 7%. Males therefore are increasingly entering later life unmarried (2).

However, “unmarried” does not necessarily equate with “not in a union”. As at the youngest ages, the legal status of older people increasingly less reflects their real situation.

◆ **Consensual unions vying with re-marriage**

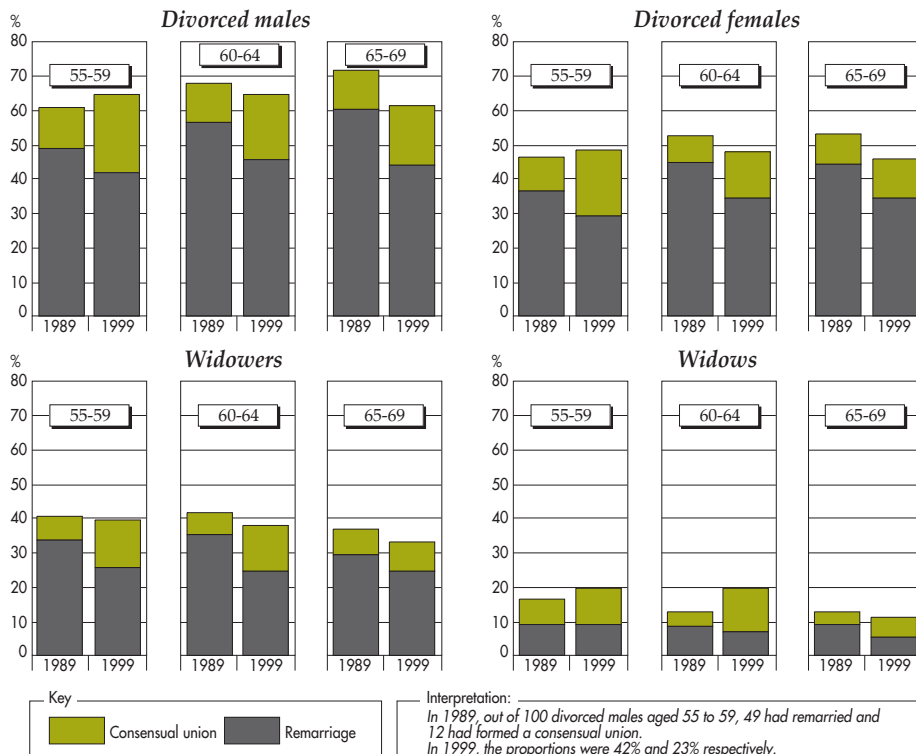
In 1999, increasingly fewer widowed and divorced people over 60 formed new unions than in 1989, and a growing share of those who did (box 2) did not do so through re-marriage (figure 2). So, while in 1989, 45% of divorced women aged 60-64 had remarried, and 8% were in consensual unions, by 1999, the proportions were 34% and 14%, respectively. The same trend recurs among widowed groups. Single people also more often live together as husband and wife: in 1990, for example, 11% of male and 8% of female 60-64 year-olds were living in consensual unions, but 13% and 9% in 1999.

Most non-marital unions are formed among the under-70s, but the data certainly understate the scale of consensual unions because they do not account for the new forms of union where the partners keep separate homes [4].

What consequences have these changes in legal

and de facto conjugal status had on the lifestyles of the over-60s? The spread of consensual unions has not offset the decline in married unions among males aged 60 to 74: so males are less often in unions now than ten years ago (82% in 1990 against 80% in 1999) (table 2). This trend is set to continue and clearly spread among women who at this stage of life are more often in a union at present. Cohorts with a greater proportion of divorcees (e.g., 12% of 50-54 year-old males are divorced; at the same ages, the figure among males now aged 60-64 was only 6%) but also single people are now nearing the age of 60.

Figure 2 – New union formations (remarriage or consensual union) among widowed and divorced groups



Interpretation:  
 In 1989, out of 100 divorced males aged 55 to 59, 49 had remarried and 12 had formed a consensual union.  
 In 1999, the proportions were 42% and 23% respectively.

Source: “Study of Family History”, 1999.

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(2) By contrast, the declining proportions of widows (from 22% in 1980 to 16% in 2000) does help offset the rising numbers of divorced women (4% to 9%).

Table 2 – Age-specific share of people in unions (%)

	60-64	65-69	70-74	75-79	80-84	85 +	60 +
<b>Male</b>							
1990	82.2	81.9	80.7	74.9	65.0	46.8	77.1
1999	80.4	80.1	78.7	75.5	69.6	50.4	76.2
<b>Female</b>							
1990	68.9	59.8	48.3	34.1	20.9	7.8	45.3
1999	70.4	63.1	52.3	38.9	23.7	9.4	47.3

Source: Insee, 1990 and 1999 censuses.

### ◆ Life at the oldest ages: more often in unions or living alone

The decline in widowhood means that most over-75s of both sexes approach the end of life still in a union. It is reasonable to expect that continuing mortality decline will mean that more couples will live longer together at the oldest ages. And the recent reduction of the gap between male and female life expectancies should make men's and women's end of life courses somewhat more similar (table 2).

There is an ostensible paradox between the growth in continuing unions and the rising numbers living alone at the oldest ages. In 1990, for instance, 17% of females aged 80-89 were in a union and just 50% were living alone; by 1999, the proportions had risen to 18% and 53%, respectively. Bereaved spouses are increasingly to be found living alone rather than moving in with other family members: for example, 25% of widows aged 80-89 were living with a close relative in 1990 compared with just 18% in 1999, while the share

### Box 1

#### Divorce after 60

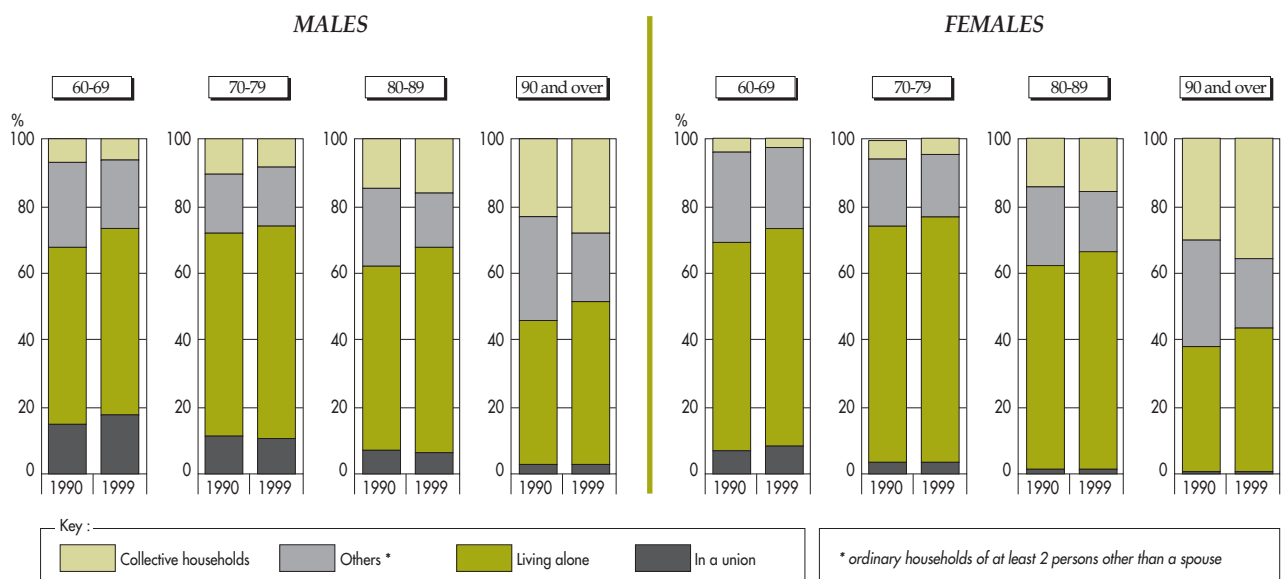
Today's older people have more often divorced before the age of 60 than their elders, but after that age, they are also more inclined to dissolve their union: in the past ten years, the divorce rate among the over-60s has risen by 28% among women and 39% for men. But this growth is much lower than among 50-year-olds, where the rates have almost doubled. And, contrary to the received wisdom, retirement poses no real threat to the stability of unions: the divorce rate declines steadily with age. In 2000, only 2.9 men and 1.9 women per thousand 60-64 year-olds had divorced; the rate was far higher in the 50-year-old bracket, and, conversely much lower among 70-year-olds (1.0 man and 0.3 woman per thousand).

of those living alone rose from 62% to 67% (figure 3).

This decline in co-residential living with family members has gone in hand with a turning away from residential care: in 1990, 6% of widowers aged 70-79 lived in an institutional community, but only 4% in 1999. Between the 1990 and 1999 censuses, only the over-85s increasingly opted for residential accommodation. This rise in independent living bespeaks the improved situation of older people. Age for age, they are in better health than before and spectacularly better-off financially. A stronger independent living policy and more modern housing has also helped them keep living independent lives longer at home.

Also, while unmarried men and women have very unequal probabilities of union formation, when not in

Figure 3 – Living arrangements of single, widowed and divorced aged 60 and over



Source: Insee, 1999 census

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## Box 2

## Second unions

There is a lower probability of re-partnering where the preceding union was dissolved by divorce or death at a later age. So, 10% of males widowed at ages 50-54 in 1990 remarried within five years, compared to just 5% of those widowed at age 60-64. Also, there is less of a trend for remarriage at these older ages: 30% of men divorced at ages 55-59 in 1980 were remarried five years later, against 22% at the corresponding age in 1990 (table).

*Probability of remarriage after five years  
by type of dissolution and age at dissolution (%)*

Age at dissolution	Widowhood		Divorce		All	
	Male	Female	Male	Female	Male	Female
<b>50-54</b>						
in 1980	13.7	1.7	29.4	19.2	22.0	4.7
in 1990	10.1	1.2	20.6	11.5	17.6	4.7
<b>55-59</b>						
in 1980	10.6	1.0	30.2	16.6	16.9	2.2
in 1990	7.7	0.6	21.8	7.8	15.0	1.8
<b>60-64</b>						
in 1980	7.7	0.5	–	–	–	–
in 1990	5.2	0.3	–	–	–	–

Sources: Registration statistics, 1980-1997.

Finally, at all ages at dissolution, divorced people marry more readily than widowers. However, in a proportion of these cases, the union was dissolved after having met the future new spouse, and widows may be disinclined to marry for fear of forfeiting a survivor's pension by legalizing their de facto union.

As among the youngest cohorts, the probability of re-partnering over 50 is always lower for females [2]. The marriage market structure is against them (there are twice as many solo women as men at ages 60-64, and four times more after the age of 75), while later-remarrying males also tend to choose younger—even much younger—partners [3]. Widows are most disadvantaged of all. Even those widowed at just 50 or thereabouts almost never form a new union.

So women are penalized on two counts: less likelihood of forming a new union, and a greater probability of widowhood.

a union, there is no discernible lifestyle gap. Living alone is by far the most common situation, peaking at age 75-79 (in 1999, 78% of unpartnered widowers and widows of this age were living alone) and declining regularly thereafter with advancing age as the onset of disabilities makes it harder to cope alone. Admission into care homes then rises sharply, especially for females who, from age 85, are more often admitted into residential care, doubtless due to their more severe limitations [5].

As cohorts who have had better lives reach 60, the

## Box 3

## Union status and social status

The male probability of cohabitation increases with social status: 82% of former managerial staff aged 60 and over are in a union compared to 75% of retired manual workers (74% of former farmers). The differential marriage rates between social status categories (especially the high rate of never-married farmers and some manual worker categories) can be discerned here. Also but slightly less important are social differentials in mortality: the proportion of males in a union is higher at each age rising up the social ladder because the death rates of their spouses decrease commensurately. Moreover, higher social status males more readily form new relationships: for example, 42% of the widowed retired managerial staff aged 65-74 had formed a new union, compared to just 25% of manual workers. Women's career history is less of a lifestyle factor: 44% of retired managerial staff and 45% of their manual worker counterparts were cohabiting. There is a greater incidence of widowhood lower down the social ladder (36% of retired manual workers are widowed against 23% of managerial staff), but with more never-marrieds among those with higher qualification levels (17% of managerial staff and 7% of manual workers), the contrasts by social status categories are less marked. Also, social status has no influence on women's second union formation.

future should see further improvements in independent living at the oldest ages. There is little doubt that they will prefer independent living to co-residential living with close relatives. But as people grow older, independent living requires increasing support. And the future financing of pensions remains shrouded in uncertainty. The issue is all about the older people's ability to buy in the professional help they need. Could the collective solidarity developed in this sphere over the past decades by planned government intervention crumble under the cost burden?

If so, the end of life course could be dramatically altered.

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