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AMONG THE ELDERLY?**

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DOES REMARRIAGE EXPAND PERCEPTIONS KINSHIP SUPPORT AMONG THE ELDERLY?

Abstract

This study addresses the debate over whether higher-order marriages will help offset the expected loss of social support from kin due to divorce for future generations of the elderly. We use data from the first wave of the National Survey of Families and Households (NSFH1, 1987-88) to examine the effects of marriage, marital disruption, and remarriage on perceptions of overall support and support from kin. To measure overall support, we look at whether respondents say that have someone to (1) turn to in an emergency, (2) borrow money from, and (3) talk to when they are depressed. To measure support from kin, we look at whether respondents name kin as a source of support. We find that marriage and remarriage increase perceptions of support from kin, whereas divorce reduces perception of support. We also find that men benefit more from marriage and lose more from divorce than women. Taken together our findings suggest growing inequality in social support among the future elderly population.

INTRODUCTION

Recent trends in marriage, divorce, and remarriage are altering kinship ties among the elderly in ways that are not well understood. An increasing proportion of older adults have experienced diverse marital transitions (Wachter 1995) which have affected the strength and composition of their kinship networks as well as their perceptions and expectations of social support (Eggebeen and Davey 1998). Although remarriage after widowhood has been common for a long time, today most remarriages follow a divorce (Treas 1995; Wachter 1995). Moreover, whereas divorce is expected to disrupt kin networks and reduce family support (Bengston and Harootyan 1994; Eggebeen 1992; Lye et al. 1995), some argue that remarriage may increase support by generating new ties to kin (Goldstein and Warren forthcoming; Wachter 1995; Wachter 1997). Finally, delays in marriage and increases in divorce have reduced the number of adult years that are spent married. If social support is generated through investments in relationships that are sustained over time, then delays in marriage are likely to decrease overall support. The joint impact of these changes upon the social support systems of the elderly is only beginning to emerge, as the cohorts that have experienced delays in marriage, high rates of divorce, and remarriage approach retirement age.

In this paper we look at the effects of marital experiences on perceptions of social support among people 65 and over. We compare those who have never married and those who have married multiple times with those who have married only once. We also examine the effects of divorce and years married on perceptions of support. Finally, we

examine gender differences in the effects of marital transitions. Our analysis focuses on perceived rather than actual social support since the latter is determined by need as well as availability of support. For example, elderly women who are divorced may receive more financial support from kin than elderly women who are widowed because the former are more likely than the latter to be poor. Perceived support also may be of interest in its own right, as an indicator of subjective wellbeing (Brown and Harris 1978; Cutrona 1986). The next section of the paper discusses the theory and empirical research that speak to our questions. The third section describes the data and methods. The fourth section presents the results. And the final section discusses the implications of trends in marriage, divorce, and remarriage for the next generation of elderly adults.

THEORY AND EMPIRICAL RESEARCH

In two recent papers Kenneth Wachter (1995, 1997) argues that senior citizens in the next century will have larger and more varied kinship networks than senior citizens today. Because of increases in longevity and changes in family formation and dissolution, a growing number of adults will experience marriage, divorce, and remarriage during their lifetime. Using simulated projections of kinship ties within and between generations, Wachter (1995) shows that the next generation of elderly people – those who are over 65 in the year 2030 – will have more step-kin and more in-laws than the current generation of elderly and that kin networks will be more diverse in terms of their racial, ethnic, and educational backgrounds. He argues that diversification may have positive effects on the financial resources of the elderly which may help offset potential cuts in Social Security or Medicare (Wachter 1995).

In contrast, social exchange theory suggests that more diverse kin networks may *not* necessarily translate into greater social support (Cook 1987). Social exchange theory assumes that dense, homogeneous networks are more likely to provide social support than diverse networks. According to exchange theory, family ties are defined by normative agreements about intra-familial obligations and are sustained by long-term reciprocal exchanges of emotional and material resources (Cook 1987; Lawler and Yoon 1996; Logan and Spitze 1996). The weight of the history of these exchanges is expected to extend beyond the boundaries of shared living space and to generate exchanges within and between generations over space and time. The longer a person is married to the same person (family), the more structured opportunities he/she has for exchange and reciprocity. Network homogeneity also increases the ability of the kin network to enforce norms of reciprocity since members know one another and are more likely to share similar values.

Numerous empirical studies have shown that marriage affects the source but not the level of support (Rossi and Rossi 1990, Waite 1995). Married people depend more heavily on kin networks for support, whereas never married people depend more heavily on friends (Choi 1996). As far as we know, only one study has examined the effect of higher order marriage on social support. In their analysis of intergenerational transfers among the elderly, Pezzin and Schone (1999) found that remarriage had little effect with one exception: among people who *did* transfer money to their children, remarried women gave significantly less than other people (Pezzin and Schone 1999). In a related study that did not focus on the elderly, Lye and her colleagues (1995) found that remarriage enhanced parent-child bonds for custodial parents and weakened bonds for non-custodial

parents. Based on exchange theory and the empirical research, we hypothesize that *marriage increases perceptions of support from kin but has no effect on overall support; that duration of marriage increases perceptions of support from kin but not overall support; and that higher-order marriages reduce perceptions of support from kin, all else being equal.*

Exchange theory also predicts that divorce undermines kinship support by disrupting exchanges and challenging shared normative expectations and obligations among family members. Divorce diminishes trust in family relationships and reduces the likelihood of exchange or care giving from kin in the future. By contrast, widowhood, should not disrupt social exchange contracts and may even increase support insofar as it may increase the need for assistance (Hatch and Bulcroft 1992) or trigger normative outreach responses by both the widow/widower and kin (Keith 1986a; Keith 1986b).

Numerous researchers have demonstrated that divorce has deleterious effects on kinship relations (Choi 1996; Crimmins and Ingegneri 1990; Eggebeen 1992; Furstenberg et al. 1995; Hao 1996; Hogan et al. 1993; Lye et al. 1995; Marks 1995; Stevens 1995; White 1992). Choi (1996) found that divorced elderly women are worse off than never married elderly women with respect to help with activities of daily living and social interaction with others. Eggebeen (1992) also found that divorce decreases investments in kinship ties among adult parents (the giving of assistance to children), although it does not appear to affect the receipt of assistance. In contrast, widowhood appears to increase the receipt of assistance (Eggebeen 1992). Other studies support the finding that widowhood, in contrast to divorce, does not reduce social support (Cutrona 1986; Keith 1986a; Keith 1986b). Marital duration has also been found to mitigate the negative

effects of marital disruption upon intergenerational relations. Hao (1996) found that the longer young people had been in their first marriage, the more likely they were to receive transfers from parents. Drawing on theory and empirical research, we hypothesize that *divorce reduces perception of support from kin but does not affect support from friends*.

Finally, exchange theory predicts that marital transitions affect men and women differently. Women play a more direct role in maintaining high quality kinship ties – as “kin-keepers” – and therefore they are more likely than men to benefit from long-term marriages (Smith-Lovin and McPherson 1993). Also, the disruptive effect of divorce upon social support from kin is expected to be worse for men than for women. Since men are tied to their kin networks through their wives, and are less likely to participate in direct exchanges, their ties are more easily broken by a divorce. By the same token, men may benefit more than women from remarriage since they are incorporated into a new system via their new partners and benefit from their new partners’ previous investments in kinship relations.

The empirical literature supports the idea that marital status changes affect men and women differently. Elderly married women have larger and more diverse networks than elderly married men who tend to rely on their spouses exclusively. Similarly, women’s well-being is more strongly affected by the quantity and quality of support than is men’s (Antonucci and Akiyama 1987). Remarriage and marital disruption also affect men and women differently. Remarriage reduces financial investment in children more among elderly women than men (Pezzin and Schone 1999), whereas marital disruption undermines relationship with children more among elderly men than women. (Cooney and Uhlenberg 1990; Lye et al. 1995). Widowhood also appears to have less negative

effects on women than on men (Hatch and Bulcroft 1992). Based on this literature, we hypothesize that *elderly men benefit more from marriage than elderly women, in terms of support from kin, and they lose more from divorce.*

METHODS

The Sample

The analyses are based on a subset of respondents from the NSFH who were 65 years and over in 1987. The sample contains 2,009 men and women and includes whites and nonwhites. Respondents with missing data on all dependent variables were excluded from the sample.¹ A majority of the respondents over 65 are unmarried (60%). We have pooled both married and unmarried respondents in our sample and our analysis takes into account their current marital status as well as their co-residence situation.

Dependent Variables

We used three questions to measure perceived sources of social support: (1) *Suppose that you had an emergency in the middle of the night and needed help, who would you call?* (2) *What if you had to borrow \$200.00 for a few weeks because of an emergency, who would you ask?* And, (3) *Suppose that you had a problem, and you were feeling depressed or confused about what to do, who would you ask for help or advice?*

Respondents were asked to exclude people who were living in their households in their response. They were also asked to code their perceived sources of support in one of

¹ We dropped cases with missing values for the dependent variables, as well as cases missing data on race and age (10 cases). Observations with missing data for income were flagged, with flagged variables

the following groups: friends, neighbors, co-workers, adult children, parents, brothers and sisters, other relatives, no one, and more than one source. A small number of respondents (between 1.2% and 2.6% depending on the question) answered “more than one source,” and they were excluded from the analysis. The questions on social support were used to create two dependent variables: (1) whether the respondent named someone (or no one) as a perceived source of support, and (2) whether the respondent named kin (or someone else) as a source of source. The latter variable was conditional on naming someone.

In the past, most studies have measured *actual* rather than *perceived* support as an indicator of social support (Bengston and Harootyan 1994; Coleman et al. 1997; Cooney and Uhlenberg 1990). A major disadvantage of using actual support as the indicator is that this variable is dependent upon need, and thus raises the issue of endogeneity bias. For example, if divorced people *need* more support than non-divorced people (or if single women need more support than single men) then these groups may receive more support. More generally, the focus on actual exchange may mask variation in potential sources of support which are likely to be larger than actual exchanges (see Eggebeen (1992) for a discussion of this limitation, p. 443).

Perceived support also has limitations insofar as people may not be able to accurately predict who will provide them with support in the future. Recent work on wealth transfers by Eggebeen and Davey (1998) conducted on a different age group suggests that the linkage between perceived and actual support may be weak, in which case our measure is likely to be imprecise but not biased (Eggebeen and Davey 1998). Despite this drawback, we believe that perception of social support is a useful indicator in

included in models where income was included. The flagged variables did not effect the coefficients for the other variables included in the models.

its own right insofar as higher levels of perceived support have been linked with positive well-being (Brown and Harris 1978).

Table 1 reports the distribution of overall support and support from kin, as perceived by our respondents. According to Table 1, most elderly adults say that they have someone to rely upon for emergency, emotional, and financial support. The proportion of respondents who see themselves as having support declines as the difficulty of the demand increases (or implies a long-term obligation). For example, emergency support, which probably implies the least commitment, is the most available. Ninety-six percent of respondents said they had someone to turn to for emergency support. Emotional support is somewhat more demanding than emergency support since it usually means support on a regular basis. Eighty-nine percent of respondents said they had someone to talk to about their problems. Finally, borrowing money is perhaps the most demanding support, and 77 percent of respondents said they have this type of support.

[Table 1 about here]

Looking next at whether people rely on kin or others for support, we see that respondents are much more likely to name kin over friends, coworkers, or neighbors. Again, the more demanding the support, the more likely the respondent is to name kin, which suggests that kinship ties are stronger than other ties. For perceived emergency support, 74% of respondents name kin. For perceived emotional support, the number is 80%. And for perceived financial support, 93% of respondents name kin rather than someone else.

Independent Variables

The NSFH data contain relatively complete marital histories for all respondents, including data on number of marriages, number of divorces, number of times widowed, years married, and time since most recent marital disruption (whether it is widowhood or divorce). We used this information to create 7 measures of marital experience: (1) *never married*, (2) *married once and not currently married*, (3) *married twice or more and currently married*, (4) *married twice or more and currently not married*, (5) *divorced once*, (6) *divorced twice or more*, and (7) *years of marriage*. The variables allow us to take account of previous marital experiences as well as current marital status.

Sex was measured as a dummy variable with female being the omitted category. Age was measured as a set of dummy variables indicating 5-year age intervals (the omitted category 65 to 69 years old). We choose this specification because we expected age to have a non-linear relationship with support. Race was measured as a dummy variable distinguishing between whites (non-Hispanic) and other race/ethnic categories, with whites being the omitted category. These are important independent variables in and of themselves, and we are particularly interested in the interaction between sex and marital histories. In order to control for the possible dampening effect of co-residence, we include a dummy variable that measures whether a person lives with two or more people.²

Table 1 reports descriptive statistics for the independent variables in our model. Most of the people in our sample have been married once and are not currently married

² We also examined specifications in our model, which included whether or not the person lived alone, lived with one person, or lived with two or more people. There is no difference between those living with

(42%) or are in their first marriage (31%). A fairly high proportion of the elderly has had two or more marriages(21%). And another significant proportion has experienced at least one divorce (20%).

On average respondents in the sample have been married 38 years. Most are 75 years or older (40%); a few co-reside with two or more people (9%); a majority of respondents are women (66%); and, a majority are white (81%). We report income averages for the reader’s interest, but these are not included in the models we report here. We tested for whether the effect of marital history on perceived social support changed with the inclusion of income in our models and found no change in our results. Because of the potential endogeneity of income we chose not to include the variable in our models.

Analysis Technique

For the multivariate analyses, we used logistic estimation techniques, where the dependent variable is the log-odds of perceiving support and the independent variables are marital status and experience, years married, plus the control variables. The logistic regression equations take the following forms:

$$\text{Log } (p(M_i=k)/p(M_i=1))=\text{Mar}_i\beta_k + C_i\alpha_k \quad (1)$$

$$\text{Log } (p(M_i=k)/p(M_i=1))=\text{Mar}_i\beta_k + \text{TimeMar}_i\delta_k + C_i\alpha_k \quad (2)$$

We estimate two equations on two sets of dependent variables. The first set of dependent variables is the log-odds that an individual *i* reports having someone (rather

one person and those living alone and for reasons of parsimony and diminishing sample size, we collapsed these two groups into one.

than no one) to turn to for social support (emergency, financial, and emotional). The second set of dependent variables is the log-odds that, conditional on having someone to turn to for support, an individual i reports that he/she would turn to kin (rather than friends) for social support (emergency, financial and emotional). In equation 1, k is *someone* and 1 is *no one*; in equation 2, k is *kin* and 1 is *friend*.

In equation 1 there are two vectors of independent variables. The first is a vector of marital history variables (Mar_i) and their coefficients (β_k) which measure the effect of never married, married once and currently not married, married two or more time and currently married, married two or more times and currently not married, divorced once, and divorced twice or more. The second vector ($C_i\alpha_k$) is the control variables: co-residence, gender, age, and race/ethnicity. This first equation allows us to evaluate the benefits of at least one marriage and multiple marriages upon perceived social support. It also allows us to evaluate the impact of divorce on perceptions of social support.

In the second equation we add marital duration to our model (*TimeMar*). In this equation we are testing the hypothesis that length of time in marriage should modify the possible positive effects of multiple marriage and negative effects of divorce.

The equations estimating the effects of marital history on overall support (naming someone rather than no one) are based on all eligible respondents. The equations estimating the effects of marital history on kin support are based on respondents who reported that they had someone to rely on. Respondents who reported no support were not counted in the comparison of kin versus friends.

A fourth set of models examines the interactions between sex and marital status and experience and marital duration. For this analysis, we report the results from equation

(2) separately for female and male observations. We also test for gender interactions using the pooled sample³.

RESULTS

Tables 2 and 3 report the results for equations 1-2. Table 2 reports the results for perceived support from someone versus no one, and Table 3 reports the results for perceived support from kin rather than friends. Tables 4 and 5 present the results for men and women separately. Before discussing the various effects of the marital experience variables, we briefly discuss the effects of the other independent variables. Co-residence with two or more adults reduces perceptions of overall emergency and emotional support (Table 2) while it increases perceptions of support from kin (Table 3). Having other adults in the household is likely to reduce the need for support outside of the household, and, at the same time, it may signal the existence of a strong kinship network.

Age decreases perceptions of overall financial support (Table 2) and, at the oldest ages (75 years and older), it decreases perceptions of support from kin (Table 3). The latter finding could be due to the fact that very old people have fewer living co-generational kin. There is some evidence of sex differences in perceptions of support. Men report less overall support than women, and they report less support from kin than women. For overall support, the sex difference is significant for all three types of support. For support from kin, it is significant for financial and emotional support. These findings are well documented in the literature (Antonucci and Akiyama 1987; Antonucci and Akiyama 1996; Choi 1996; Moore 1990; Pugliesi and Shook 1998; Smith-Lovin and

³ These models take the following form: $\text{Log}(p(M_i=k)/p(M_i=1)) = \text{Mar}_{ix}\beta_k + \text{TimeMar}_i\delta_k + \text{Male}*\text{Mar}_i\gamma_k + \text{Male}*\text{TimeMar}_i\eta_k$

McPherson 1993). Perceptions of overall support are similar for whites and nonwhites, but nonwhites are significantly less likely than whites to perceive kin as a source of support.

The Social Benefits of Marriage

Since kinship ties and friendship ties appear to be good substitutes for one another and since previous research indicates that marriage affects kinship ties only, we hypothesized that people who never marry would report the same level of overall support as people who marry at least once. We also hypothesized that people who never marry would be less likely to view kin as a source of support than people who marry at least once. With one exception, the results in Tables 2 and 3 are consistent with our expectations. According to row 1 of Table 2, never married people are similar to married people in terms of their perceptions of emergency and emotional support. However, they are less likely to report having someone to turn to for financial support. The odds of perceiving financial support are 28% lower for people who never marry.

As expected, non-marriage has a stronger effect on the source of support than it has on overall support (Table 3). The odds of naming kin rather than friends as a source of support are 76% lower for emergency support, 84% lower for financial support, and 73% lower for emotional support for people who never marry. These results are consistent with theory and with previous research which shows that never married people rely more on friends than on kin for support (Choi 1996).

Next we examine Wachter's argument that remarriage will increase network diversity and thereby increase support from kin. To test this idea, we make two comparisons. First, we compare people who have married two or more times and are

currently married (row 3) with people who have married once (omitted category). Next we compare people who have married two or more times and are *not* currently married (row 4) with people who have married once and are not married (row 2). Since we control for divorce in our models, the coefficients in rows 3 and 4 provide estimates of the effects of remarriage, net of the effect of divorce.

With respect to overall support (Table 2), there are no significant differences between people who have married once and people who have married two or more times. None of the coefficients in row 3 are significant, and none of the differences between the coefficients in rows 2 and 4 are significant. With respect to sources of support (Table 3), the story is different. For the currently married (row 3), the effect of remarriage on perceiving kin as a source of emotional support is negative. However, for respondents who are *not* currently married, the effect of remarriage on perceptions of financial support from kin is positive (row 4 versus row 2 in Table 3: $0.911 \neq 1.494$, where the $X^2=1.94$ with a probability $> X^2=0.1632$). This suggests that remarriage increases perceptions of financial support *once the marriage has ended*. Since these data are taken from a cross-sectional sample, we cannot say for sure whether access to financial support from kin is a consequence or a cause of remarriage. It is possible that elderly people who have access to financial support from their kinship networks are more attractive as marriage partners and therefore more likely to remarry. However, if this argument were true, we might expect perceptions of support to be higher among the currently married as well, which is not the case.

Marital Disruption and Perceived Social Support

Next, we hypothesized that neither divorce nor widowhood would affect perceptions of overall support, but that divorce would reduce perceptions of support from kin. Since our models control for divorce, the coefficients in row 2 of Tables 2 and 3 can be interpreted as the effect of being widowed once, as compared to being in a first marriage, and the sum of the coefficients in rows 2 and 5 can be interpreted as the effect of being divorced once, as compared to being in a first marriage. Continuing this logic, to compare the effects of divorce and widowhood (for people who are not currently married), we compare the coefficient in row 2 with the sum of the coefficients in rows 2 and 5.

According to Table 2, the effect of widowhood (row 2) on overall support is positive. The odds of perceiving financial support are 1.33 times as high for widows/widowers, as compared with respondents in their first marriage, and the odds of perceiving emotional support are also 1.71 times as high. This finding is probably due to the fact that loss of a partner brings people together or encourages them to reach out to family and friends. Interestingly, the positive effect is due to increases in emotional support from friends rather than kin (see Table 3). Although perceptions of overall emotional support are higher among widows and widowers, the odds of perceiving emotional support from kin are 24% lower.

In contrast, divorce has a negative effect on perceptions of overall emotional support (Table 2). If we combine the effect of one divorce (row 5) with the effect of a marital disruption (row 2), we find that the effect of marital disruption on emotional support is considerably smaller though still positive. The same pattern holds for people

who have divorced more than once (combine odds ratios in rows 4 and 6). Note that divorce does not appear to affect perceptions of overall financial or emergency support.

The effects of marital disruption (widowhood and divorce) on support from kin are negative. For widows and widowers, the odds of perceiving support from kin are about 25% less (as compared with the currently married). For the divorced, they are an additional 35% lower.

The Mitigating Role of Marital Duration

We did not expect years of marriage to alter perceptions of overall support. However, we did expect it to affect that quality of kinship ties and therefore to increase perceptions of kin as a source of support. According to Table 2, years married has no significant impact upon the odds of perceiving overall social support, but it does affect perceptions of emergency support from kin (Model 2 in Table 3). Each additional year of marriage increases the odds by 1.5% of perceiving kin rather than friends as a source of emergency support. Thus 10 years of marriage increases the odds of naming kin by 15% and 30 years of marriage increases the odds by 45%.

Adding years married to the model alters the coefficient for non-marriage in Table 3, especially the coefficient for emergency support. Whereas in model 1, the odds are 76% lower, in model 2 they are only 52% lower. The change in the coefficient suggests that some of the benefits of marriage (and costs of non-marriage) are due to the opportunities to invest in kin relationships that marriage provides. Notice also that the effect of non-marriage on kin support continues to be negative, even after we control for years of marriage, suggesting that some of the negative effect of non-marriage is due to

either something about the event of marriage itself or something about the kind of people who never marry.

Comparing Women and Men

Tables 4 and 5 report the results of our analysis of gender differences in perceptions of social support. The results for men and women are based on separate models, but the tests for statistically significant interactions are based on the combined sample.

(Tables 4 and 5 about here)

We did not expect to find significant gender differences in the effects of marital status and experience on perceptions of overall support. However, we did expect to find gender differences in the effects of marital status on kin support.

To our surprise, there are several important gender differences in the effects of marriage on overall support (Table 4). The “&” sign indicates that the gender difference is statistically significant. The first important finding is that men who never marry are much less likely than women to perceive having emergency support. Widowhood also has more negative effects on men’s perceptions of emergency, financial, and emotional support. Finally, divorce has much more negative effects on men’s perceptions of support in all three domains.

At the same time, men appear to benefit more than women from remarriage, at least in terms of emotional support. The odds of reporting emotional support are 86 percent higher for men in their second (or higher) marriage, as compared with men in their first marriage, whereas the odds for women are 30 percent lower. For people who are not currently married, the pattern is the same although the effects of remarriage are

more positive for both sexes. For men, the odds of perceiving emotional support are 3.10 times as great, whereas for women they are only 1.68 times as great. In sum, men benefit more for marriage than women and they suffer more from divorce and widowhood than women. While we expected to find gender differences in the effects of marriage on support from kin, we were surprised to find such large differences in the effects of marital experiences on overall support.

Table 5, reports the results for gender differences in perceptions of support from kin. For the most part, the gender differences in kin support are similar to the gender differences in overall support. With respect to marriage, women who never marry are better off than men in terms of their perceptions of financial support from kin, and widows that are not currently married are better off than widowers in terms of emergency support and emotional support from kin. Finally, divorced women are better off than divorced men in all domains although the difference is statistically significant only for emergency support. With respect to higher order marriages, men appear to gain more emergency support than women, *as long as they are married*. Among those who marry more than once and are not currently married, women appear to have the advantage in terms of financial support. As before, years of marriage has a more positive effect on women's perceptions of support than on men's perceptions of support, suggesting that ongoing exchanges are more important for women than men.

CONCLUSIONS

Our analysis was motivated by an attempt to understand the potential consequences of recent changes in marital experiences on the social support of the elderly in the future. To do this, we examined changes that are likely to have negative consequences as well as changes that are likely to have positive consequences. We also examined gender differences in the effects of marriage and divorce since we expected men and women to respond differently to these events.

On the negative side of the equation, we find that never having married reduces the odds of perceiving financial support for men as well as women, but especially for men. Non-marriage also reduces the odds of perceiving emergency, financial, and emotional support from kin for both men and women. Divorce has a similar negative effect – it reduces perceptions of overall emotional support for men, and it reduces perceptions of support from kin in all domains for both men and women.

On the more positive side, remarriage increases perceptions of overall emotional support for men, whereas it reduces perceptions of emotional support among women. Each year of marriage increases perceptions of support among women.

These results are consistent with some of our hypotheses and inconsistent with others. First, we hypothesized that people who never married would be no different from people who married in terms of overall support, but they would report less support from kin. Our results are consistent with this hypothesis with one exception; people who never marry are less likely to report having someone to turn to for financial support. This finding makes sense. Financial support is less common than other types of support, and kin are more likely to provide financial support than friends. Thus, it is not surprising that people who never marry report less overall financial support. We also found that non-

marriage has much more negative effects on men than on women both in terms of overall support and support from kin.

Second, we hypothesized that remarriage would have no effect on overall support but would reduce support from kin. Our reasoning was based on exchange theory, which places a high value on the importance on-going exchanges over time. Here the results are mixed. On the one hand, we find that women who are currently in a second (or higher order) marriage perceive less emergency support from kin than women who are in their first marriage which is consistent with the predictions of exchange theory. On the other hand, we find that remarriage increases men's perception of emergency support from kin and it increases women's perceptions of financial support from kin. The results are consistent with Wachter's argument that more complex kin networks would lead to more financial support. The only evidence that remarriage reduces support from kin is women's perceptions of emergency support which are lower for women in a second marriage.

Finally, we hypothesized that divorce would reduce support from kin but would not affect overall support. Again, our findings are somewhat mixed. On the one hand, divorce has negative effects on perceptions of support from kin for men as well as women. On the other hand, divorce reduces perceptions of overall emotional support for men (but not women). The fact that divorce affects men more negatively than it affects women may be because women are able to gain emotional support from friends more easily than men.

What do these findings imply for the next generation of the elderly? How will recent changes in marital experiences affect access to social support in general and access

to kin support, in particular? On the negative side, our results indicate that the recent decline and delay in marriage are likely to reduce perceptions of support from kin for both men and women. Declines in marriage are also likely to reduce people's sense of having someone to turn to for financial support since kin are the primary source of financial support. Similarly, increases in divorce during the 60s and 70s are likely to reduce perceptions of overall emotional support for men and perceptions of support from kin in all domains for men and women. On the positive side, remarriage may offset some of the negative effects of these other marital experiences, increasing perceptions of financial support among elderly women and increasing perceptions of emergency support among elderly men. The results for women are consistent with Wachter's argument that increases in complex kin networks will lead to increases in financial resources for the elderly. However, the benefits of remarriage are not likely to offset the costs associated with other changes in marriage patterns. In order to assess the effects of these changes at the population level, we would need to take account of at least three trends – declining marriage, increasing divorce, and increasing remarriage. Since more people in the population are not marrying (or marrying later), and since more people divorce than remarry, it is hard to imagine that the next several cohorts of elderly people will be better off than the current cohort in terms of perceptions of social support from extended kin. The marital status changes are especially problematic for women, since they are less likely than men to remarry after divorce and since their risk of poverty and economic insecurity is much greater than men's. Thus, we interpret these findings as indicating greater inequality in perceptions of social support in the future, with elderly women being particularly vulnerable to the loss of support from extended family and kin.

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Table 1: Description of Dependent and Independent Variables (N=1,747)¹

DEPENDENT VARIABLES		<i>Proportions</i>
<i>Emergency</i>	Someone	0.958
	Kin	0.731
<i>Financial</i>	Someone	0.765
	Kin	0.920
<i>Emotional</i>	Someone	0.884
	Kin	0.795
INDEPENDENT VARIABLES		
<i>Marital Experience</i>	Never Married	0.052
	Married Once, Currently Married	0.309
	Married Once, Not Currently Married	0.415
	Married Twice or More and Currently Married	0.097
	Married Twice or More and Not Currently Married	0.126
	Divorced Once	0.161
	Divorced Twice or More	0.042
	Mean Years Married	38.060 (15.795)
<i>Co-Residence</i>	Lives with No One	0.499
	Lives with One Person	0.408
	Lives with 2 or More People	0.093
<i>Age</i>	65-69 Years Old	0.337
	70-74 Years Old	0.262
	75 and Older	0.402
<i>Sex</i>	Men	0.345
	Women	0.655
<i>Race/Ethnicity</i>	White, Non-Hispanic	0.809
	Other-African American, Latino/a, Asian	0.191
<i>Income</i>	Mean Household Income	18,128 (28,006)
	Mean Log of HH Income	9.16 (1.47)

¹ Standard deviations noted in parentheses for variables with mean values.

Table 2: Logistic Regression Estimates of Perceived Emergency, Financial, and Emotional Support (Odds Ratios Presented)

<i>Someone vs. No One</i>	Emergency		Financial		Emotional	
	<i>Model 1</i>	<i>Model 2</i>	<i>Model 1</i>	<i>Model 2</i>	<i>Model 1</i>	<i>Model 2</i>
(Married Once)						
1. Never Married	0.869	1.456	0.718 *	0.789	1.010	0.903
2. Married 1, Not Currently Married	1.345	1.430	1.328 **	1.423 **	1.710 ***	1.617 **
3. Married 2+, Currently Married	1.219	1.323	1.080	1.048	1.174	1.062
4. Married 2+, Not Currently Married	1.325	1.414	1.253	1.258	2.131 ***	1.795 *
5. Divorced Once	0.994	1.010	0.926	0.970 \$	0.611 ** \$	0.694 * \$
6. Divorce 2+	0.989	1.077	0.734	0.780	0.296 *** +	0.313 *** +
Year Married	---	1.011	---	1.002	---	0.998
(Lives with 0-1 People)						
Lives with 2+ People	0.583 *	0.561 **	1.261	1.197	0.633 **	0.564 ***
(Age 65-69)						
Age 70-74	0.988	0.963	0.742 **	0.786 *	1.069	1.102
Age 75 and older	0.884	0.831	0.610 ***	0.623 ***	0.826 *	0.859
(Women)						
Men	0.658 **	0.682 *	0.768 ***	0.754 ***	0.622 ***	0.602 ***
(White, Non Hispanic)						
Other Race/Ethnicity	1.018	0.967	0.989	1.074	1.066	1.121
Log-Likelihood	-316.755	-309.545	-990.783	-930.706	-634.189	-604.232
LR Chi-Square	9.07	8.86	27.43 ***	28.10 ***	44.06 ***	44.41 ***
Pseudo R-square	0.0141	0.0141	0.0137	0.0149	.0336	0.0354

*p<.1; ** p<.05; *** p<.01; \$ rows 5 and 2 coefficients not equal; + rows 6 and 5 coefficients not equal.

Table 3: Logistic Regression Estimates of Perceived Emergency, Financial, and Emotional Support From Kin or Friends (Odds Ratios Presented)

<i>Kin vs. Friends</i>	Emergency		Financial		Emotional	
	<i>Model 1</i>	<i>Model 2</i>	<i>Model 1</i>	<i>Model 2</i>	<i>Model 1</i>	<i>Model 2</i>
(Married Once)						
1. Never Married	0.242 ***	0.484 **	0.165 ***	0.243 ***	0.260 ***	0.305 ***
2. Married 1, Not Currently Married	0.927	1.090	0.911	0.972	0.724 **	0.765 *
3. Married 2+, Currently Married	1.152	1.126	1.040	0.999	0.718 *	0.679 *
4. Married 2+, Not Currently Married	1.035	1.205	1.494 †	1.553 †	0.713 *	1.023
5. Divorced Once	0.579 ***	0.671 **	0.538 ***	0.615 *	0.642 ***	0.679 **
6. Divorce 2+	0.701	0.776	0.257 *** †	0.317 *** †	0.519 **	0.549 **
Years Married	---	1.015 ***	---	1.008	---	1.003
(Lives with 0-1 People)						
Lives with 2+ People	1.342 *	1.335 *	1.316	1.291	1.276	1.144
(Age 65-69)						
Age 70-74	0.909	0.869	0.784	0.761	0.997	1.018
Age 75 and older	0.733 **	0.656 ***	0.707 **	0.643 **	0.893	0.858
(Women)						
Men	0.921	0.941	0.569 ***	0.581 ***	0.809 *	0.799 *
(White, Non Hispanic)						
Other Race/Ethnicity	0.994	1.009	0.437 ***	0.429 ***	0.598 ***	0.593 ***
Log-Likelihood	-990.002	-934.703	-436.446	-417.33	-834.924	-784.646
LR Chi-Square	52.82 ***	59.35 ***	69.98 ***	68.04 ***	61.55 ***	58.82 ***
Pseudo R-square	0.0260	.0308	0.0742	0.075	0.0356	0.0361

*p<.1; ** p<.05; *** p<.01; † rows 4 and 2 coefficients not equal; † rows 6 and 5 coefficients not equal.

Table 4: Logistic Regression Estimates of Perceived Emergency, Financial, and Emotional Support From Anyone, Comparing Women and Men (Odds Ratio Presented)

<i>Someone vs. No One</i>	Women			Men		
	<i>Emergency</i>	<i>Financial</i>	<i>Emotional</i>	<i>Emergency</i>	<i>Financial</i>	<i>Emotional</i>
(Married Once)						
1. Never Married	4.539 ** &	0.720	0.935	0.335	1.120	0.829
2. Married 1, Not Currently Married	3.408 ** &	1.758 *** &	2.223 ***	0.472 *	0.964	0.979
3. Married 2+, Currently Married	1.898	1.216	0.707 &	1.186	0.963	1.863 *
4. Married 2+, Not Currently Married	2.419	1.468	1.677 &	0.854	1.030	3.104 ** †
5. Divorced Once	1.893 &	1.142 &	1.026 &	0.493	0.769	0.335 ***
6. Divorce 2+	1.060	0.686 †	0.500* † &	1.222	0.998	0.125 *** †
Years Married	1.026 ** &	1.003	1.0041	0.987	1.001	0.983
(Lives with 1-2 People)						
Lives with 2+ People	0.782	1.380	0.961	0.375 **	1.001	0.352 ***
(Age 65-69)						
Age 70-74	0.795	0.680 **	0.822	1.163	0.937	1.444
Age 75 and older	0.655	0.534 ***	0.609 **	1.225	0.784	1.381
(White, Non Hispanic)						
Other Race/Ethnicity	0.796	0.962	0.845	1.490	1.474 *	1.697 *
Log-Likelihood	-174.715	-568.256	-331.763	-129.675	-356.869	-261.988
LR Chi-Square	8.09	25.64 ***	17.97 **	7.36	4.92	26.78***
Pseudo R-square	0.0226	0.0221	0.0264	0.0276	0.0068	0.0486

*p<.1; ** p<.05; *** p<.01; & statistically significant gender interaction term in analysis of pooled sample; † rows 4 and 2 coefficients not equal; † rows 6 and 5 coefficients not equal.

Table 5: Logistic Regression Estimates of Perceived Emergency, Financial, and Emotional Support From Kin Rather than Friends, Comparing Women and Men (Odds Ratio Presented)

<i>Someone vs. No One</i>	Women			Men		
	<i>Emergency</i>	<i>Financial</i>	<i>Emotional</i>	<i>Emergency</i>	<i>Financial</i>	<i>Emotional</i>
(Married Once)						
1. Never Married	0.441 **	0.430 &	0.332 ***	0.492	0.075 ***	0.252 **
2. Married 1, Not Currently Married	1.152 &	1.319	0.975 &	0.825	0.628	0.487 ***
3. Married 2+, Currently Married	0.669 * &	0.749	0.714	2.269 **	1.272	0.752
4. Married 2+, Not Currently Married	1.067	2.74 ** & !	0.813	2.047 * !	0.648	0.818
5. Divorced Once	0.788 &	0.690	0.785	0.427 **	0.421 *	0.469 **
6. Divorce 2+	0.994 &	0.358 *	0.731	0.335 **	0.285 *	0.305 **
Years Married	1.017 ***	1.017 ** &	1.007	1.006	0.985	0.994
(Lives with 1-2 People)						
Lives with 2+ People	1.054	1.235	1.453	1.940 **	1.231	0.789
(Age 65-69)						
Age 70-74	0.839	0.782	0.973	0.928	0.722	1.115
Age 75 and older	0.664 ***	0.489 ***	0.818	0.643 **	0.963	0.993
(White, Non Hispanic)						
Other Race/Ethnicity	1.030	0.315 ***	0.533 ***	0.980	0.631 *	0.742
Log-Likelihood	-610.753	-242.676	-508.428	-316.604	-170.060	-271.923
LR Chi-Square	49.39 ***	46.75 ***	39.83 ***	27.64 ***	22.22 **	26.16 ***
Pseudo R-square	0.0366	0.0879	0.0377	0.0418	0.0613	0.0459

*p<.1; ** p<.05; *** p<.01; & statistically significant gender interaction term in analysis of pooled sample; ! rows 4 and 2 coefficients not equal