

Non-marital Cohabitation among Older Finns: A Register-based Study on Socioeconomic Characteristics and Union Dissolution

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Extended abstract:

Non-marital cohabitation among older adults has increased substantially in recent years. In Finland among those aged 65 and older, the prevalence of cohabitation has almost doubled between 1990 and 2003, with 3.4% of men and 2.1% of women cohabiting in 2003. A vast literature shows living arrangements to be strongly related to the health and well-being of older adults, but mainly concentrates on the differences between the married and those living alone. Little is still known about the impact of cohabitation. The aim of this study was to enhance understanding of non-marital unions of older adults by comparing cohabiters with the married according to socioeconomic status and various union outcomes.

The data, obtained from population registration, contained a 40% random sample of Finns aged 65 and older. Only those living with a cohabiting partner or a married spouse in 1997 (n=140,902) were included. The definition of cohabitation was based on the official records on permanent residence. Cohabiters were defined as two 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. The participants were characterised according to various socioeconomic indicators in 1997 and followed for separation, institutionalisation, bereavement and death until 2002. The large longitudinal data set provided a unique possibility to investigate the socioeconomic determinants, stability and health outcomes of cohabiting unions – a living arrangement still relatively rare among older Finns.

In socioeconomic terms, cohabiting older adults were mostly less privileged than the married. They had lower education, lower occupational social class, and were less likely to own their home. Cohabiting men also had lower individual income than did the married. However, cohabiting women had higher individual income, possibly reflecting differentials in labour-market histories between cohabiting and married women. Cohabiting unions were substantially less stable than marriages in old age, and were more likely to end through separation, institutionalisation and death. The odds of separation were ten-fold among cohabiters whereas the differentials for

institutionalisation, bereavement and death were less marked, odds ratios varying between 1.60 and 2.00.

Non-marital unions seemed somewhat less protective than marriages against institutionalisation and death; however health selection into cohabitation might occur. Furthermore, cohabiters had a substantially higher risk of separation which puts them at a higher risk of losing potential care and support provided by co-resident partners. Further research is needed to clarify the causal links between the determinants and outcomes of cohabiting unions in old age.