



Unmarried Baby Boomers on the Brink of Old Age

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All their lives, Baby Boomers – as we label Americans born between 1946 and 1964 – have been rewriting our nation's scripts for love, cohabitation, and marriage. Desires for individual fulfillment and personal happiness have guided their choices each step of the way. Nearly 90% of Boomers eventually married, but they also led the “divorce revolution” of the 1970s and 1980s. Even now, with 10,000 Boomers turning 65 each day since January 1, 2011, these aging Americans remain at the forefront of family change.

Boomers have much more diverse family and living arrangements than older Americans in previous generations. Many are part of married couples, yet one in three Boomers is unmarried. Some of those never married in the first place, and probably will not at this stage of life. Others have divorced at least once prior to entering the golden years. And many Boomers are still getting divorced during old age – indeed, the “gray divorce rate” in America has doubled over the past two decades. Why has divorce become more common for older Americans – and what do the swelling ranks of older people on their own mean for U.S. society and public policy?

The Continuing Quest for Personal Fulfillment

Ironically, divorce is happening more often for older men and women even as the divorce rate is declining for U.S. adults under age 35. This is a new departure. Historically, older adults comprised just a tiny share of those getting divorced. In 1990, fewer than one in ten people getting divorced were age 50 or older. But today, one in four married people calling it quits is over age 50. Examples from popular culture abound. Think of Al and Tipper Gore. Or Maria Shriver and Arnold Schwarzenegger. These couples represent the leading edge of a burgeoning trend. If the elder divorce rate remains steady, we can expect the number of people experiencing gray divorce to climb by one third over the next two decades.

Why are older couples breaking up so much more often? Many Americans think that older people rarely split up. After all, couples who survive the seven year itch ought to be largely immune to divorce. But my research with colleague I-Fen Lin reveals that the marital biographies of older Americans are becoming more complex. Baby Boomers were the first generation to cohabit, marry, and divorce in large numbers during young adulthood. Many who divorced eventually remarried – and now some of them are divorcing again. The divorce rate is 2.5 times higher for remarried older adults than for those still in their first marriages.

The risk of divorce declines the longer a marriage goes on, though nearly half of gray divorces today nevertheless dissolve longstanding first marriages. Americans' expectations for successful marriage are shifting. The Baby Boom generation ushered in the era of free love and was in the vanguard of wanting marriage to be about self-fulfillment, open communication, and flexible roles. For Boomers, marriage is not just a venerable social institution; it is the ultimate personal relationship from which high satisfaction is expected. In effect, divorces during the golden years signify the new expectations. For Americans seeking fulfillment, marriage is always on the menu, but it is just one choice among many options.

As older Americans live longer and enjoy better health, a loveless marriage can seem interminable. Many Boomers divorce not because of a disruptive event, but because they feel they have drifted apart over the years. Retirement or a newly emptied nest can be a wakeup call, bringing marital staleness into sharp relief and launching a search for new kinds of fulfillment.

What Elders on Their Own Mean for Individuals, Families, and Society

What are we to make of the growing ranks of elderly Americans living on their own? For men and women who are in good health and financially secure, independence in later life, including through divorce, can be very liberating and empowering. But for less advantaged Boomers – for people facing mental or physical health problems or who are without steady employment or a retirement nest egg – divorce in particular can be a devastating change. We have too little research on the issues faced by older people divorced or otherwise on their own, and there are many questions to investigate about individual health and wellbeing.

The consequences for families also need to be explored, although a few things are known. Divorce in early or middle stages of adulthood has enduring consequences, especially for men. Divorced fathers are less likely than married fathers to receive care from their adult children. For mothers, marital status is immaterial, because adult children are equally willing to care for their married and divorced mothers. Further research will be needed to pin down whether the same gendered consequences flow from parental divorces late in life.

Clearly, the swelling ranks of unmarried Boomers could have weighty consequences for society. Despite public debate about the financial health of Medicaid, Medicare, and Social Security, no one seems to have considered that rising numbers of aging Boomers living on their own are likely to need these public supports more than ever. In fact, rising numbers of older unmarried persons – whether divorced, widowed, or never married – are likely to place greater demand on all government social programs, at the local and state as well as federal levels.

In our research, Lin and I have discovered that single Boomers are more vulnerable and have fewer resources, on average, than married Boomers. Understandably, solo Boomers tend to be economically disadvantaged compared to their married counterparts. And we are finding notable health differences as well. Unmarried Boomers are twice as likely to report having a disability and are less likely to enjoy the protection of health insurance.

Who is going to care for single Boomers as they face the inevitable ailments of old age is not at all clear. Spouses, usually the first line of defense, will not be there. Some solo Boomers may be able to turn to adult children or others in their extended families. But many will have to find sources of support and care in institutions or from their communities. Since birth, Boomers have been transforming American family life. Now on the brink of old age, they continue to challenge conventional family pathways – and their unprecedented needs, aspirations, and experiences will reshape how all of us experience the graying of America.

Read more in I-Fen Lin and Susan L. Brown, “Unmarried Boomers Confront Old Age: A National Portrait,” *The Gerontologist* 52 (2012): 153-165.