

Does the timing of divorce and widowhood affect economic and emotional outcomes? The case of older adults in Israel

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Extended Abstract

Marital status is an important determinant of economic and emotional wellbeing, with married individuals enjoying more financial security and emotional support than unmarried individuals (Waite & Gallagher, 2000). The benefits of marriage carry over into old age, as older people enjoy their partners' emotional support as well as their joint accumulated assets. However, with increases in both divorce and longevity, more adults experience episodes of living alone later in life, either after divorce or death of a partner. In this study we ask how the timing of the transition out of marriage affects economic and emotional wellbeing later in life, and how this differs for divorce and widowhood.

Indeed, all marriages must end eventually, but the increase in divorce in the 20th century has led to a change whereby more marriages at young and middle-age end by divorce than by death of a partner. Consequently, the proportion of divorced middle-age adults has increased (Hughes & O'Rand, 2004). In parallel, with the increase in longevity, the proportion of widowed middle-aged adults has decreased dramatically (Kreider & Ellis, 2011). These demographic changes differ by gender, because men are more likely than women to remarry, and women are more likely than men to outlive their spouses.

In this study we adopt a life course approach and we expect the timing of divorce and widowhood to affect economic and emotional consequences later in life. For example, we expect the economic costs of late widowhood to be lower than the economic cost of late divorce because surviving spouses typically benefit from their partners' pensions and accumulated wealth over the life course, whereas with divorce, people usually lose (or have only partial) access to spouse's pension funds and

accumulated assets must be divided. In addition, people typically inherit their homes following the death of a spouse, whereas people often have to sell their homes and relocate to smaller, lower quality housing following divorce (Dewilde, 2009, Dewilde & Stier, 2012). Although widowhood later in life might not be as economically detrimental as divorce because assets do not need to be divided, widowhood at younger ages may be associated with economic hardship because young spouses are not likely to have accumulated sufficient resources or have made substantial contributions to pension funds.

We expect the economic effects of divorce and widowhood to differ by gender. Studies on divorce show that marital dissolution has profound economic consequences, especially for mothers. Mothers, who tend to have lower incomes than fathers and to gain custody of their children, are at risk of experiencing steep declines in standard of living following divorce. These economic consequences of divorce are different for fathers who enjoy higher incomes than divorced mothers and are not burdened by daily childcare responsibilities. In contrast to divorce, the economic consequences of widowhood are likely to be affected by the quality of spouse's pensions accrued. Pension accumulation is affected by work history and by earnings, both of which are strongly related to age and gender.

These gender differences in economic consequences of divorce and widowhood are compounded by differential likelihood of remarriage. Fathers are more likely to re-partner than divorced mothers (Ivanova, Kalmijn & Uunk, 2013). Thus, fathers tend to remain in the "divorced" or "widower" state for shorter periods than mothers. Divorced and widowed mothers may delay transitioning into a new marriage either because they are not perceived to be attractive mates or because they do not desire to enter a new marriage when they are caring for young children (Mahay & Lewin,

2006). In addition to desires and attractiveness, there is a simple duration effect, the younger the age at divorce or widowhood, the more time a person has to re-partner. There is then, a selection into remarriage, and this selection may be related to personal resources.

These gender differences may change by the timing of the divorce and widowhood over the life course. First, divorce and widowhood later in life are not likely to involve young children. This absence of young children implies fewer gender differences in custody arrangements, which may affect both economic consequences and re-partnering patterns. This might reduce the costs of divorce for women later in life. Nonetheless, mothers who reduced their work effort to care for family members during prime work ages may find it difficult to find employment later in life.

Studies show that marriage is a central source of emotional support and that married (and re-married) people enjoy better emotional wellbeing than unmarried people (Waite & Galligher, 2000). Thus, we expect the transition out of marriage, into divorce or widowhood to have negative effects on emotional wellbeing. Indeed, studies have shown immediate, and sometimes long-term, declines in psychological well-being following divorce and widowhood, (Waite et al, 2010). Divorce may also have negative effects on children's relationship with the non-custodial parent, which may have long term effects on family support and emotional wellbeing later in life. We expect there to be a gender effect here as well, because fathers are more likely than mothers to be the non-custodial parent, and to loose contact with their adult children later in life.

Taken together, we expect marital status to be related to economic and emotional wellbeing later in life, and for the timing of divorce and widowhood to matter as well.

Our study is innovative in two respects: it looks at measures of economic and emotional wellbeing later in life, and it examined effects by the timing of the transition into divorce and widowhood. This analytic framework allows us to look at long-term effects of these transitions. It also exposes the effects of the timing of divorce and widowhood over the life course. The current study focuses on the experiences of Israeli men and women. The Israeli context is interesting because it is characterized by a pro-family orientation reflected in near-universal marriage, high fertility, mostly within marriage (Okun, 2013), long and increasing life expectancy, especially for women, and relatively low, but rising, divorce rates (Kaplan &Herbst, 2015; Lewin, 2006; Stier, 2011).

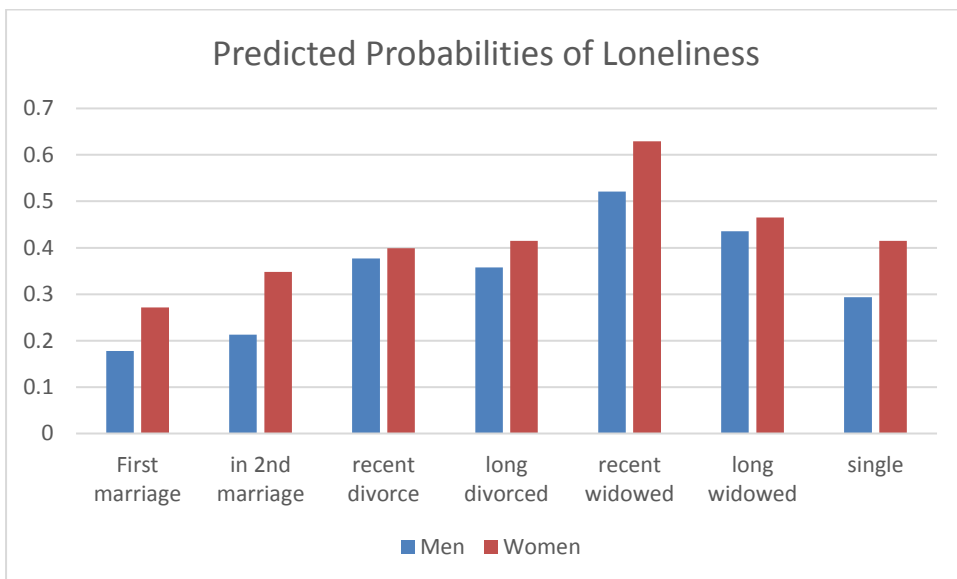
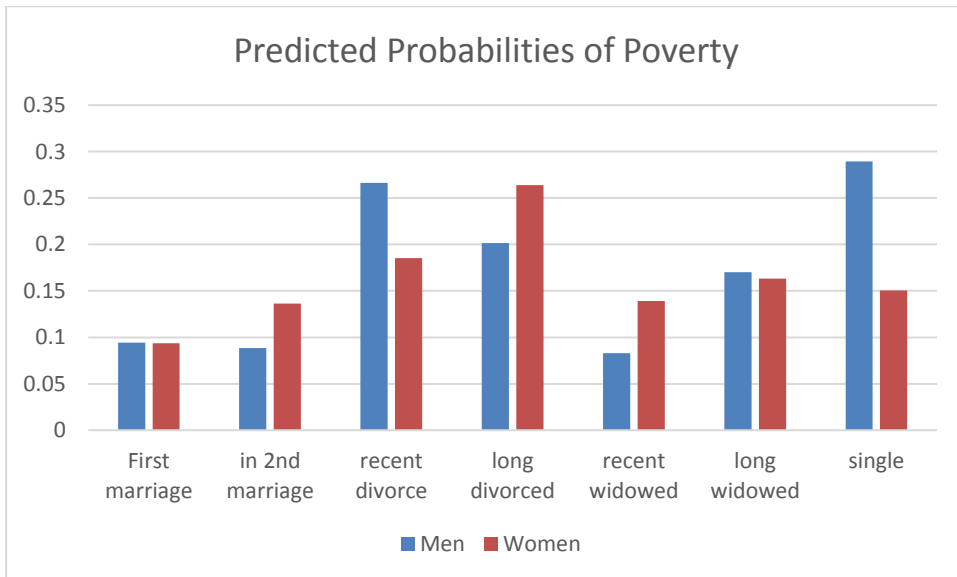
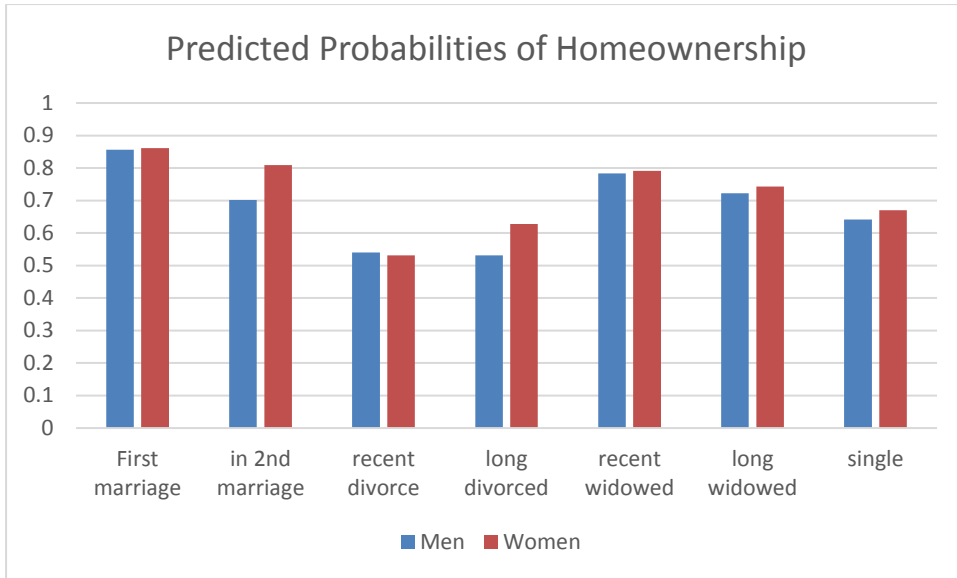
The study draws on Israel's Social Surveys from multiple years (2013-2017), conducted by Israel's Central Bureau of Statistics. The sample is limited to older individuals (age 50 and above at the time if the survey). We compare seven groups, by gender: (1) recent divorced (after age 50); (2) long divorced (before age 50); (3) recent widowed (after age 50); (4) long widowed (before age 50); (5) remarried; (6) continuously married (7) never married. Arabs and Ultra-orthodox Jews were excluded because divorce is rare in these communities.

Our dependent variables are homeownership, poverty, household income and loneliness. Preliminary findings show that there are substantial differences by marital status. For example, continuously married men and women have the highest odds of homeownership, and recent divorced have the lowest. Continuously married men and women have the lowest odds of being poverty, divorced men and women have higher

odds of poverty than widowed men and women. Although the recent widowed experience better financial wellbeing than the divorced, they have higher odds of experiencing loneliness than any of the other groups examined.

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Linear Prediction, Household Income

