

# **Ties That Bind: Marital History, Kinship Ties and Social Support Among Older Americans**

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## ***Abstract***

This study analyzes the importance of marital history (as one measure of kin network) to intergenerational exchanges of support among the elderly using the first round of the National Survey of Families and Households (NSFH1, 1987-88). Specifically we examine the impact of never being married as well as multiple marriages (accounting for different ways that marriages may be disrupted), relative to one marriage, upon potential social support as measured along three dimensions: emergencies, borrowing money, and talking with someone when depressed. The results of the study yield insights on the hypothesis that with each successive cohort of elderly a growing diversity of kin (through more complex marital histories) will lead to both greater variety and potential sources of social support.

## **Ties That Bind: Marital History, Kinship Ties and Social Support Among Older Americans**

### ***Introduction***

This study analyzes the importance of marital history (as one measure of kin network diversity and character) to intergenerational exchanges of support among the elderly using the first round of the National Survey of Families and Households (NSFH1, 1987-88). Specifically we will examine the impact of never being married as well as multiple marriages (accounting for different ways that marriages may be disrupted), relative to one marriage, upon potential social support as measured along three dimensions: emergencies, borrowing money, and talking with someone when depressed.

Family networks are likely to play an increasingly important role in supporting the elderly as population aging puts pressure on public intergenerational transfer programs such as Social Security and Medicare. It is unclear what form the changes in these public programs will take, but under any proposed plans the elderly support burden is likely to shift from the federal government to the elderly themselves or their families.

At the same time that the elderly's proportionate share of the total population is increasing, the nature of kinship ties is changing. New cohorts of elderly adults will have dramatically different marital and fertility histories that set them apart from previous generations. Within cohort variation will also be greater. Some of the elderly have experienced stable marriages and had many children or had children early in their life course (parents of the first baby boomers). Others will have experienced marital disruption and remarriage and had many children (parents of the later baby boomers). Still others will have experienced marital disruption and lower fertility (likely later ages at first birth or childlessness - the baby boomers). The variation in elderly marital and fertility experiences will affect the size and composition of their kin networks.

Understanding the character of kinship networks and the quality of the ties will be important for anticipating the needs of the future elderly at the societal level.

### ***Background and Literature Review***

Increasing longevity and the aging of the baby boom cohort will substantially increase the size of the elderly population during the next few decades. The ratio of elderly to working age adults is expected to climb from 27% in 2020 to 36% by 2030 when the baby boomers are between the ages of 65 and 85 (Treas 1995). The impact of the aging baby boom on society's resources may differ from previous cohorts due not only to its size but also to the diversity of family experiences as a result of high rates of divorce and low levels of fertility. As successive cohorts of the current and future elderly experienced radically different fertility and marital histories, it is yet unclear how these family and life events will impact livelihoods in old age. In two recent papers (1995; 1997), Kenneth Wachter argues that seniors in the next century will have more varied and flexible social networks as a result of more diverse kin, and hypothesizes that this might help offset anticipated cuts in publicly funded programs, such as Social Security or Medicare. However, he also notes that growing heterogeneity in family and marital experiences are likely to lead to more inequality in these types of kin ties. Heterogeneity is introduced at both ends of the spectrum of marital experience. A growing number of people will have experienced multiple marriages, cohabitation, and types of offspring and children, and a growing number of people will have never had any children. Using simulated projections of kinship ties within and between generations, he shows that the next generation of elderly people (those who are elderly in 2030) will have notably more family connections (via step parents, step children, and in-laws) than the current elderly. From the perspective of the future elderly, Wachter (1995) shows that stepchildren will play a role in reducing the deficit in biological children (resulting from declining fertility). Interestingly, a high proportion of men's children will be stepchildren (almost 50%) and the proportion for women somewhat lower (Wachter 1995). In addition, ties to other kin through in-laws, grandchildren, and step siblings and ties to step kin are likely to be more varied and flexible, in terms of resources, and characteristics than those of previous generations'. Wachter also shows that about 25% of those 70-85 years old in 2030 will have not have a living spouse, living children or stepchildren (1997). However, only 4% will be bereft of any living kin (1997).

Ideally an analysis, which builds upon Wachter's ideas, would first examine the evidence for trends in growing complexity of marital histories and subsequent growth in size and varying composition of kinship networks. Are the divorces and remarriages leading to more step kin, which make up for the declines in biological kin resulting from declining fertility and increasing age at marriage? This analysis should also examine the characteristics of members of these new, blended networks, answering questions about growing flexibility and diversity. Goldstein (1996) has done this to some extent. He shows that in fact kinship sizes have not changed appreciably over a broad expanse of history. However, the composition of the kinship network has changed to include a much higher proportion of step kin. In addition, Goldstein, using data from the 1990 Current Population Survey and the 1994 General Social Survey, examines the characteristics of

kin networks. Goldstein finds that kin networks are racially and ethnically diverse and somewhat heterogeneous socio-economically. Socio-economic heterogeneity of kin varies across individuals and is greater among those with higher income. Goldstein's analysis provides some insights on the first part of the needed analysis.

As both Goldstein (1996) and Wachter (1995, 1996) state, it is unclear how these very different kinship compositions may translate into social support networks. This is where our analysis makes a contribution. We will examine the strength of the tie between kin and the elderly (50 years and older) using the first round of the National Survey of Families and Households (NSFH). These analyses will compare the elderly and estimate the contribution of marital experience to potential social support. These analyses will provide some insight on Cherlin's (1978) hypothesis that findings from the early research on divorce and its impacts upon the family represent incomplete institutionalization of these new family patterns.

While increases in divorce and remarriage are likely to increase the complexity and number of family ties, these changes may also undermine the strength of the ties. Previous research supports this hypothesis in analyses of divorce and remarriage and their effects upon social support (both giving and receiving). One can conclude from these studies the following with regards to marital disruption: 1.) it reduces giving to children (Eggebeen 1992); 2.) it reduces the quality of the relationship (Lye et al. 1995); 3.) it reduces contact with noncustodial parents (Cooney and Uhlenberg 1990; Seltzer and Bianchi 1988; Amato and Booth 1991; Bengston and Harootyan 1994); and 4.) it reduces the level of exchange across generations (Hogan, Eggebeen and Clogg 1993; Bengston and Harootyan 1994). However, the number of children increases both the receiving and giving of support (Eggebeen 1992; Logan and Spitze 1996), and the presence of grandchildren in a respondent's kin network increases exchanges. Although Eggebeen (1992) does not distinguish between step and biological children, his findings tend to support the idea that more marriages and remarriages generate more children and a larger potential supportive (and draining) kinship network. None of the studies that take an elderly perspective examine kin size and structure and its relationship to support or intergenerational transfers.

Research on marital disruption and its impact upon intergenerational relations has also been pursued from the perspective of the child (Lye, Klepinger, Hyle and Nelson 1995; Hao 1996; Connidis, Rosenthal and McMullen 1996; Amato, Rezac and Booth 1995). As with the results from the perspective of the elderly, marital disruption weakens ties between non-custodial parents and children, but remarriage reinforces and improves ties between the custodial parent and child (Lye, Klepinger, Hyle, and Nelson 1995). There are two studies in this group that examine marital complexity which results in differences in size of kin networks. Hao (1996) finds that intact families receive more transfers from kin (mother's kin more than father's kin) than do other types of families (single parent, cohabiting, or divorced and remarried). However, Amato, Rezac, and Booth (1995) find that the total help received from either parent is greater for children of divorce than children of intact families, even after controlling for proximity and emotional closeness. They conclude that these children have more parental resources due to having twice as

many parents. These results suggest that the relationship between marital disruption, kin networks, and their importance as a resource depends on one's vantage point in the network. Coming from a family with a complex marital history may increase a child's network and resources, but disruption of an adult's marriage probably results in diminished networks and reduced access to resources. These findings describe earlier stages in the life course, and it is not yet clear whether these same relationships hold true later in life.

A recent study by Logan and Spitze (1996) takes into account kin size and structure. In their study of family relations they attempt to examine intergenerational relations from both the elderly and the adult child perspectives (using data from Albany, New York). Although divorce histories of the elderly was not a central focus of the study, they did find that divorce experiences of children had little effect upon intergenerational relations. One of the more interesting aspects of the study is their analysis of gender composition and the number of children. They find support for an additive model, i.e. the more children a person has then the more support they receive in their old age. In addition, this seems to vary by gender and across tasks. Having two or more daughters is a significant advantage, but only regarding telephone contact. Daughters talk to parents four times more often than sons. Both sons and daughters visit and help in equal amounts. Unfortunately, Logan and Spitze's study of intergenerational relations does not examine the role of step kin nor of divorce and remarriage. They conclude, however, that the family is alive and well; in fact, it should be understood not as an ideal or typical "nuclear family," but as intergenerational and expanding with long life times of exchanges (Logan and Spitze 1996: Chapter 7).

The role of kin networks, in terms of both size and structure, remains to be examined from the perspective of the elderly. Importantly, the fact that current and future elderly have experienced very different marital and fertility regimes can provide comparative insights on the impact these two variables have upon intergenerational relations. Table 1 shows the different cohorts, their age at the time of NSFH1, their total and relative population size in the U.S., their divorce experience, and their cohort total fertility rates. There are clear distinctions between those with low fertility and medium divorce rates and those with high fertility and high divorce rates. The cohorts with low fertility and high divorce rates are the youngest group and only just moving into old age. Based on past research, one might expect that the cohort with little marital disruption and more children is likely to benefit from stable, intact relationships with children. The cohort with more marital disruption and more children (both step and biological) may experience some diminished access to resources but a net gain from the increased size and different structure of the resulting kin network (children, stepchildren, and in-laws). This may vary significantly by gender, where women experience a net gain and men do not. Those elderly with fewer children but similar levels of marital disruption as the preceding group of elderly will experience the negative effects of marital disruption and none of the gains from multiple children.

## ***Data and Methods***

The primary source and very rich data used in most of the aforementioned studies are the NSFH1 (1987-88). We use these data for our own analyses. We examine the importance of marital history experience upon potential social support from the perspective of the elderly. We leave for a later study, the relative importance of the combination of children and stepchildren for influencing perceptions of potential social support. Our sample includes 2,807 primary respondents, age 50 years and older in the first round of the NSFH. This sample is net of observations excluded because of missing valid values on any of the variables included in the analyses. Those with missing values for the race variable, those with the value of "other race", a person missing a valid value for age, and those with invalid values for income were excluded. We have included both white and nonwhite respondents.

We analyze responses to three questions about potential sources of social support. These questions are:

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?
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?

These are the only questions asking about perceived potential social support. We have chosen to focus on potential social support for a number of reasons. The most intractable problem associated with testing Wachter's idea is that all elderly receive Social Security or Medicare. There is no easy way around this problem. One solution is to compare potential and actual sources of support. Many of the previously mentioned studies examine actual exchanges of time, assistance, or material resources (exceptions are: Coleman, Ganong and Cable 1997; White and Peterson 1995; Cooney and Uhlenberg 1990; Bengston and Hooratyan 1994). Even though studies examining actual social support or material resource exchange control for needs (attempting to address the endogeneity problem of exchanges resulting from need or ability), they do not tell us about potential networks of support. One way to resolve this is to distinguish potential support as opposed to actual support, which is what we do here. This may provide some leverage and insights upon whether kinship ties can supplement or substitute for reductions in Social Security or Medicare.

Responses to the above questions include a variety of categories of persons including: 1.) no one; 2.) friends, neighbors, co-workers; 3.) sons or daughters (19 and over); 5.) parents; 6.) brothers and sisters; 7.) other relatives; 8.) more than one; and, 9.) don't know or 10.) no answer. We clustered these responses into three sets of nested comparison categories: 1) naming someone (those who responded with values of 2 through 8 in the above list) versus naming no one (those who responded "no one"); 2.) among those naming someone, those who named friends, neighbors, or co-workers versus those who

named any kin (including those who listed more than one response). And, 3.) among those who named kin, those who named children (sons or daughters) versus those who named other kinds of relatives.

Our analyses are organized to test for explanations of choices within each of the preceding comparison sets of categories. In this way, we control for those who would be at risk of making particular choices. In addition, for those analyses of kin, where we examine the choice of children versus other relatives, we further limit our samples to those who have children (either biological, adopted, foster, or stepchildren).

The data demands necessary to measure potential sources of social support between generations are great. These include the accounting of available kinship networks as well as measures of the potential sources of social support. Accounting of kin is incomplete in all surveys. In this analysis we use a proxy for potential kin and that is the marital history of the respondents. The marital history data in the NSFH1 allow us to account for not only the numbers of marriages, but also cohabitation events, which we have counted as marital unions. In addition, we can also take into account the ways that a marriage or cohabitation may end, such as separation, divorce or widowhood. We created a series of dummy variables, which combine the number of marriages by the number of types of endings. This combination of unions and disruptions is meant to proxy potential kin networks. Our presumption is that with each union and disruption the kin network changes in size and composition. More unions lead to larger networks, disruptions diminish those networks. Importantly, we want to distinguish between endings that were unintended, those ending in widowhood, and those that were intentional, those ending in separation and divorce. Our hypotheses suggest that the level of disruption to kin networks as a result of widowhood is lower and less profound than as a result of divorce or separation. Thus, we take this difference into account and test for its importance.

We include several measures as controls in our models including sex, age, race, and income. Sex, age and race are important independent variables in and of themselves and we test for interactions between them and the marital history variables. Race is measured with three dummy variables for black, latino/a, and white. The white dummy variable is the omitted category in the analyses. We measure age as a set of dummy variables measuring 5-year age intervals. We do this because we expect a non-linear relationship with the hypothetical choices. Our hypothesis is that differences between choices are likely to grow with age. Finally, income is included in the models to control for other sources of support and the term is logged to take into account a skewed distribution. Including income is somewhat controversial. Doing so raises questions of endogeneity bias. Including or not including income in the model does not change the effects of the other variables and thus, concerns about endogeneity bias are reduced. In addition, we suspect income has a very weak relationship to potential sources of social support.

Further, our analyses controls for marital status by separating the data into two subsets, those who are currently married and those who are not currently married. This split in the sample is necessary for substantive reasons. Those who are currently married are likely to have a very different perspective on the potential sources of social support than those

who are not currently married. If the two subsets of data were merged, interpretation of the effect of marital history upon potential sources of social support might be washed out by contradictory trends between those with different current marital statuses. Our multivariate analyses of the data uses a logistic estimation. Where:

$$\text{Log}(p/1-p) = F(\text{marital history experience, sex, age, race, and income}) \quad 1.$$

The probability comparisons are the choices within each comparison set noted previously. These include the choice between someone vs. no one, kin vs. other (among those who chose someone), and children vs. other relatives (among those who chose kin).

In the following section we begin by pursuing a descriptive approach to understanding the relationship between marital experience and potential sources of social support. This discussion is followed by multivariate analyses of potential sources of social support.

### ***Marital History Experiences of the Middle to Elderly Age Cohorts***

What are the marital experiences of those 50 years and older in the National Survey of Families and Households? Table 2 describes marital history for the samples of currently married and not currently married respondents. Among the currently married respondents a majority remain married, 7% are widowed and remarried, and almost 20% are divorced and remarried (at least once). Among those not currently married, there is more variation in marital experiences. About eight percent of this group has never been married and about 45% have been married only once and widowed. A higher proportion of this group have ever been divorced (about 40%) compared to the currently married respondents. A fairly high proportion of respondents have been married twice and widowed twice (26%).

In Table 2, we can also observe several other characteristics of the sample that should be kept in mind during the discussion of the multivariate results. The age of the currently married is relatively younger than the currently non-married, although the distributions are fairly even across the age groups. The distribution of men and women is slightly different across the two samples. There is a fairly even distribution among the currently married and almost three times as many women in the currently non-married group. With regards to race there are also some important differences. African Americans represent a relatively high proportion of the non-married group, relative to whites. Not unexpectedly, mean household income is lower for the non-married group.

Table 3 examines marital history across several important covariates of potential social support: gender, race, age and income. Marital history does not vary dramatically across gender among the currently married. The only difference is that women are less likely to have experienced three or more marriages than men. However, among the not currently non-married, there are important gender differences. Remember, there is a much higher proportion of women in this group than men (see also Table 2). Further, among women widowhood represents a much higher proportion of marital experiences than it does for

men. Fifty-six percent of the women have been widowed at least once, whereas 41% of the men have been widowed. On the other hand, divorce is a little more common for men than women, although the difference is not great. Almost 50% of the men have experienced at least one divorce compared to 47% of the women. Men are also two-thirds more likely to have never been married.

Although, the numbers get quite small within each cell, we can make some comparisons across age groups and marital history experience. Among the currently married, widowhood experience increases with age. What is striking is the decrease in divorce experiences with age, especially two or more divorces. Of course, there may be some selectivity in these numbers, because those with more divorces may be more likely to pass away. However, there is a similar pattern for one divorce, although not as strong. Strikingly, among the currently non-married, rates of never marriage increase with age. Not surprisingly, widowhood also increases with age. Again, we see a pattern of higher divorce rates for younger aged cohorts.

The distribution of marital experience across race are fairly similar for the married group. Most people have only been married once, although the Latino/a group is about seven percent higher. Whites are more likely to be widowed and married three or more times. African Americans are more likely to be divorced at least once and remarried. The distributions for the non-married group differ, especially for African Americans. African Americans are much more likely to have experienced at least one divorce (58.7%) compared to whites or Latino/as. A majority of the white group has experienced widowhood, whereas a majority of the Latino/a and African American groups have experienced divorce. Income varies little across marital categories within marital status. Not surprisingly, for the currently married group the highest incomes are observed with married only once sub-group. Average household income is lower for the currently non-married than for the currently married (also observed in Table 2), but within this group it is the married once and divorced that have the highest average household income and it is the married twice and widowed twice that has the lowest average income.

### ***Potential Sources of Social Support Among Those 50 years and older***

How do middle age to elderly cohorts perceive their potential social support networks in 1987? Table 4 describes outcomes in the different choice sets across current marital status. There are some interesting patterns. For both groups, currently married and currently non-married, almost everyone has someone they can contact in an emergency. This is slightly less true in the case of needing someone to talk with when depressed, and even less true when needing to borrow money. Interestingly, almost 90% of the currently non-married can name someone to talk with when depressed, whereas only 85% of the currently married can do so. Comparing choice set #2 (kin vs. friends), in all cases a higher proportion of the currently non-married name friends as a source of potential support than do the currently married, although in both groups a majority of respondents name kin as the source of social support. However, except for emergencies, a higher proportion of the currently non-married named children as a source of social support than do the currently married. This may be explained by the younger age distribution of the

currently married, making it less likely they have children that can provide financial support or the time to talk, and more likely that their siblings and other relatives are still alive to provide both of those items. In general, one can conclude from Table 4 that within each choice set, most people choose a source with a presumably closer tie (be it kin among kin and friends, or children among kin).

### ***Marital History and Potential Sources of Social Support***

Do diverse marital histories increase the array of kin and potential sources of social support? There are two competing hypotheses to test. The first is that proposed by Wachter, multiple unions expand one's kin networks increasing the probability of having some sort of kin to name. In the case of the first choice set, this hypothesis would predict naming someone rather than no one. In the second choice set, the hypothesis would predict that multiple unions increase the likelihood of naming kin rather than friends. In the third choice set, the hypothesis is less clear about predictions. As Wachter demonstrates future declines in biological children, as a result of decreasing fertility, are likely to be matched by increases in the number of stepchildren. However, one might also argue that the number of other kin also increase with multiple marriages, and, in fact, it is these kin with the greatest diversity of resources that may be most relied upon. The competing hypothesis suggests marital disruptions, especially divorce, will sever ties or diminish the closeness of the tie, especially to children. Based on this hypothesis we would expect that this would be less severe for those who have experienced widowhood as the cause of marital disruption and more severe for those who have experienced divorce or separation (which we treat equivalently). Thus, the predictions for the competing hypotheses would be that any divorce experience should be associated with a higher likelihood of having no one for potential social support. In the case of the second choice set, this hypothesis would also suggest that alternatives to kin may be more likely sources of social support (a network of one's own making, not tainted by the divorce experience), i.e. friends. Finally, in the third choice set, again the predictions are less clear. However, one might expect that ties to any kind of kin are disrupted and therefore the difference between children and other kin is less relevant, leading to no significant effect of marital history upon potential sources of social support.

Table 5 displays the multivariate, logistic regression estimates (reported as odds-ratios) for the models described in equation 1. In most cases, increasing numbers of divorce experiences increasingly lower the odds of naming a close tie (someone, kin, or children). Widowhood experiences more often than not approach even-odds in choosing one or the other type of tie, relative to the other marital history experiences. In other words, persons married once with no disruptions (intended or not) among the currently married and persons married once but widowed among the currently not married are more likely to choose someone, kin, or children. But, there are some interesting patterns, which should be explored relative to the hypotheses presented previously.

Net of age, race, sex and income effects there are very few marital history effects for choosing someone vs. no one. This is not surprising, given the distributions reported in Table 4. However, for those who needed someone to talk to when depressed, divorce

lowered the odds of naming someone. But, this observation must be qualified. For those currently married this effect was only true for those married three or more times and it was also true for those who were widowed once. In both cases it lowers the odds of naming someone by almost half. For those currently not married, divorce (either one or two times or more) lowered the odds of naming someone by more than one half. In addition, if currently married and needing to borrow money, then three or more marriages lower the odds of naming someone. These results suggest weak support for hypotheses suggesting that marital disruption, especially as a result of divorce, diminish ties and networks of potential support.

Turning to choices between kin and friends, the findings are more straightforward. Among the currently married and not currently married multiple divorces reduces the odds of naming kin relative to friends. And, in the case of depression, one divorce also reduces the odds of choosing kin. Among the currently not married, never marrying dramatically decreases the odds of choosing kin by as much as 76% in the case of borrowing money and about 70% in the case of emergencies and depression relative to friends and relative to being married once and widowed. The effect of never married upon potential social support is evidence in favor of Wachter's hypothesis. The never married have not built a kin network through marriage and are likely to have the smallest kin networks, relying instead on alternative networks. However, the results from the divorce effects suggest weak support for the alternative hypothesis, that divorce weakens ties to kin.

Finally, looking at the last choice set, we see the effect of divorce away from drawing upon children and towards other relatives. Widowhood for the currently married also decreases the odds of perceiving children as potential sources of social support. Once again these results suggest support for hypotheses contrary to Wachter's thesis. However, if we broaden our interpretation of Wachter's thesis we might see support for his ideas in these results. Wachter's modeling of kin networks was exclusively about children, stepchildren, and grandchildren, and his hypothesis was about children supporting parents in their old age. In fact increasing rates of divorce and remarriage may increase the size of the kin network composed of other relatives more rapidly than a kin network limited to children. If so, then Wachter's hypothesis would lead one to predict that remarriage would expand one's kin network of other relatives over children and therefore expand one's perceived network of potential support from other relatives, decreasing the probability of choosing children. However, the results from the previous two choice sets are more consistent with the alternative hypothesis and less consistent with the Wachter hypothesis.

If divorce has such negative effects upon perceptions about kin support, what evidence would we need to find some support for Wachter's hypothesis? If remarriage after widowhood showed significantly greater odds of choosing kin compared to being married once in the case of the currently married, or in the case of being widowed in the case of the non-married group, then we might suggest that there is some support for Wachter's thesis. That is, without the intentional disruption of marriage through divorce, remarriage after widowhood does expand one's perceived network of support from kin. Although not

significant, for the non-married group remarriage after widowhood does increase the likelihood of choosing someone vs. no one relative to a married once and widowed person in the case of emergencies. This is also true of choosing children to talk with rather than other relatives in the case of depression (again not a significant increase in the odds).

### ***How Does Aging, Sex, and Race/Ethnicity Influence Perceptions of Support?***

The other covariates in the model, expected to influence perceptions of potential social support follow predictions in the literature. As people age they are expected to rely on kin rather than friends (where friendship networks are likely to shrink) and children rather than other relatives (again, peer or older relatives are less likely to be there as a person ages). In so far as race differences, it is not clear what might be expected (other than the different patterns of marital experience, which have already been accounted for in the model). Men are expected to have weaker ties to kin (Smith-Lovin and McPherson 1993).

In general, aging increases reliance upon kin or children. Exceptions to this are the case of borrowing money and choosing between someone vs. no one, for both the married and non-married groups, and in the case of choosing between kin and friends for the married group.

Men have significantly lower odds of naming someone than women do (except in the case of borrowing money for the married group). If they do choose someone to borrow money, they are also less likely to name kin (and more likely to name friends). And, if they choose kin then they are much less likely to choose children as a source of funds to borrow. Among the non-married group men are more likely to choose no one, friends, or other relatives in all cases except depression (where they are just as likely to choose kin or friends, or children and other relatives).

There is very little difference between latino/as and whites regarding perceived potential social support. Interestingly, there are some striking patterns for African Americans. For the married group, African Americans have higher odds of naming someone rather than no one relative to whites in all three scenarios. For the non-married group this only true in the case of depression. However, African Americans are less likely to choose kin or children in the other two choice sets.

### ***Men, Marital History, and Potential Sources of Social Support***

Although there are important independent effects of age and race upon potential social support and one might expect interactions of these with marital history, there are too few cases to adequately and confidently test these potential effects. In particular, the beginning of this paper suggested important differences between older and young cohorts of elderly who may have experienced similar levels of divorce and remarriage. Specifically, we suggested that later cohorts might not experience the negative

repercussions of divorce as strongly as earlier cohorts. And, the effect of divorce may not be disruptive to kin networks, both narrowly defined networks based on children and broader ones based on relatives, for the younger elderly. In a separate analysis of age and marital history experience, using ten-year age categories, we tested for these interactions and found no significant effect. However, a ten-year age category might be too wide a category to distinguish between different cohort experiences. Future analyses using the 1993/94 wave of the NSFH will test for this effect upon actual support received.

Inadequate cell size was not a limitation in testing for gender interactions. Although Wachter's thesis is a gender neutral one, one might expect, based on previous research, that men's and women's ties to kin networks are substantively different and would therefore be differentially affected by marital experiences. In particular, women are likely to maintain their kin ties and this likelihood might increase with divorce and remarriage relative to men. Figures 1 through 3 display the predicted probabilities for those models with significant interactions between gender and marital history effects upon potential sources of social support. There were no significant interactions for choices between someone and no one for both married and non-married respondents. Among the currently married, the only significant differences between men and women were for choices between kin and friends (Figure 1). In the case of emergencies when both men and women were widowed, men were significantly more likely to contact kin rather than friends in an emergency. However, women were more likely to contact kin if they had been married three or more times, although this difference is not significant. In the case of needing to borrow money or needing someone if depressed, women divorced once were significantly more likely to contact kin rather than friends. There were no differences between men and women and the choice between children and other relatives.

Among the non-married respondents the patterns are more distinct. In general women are more likely to contact kin rather than friends (Figure 2) and children rather than other relatives (Figure 3). In Figure 2, the choice between kin and friends, the significant differences between men and women are for those respondents who have been married and widowed twice. In all three hypothetical situations women are almost twice as likely as men to contact kin rather than friends. Among the never married the pattern is reversed from all the other marital experiences, where men are more likely to contact relatives rather than friends. However, these differences are not significant. For choices between children and other relatives women are more likely to choose children than are men under all marital experiences, except in the case of widowhood and borrowing money and two or more divorces and depression. In the case of emergencies and borrowing money, women divorced two or more times are almost twice as likely to contact children than are men. This is reversed in the case of depression.

Do these results suggest that Wachter's hypothesis should be viewed as a gender-neutral prediction? Except for a few anomalies, in general women do rely on kin more than friends. However, this effect in relation to marital history is less clear. It appears that in the case of choosing between kin and friends (see Figure 1 (borrowing and depression) and Figure 2 (emergency, borrowing, and depression)), women's probabilities of selecting kin rather than friends remain fairly steady across all marital categories. The probability

drops dramatically when women experience two or more divorces (or if they have never been married). There is one exception. In the case of emergencies, among currently married women, there is a drop in the probability of choosing kin rather than friends after at least one disruption. However there is an increase in the probability of choosing kin with each new marriage (almost reaching parity with those who have been married only once).

The pattern of gender and marital history among the non-married and the choice between children and other relatives is a story about men. In general women's probabilities of choosing children rather than other relatives remain fairly steady, whereas men's change dramatically across the different marital categories. Men who have experienced widowhood (one or more times) are more likely to perceive children as sources of potential support than are men who are divorced. In fact the differences are dramatic for the cases of emergencies and borrowing money. Divorced men are almost half as likely to perceive children as a source of social support than are widowed men. In fact for men who have experienced widowhood twice and married twice, they are much more likely to perceive children as a source of social support.

### ***Will Varied Marital Experiences Expand Kin Networks and Sources of Support?***

The evidence to answer this question is far from conclusive. Given adequate measurement, which will be discussed next, it would appear that more complex marital experiences having differing effects upon choosing kin over friends, and children over other relatives depending on whether marital complexity is due to divorce disruptions or due to widowhood disruptions. We find that marital complexity arising from divorce diminishes perceptions of social support from kin and we find that marital complexity arising from widowhood increases perceptions of potential social support from kin. In addition, the never married group is the least likely to expect to rely on kin. These results suggest partial support for Wachter's thesis, but not complete. The main source of growing marital complexity is actually due to divorce and not to widowhood, thus we can conclude that this would diminish the sources of social support expected for the elderly from kin. Thus, especially as the heterogeneity of the elderly population grows, in particular their marital experiences, we can expect to see significant differences in the perceived potential of social support across the elderly. Increasing proportions of the never married and increasing proportions of elderly who have experienced divorce are likely to increase the proportion of elderly who do not perceive kin as a source of social support. The likelihood that friends will fill the gap may be difficult to accept. Peers may be experiencing similar constraints and not able to provide the support needed.

In addition, Wachter's thesis is not gender-neutral. The ties broken and created are not the same for men and women. In particular, men are less likely to expect to rely on kin if their increasing marital complexity is due to divorce rather than widowhood. This finding is not new, for a variety of reasons men are less likely to maintain ties to previous marriages, particularly to children.

The limitations to this study are numerous. One of the limitations is accounting adequately for kinship ties and the number of kin. Clearly, our measurement via marriage experience is a crude approximation. We do, take into account the effect of widowhood and find that this distinction is important. Our hypothesis is that this distinction captures some of the potential variation in meaningful and potential kinship ties for individuals who have experienced complex marital histories.

Finally, translating perceived social support into actual sources of social support is another matter. Does one's perceived network actually come through in an emergency? And, is it the perceived network and actual network in an emergency that makes a difference, or the day to day, regularly received support that makes the difference in an elderly person's life? In fact, the relationships that we find here may understate the differential effects of marital history upon social support. By measuring perceptions, we have attempted to capture a sense of the broadest network of social support.

**Table 1: Middle Aged to Elderly Cohorts in 1987**

<i>Cohort birth year</i>	<i>Age in NSFHI</i>	<i>U.S. Population</i>	<i>% Marriages</i>		<i>Cohort</i>	
			<i>Percent ending in divorce</i>	<i>of Total men</i>	<i>women</i>	<i>TFR</i>
	<i>1987</i>	<i>000's</i>				
1903-1907	80-84	3520	1.44	23.3	22.3	2.34
1908-1912	75-79	5777	2.37	25.4	23.8	2.31
1913-1917	70-74	7780	3.19	27.9	26.1	2.49
1918-1922	65-69	9887	4.05	30.2	28.6	2.89
1923-1927	60-64	10897	4.47	32.3	30.1	3.16
1928-1932	55-59	11125	4.56	34.5	31.7	3.26
1933-1937	50-54	10928	4.48	37.1	33.8	3.21

**Population numbers are from:** U.S. Bureau of the Census, Current Population Reports, Series P-25, no. 1045. United States Population Estimates, By Age, Sex, Race and Hispanic Origin: 1980-1988.

**Marital data are from:** Schoen, Robert, William L. Urdon, Karen Woodrow, John Baj. 1984. "Marriage and Divorce in 20th Century American Cohorts." Working Papers in Population Studies, School of Social Sciences, University of Illinois at Urbana-Champaign.

**Fertility data are from:** Heuser, R.L. 1976. Fertility Tables for Birth Cohorts by Color: U.S. 1917-73. Table 3A: Central Birth Rates for All Women During Each Year 1917-73. Rockville, MD: U.S. Department of Health, Education, and Welfare Public Health Service

**Table 2: Description of Independent Variables by Current Marital Status**

		<i>Currently Married Respondents</i>		<i>Not Currently Married Respondents</i>	
		Number	%	Number	%
<b><i>Marital History</i></b>					
<i>categories for currently married group</i>	Married Once	1117	73.6	--	--
	Married Twice, Widowed	103	6.8	--	--
	Married Twice, Divorced	197	13	--	--
	Married Three Times or More	100	6.6	--	--
	Married Once, Widowed	--	--	656	44.6
	Never Married	--	--	116	7.9
<i>categories for not currently married group</i>	Married Once, Divorced	--	--	275	18.7
	Married Twice, Widowed	--	--	110	26.3
	Married Twice or More, and Divorced	--	--	313	21.3
		-	-		
<b><i>Age in 1987</i></b>					
	50-54 Years Old	328	21.6	202	13.7
	55-59 Years Old	305	20.1	195	13.2
	60-64 Years Old	299	19.7	200	13.6
	65-69 Years Old	252	16.6	235	16
	70-74 Years Old	169	11.1	221	15
	75 and Older	164	10.8	417	28.4
<b><i>Sex</i></b>					
	Men	797	52.5	369	25.1
	Women	720	47.5	1101	74.9
<b><i>Race/Ethnicity</i></b>					
	White	1276	84.1	1040	70.7
	African American	147	9.7	346	23.5
	Latina/o	94	6.2	84	5.7
<b><i>Income</i></b>					
		Mean	s.d.	Mean	s.d.
	Household Income	37428.82	47002.66	14530.38	22759.42
	Log of HH Income	9.9813	1.4679	8.908	1.6232
<b><i>N</i></b>		1517		1470	



Widowed	8	2.4	16	5.3	18	6	20	7.9	17	10.1	24	14.6
Married Twice, Divorced	63	19.2	34	11.2	41	13.7	32	12.7	17	10.1	10	6.1
Married Three Times or More	27	8.2	22	7.2	18	6	17	6.8	9	5.3	7	4.3
<b>Not Currently Married</b>	202	100	195	100	200	100	235	100	221	100	417	100
Never Married	15	7.4	18	9.2	21	10.5	26	11.1	11	5	25	21.6
Married Once, Widowed	25	12.4	50	25.6	71	35.5	113	48.1	116	52.5	281	67.4
Married Once, Divorced	74	36.6	71	36.4	45	22.5	35	14.9	25	11.3	25	6
Married Twice, Widowed	10	5	8	4.1	18	9	14	6	21	9.5	39	9.4
Married Twice or More, and Divorced	78	38.6	48	24.6	45	22.5	47	20	48	21.7	47	11.3

**Table 4: Distribution of Potential Sources of Social Support**

	<b>Currently Married</b> <b>N=1517</b>		<b>Not Currently Married</b> <b>N=1470</b>	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
<b>EMERGENCIES</b>				
<i>Choice Set #1</i>	1415	93.3 <sup>1</sup>	1362	92.7 <sup>1</sup>
Someone	1344	95.0 <sup>2</sup>	1307	96 <sup>2</sup>
No One	71	5.0 <sup>2</sup>	55	4 <sup>2</sup>
<i>Choice Set #2</i>	1344	88.6 <sup>1</sup>	1307	88.9 <sup>1</sup>
All Kin	988	73.5 <sup>2</sup>	855	65.4 <sup>2</sup>
Friends	356	26.5 <sup>2</sup>	452	34.6 <sup>2</sup>
<i>Choice Set #3</i>	961 <sup>3</sup>	63.4 <sup>1</sup>	757 <sup>3</sup>	51.5 <sup>1</sup>
Children	743	77.3 <sup>2</sup>	554	73.2 <sup>2</sup>
Other Relatives	218	22.7 <sup>2</sup>	203	26.8 <sup>2</sup>
<b>BORROW MONEY</b>				
<i>Choice Set #1</i>	1416	93.3 <sup>1</sup>	1373	93.4 <sup>1</sup>
Some One	1123	79.3 <sup>2</sup>	1071	78.0 <sup>2</sup>
No One	293	20.7 <sup>2</sup>	302	22.0 <sup>2</sup>
<i>Choice Set #2</i>	1123	74.0 <sup>1</sup>	1071	72.9 <sup>2</sup>
All Kin	992	88.3 <sup>2</sup>	879	82.0 <sup>2</sup>
Friends	131	11.7 <sup>2</sup>	192	17.9 <sup>2</sup>
<i>Choice Set #3</i>	950 <sup>3</sup>	62.6 <sup>1</sup>	760 <sup>3</sup>	51.7 <sup>1</sup>
Children	601	63.3 <sup>2</sup>	532	70.0 <sup>2</sup>
Other Relatives	349	36.7 <sup>2</sup>	228	30.0 <sup>2</sup>
<b>DEPRESSED, NEEDING TO TALK</b>				
<i>Choice Set #1</i>	1407	92.8 <sup>1</sup>	1359	92.5 <sup>1</sup>
Some One	1193	84.8 <sup>2</sup>	1212	89.2 <sup>2</sup>
No One	214	15.2 <sup>2</sup>	147	10.8 <sup>2</sup>
<i>Choice Set #2</i>	1193	78.6 <sup>1</sup>	1212	82.5 <sup>1</sup>
All Kin	872	73.1 <sup>2</sup>	816	67.3 <sup>2</sup>
Friends	321	26.9 <sup>2</sup>	405	32.7 <sup>2</sup>
<i>Choice Set #3</i>	837 <sup>3</sup>	55.2 <sup>1</sup>	712 <sup>3</sup>	48.4 <sup>1</sup>
Children	545	65.1 <sup>2</sup>	487	68.4 <sup>2</sup>
Other Relatives	292	34.9 <sup>2</sup>	225	31.6 <sup>2</sup>

1. Percent of total N
2. Percent Within Choice Set
3. The cases deleted between choice set #2 and choice set #3 represent those respondents who do not have any children (biological, step, foster, or adopted) and therefore not at risk of giving the response "children."



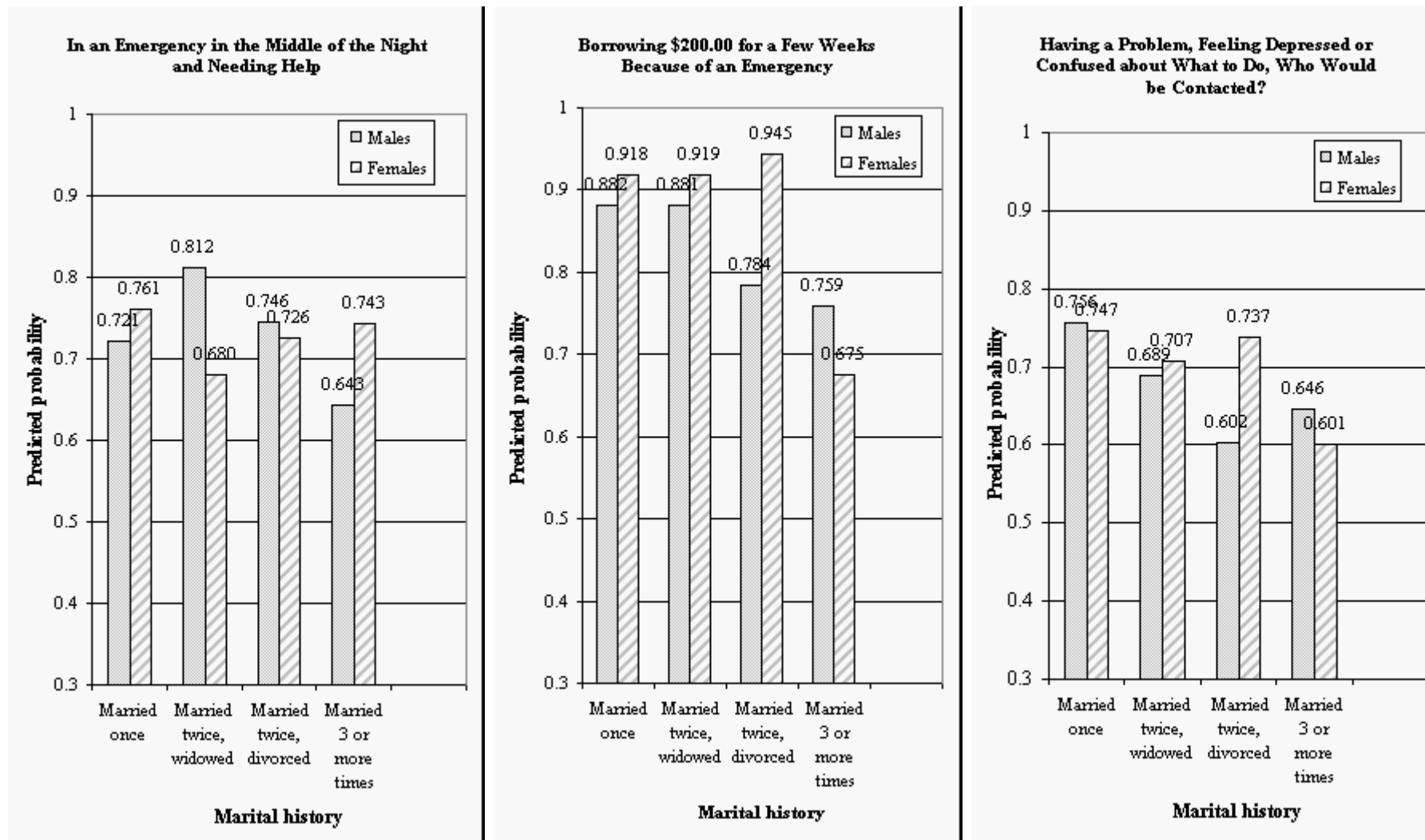
Widowed	1.289	1.481	1.279	0.851	0.740	0.723	<b>0.552*</b>	0.916	1.128
Married 2+ Times, Divorced	1.093	1.034	<b>0.486***</b>	<b>0.627***</b>	<b>0.488***</b>	<b>0.564***</b>	<b>0.442***</b>	<b>0.522***</b>	<b>0.492***</b>
(Age 50-54)									
Age 55-59	1.332	1.006	0.792	1.251	0.947	1.197	0.834	1.389	1.434
Age 60-64	1.213	0.843	0.671	1.305	1.471	1.426	1.320	<b>2.005**</b>	<b>2.263**</b>
Age 65-69	1.343	1.302	0.903	<b>1.966***</b>	<b>2.907***</b>	<b>2.046***</b>	1.619	<b>5.009***</b>	<b>3.482***</b>
Age 70-74	1.470	0.701	0.755	<b>1.617**</b>	<b>2.284**</b>	<b>1.666**</b>	1.577	<b>4.399***</b>	<b>2.890***</b>
Age 75 & up	1.246	<b>0.618**</b>	0.826	1.119	<b>1.833**</b>	<b>1.501*</b>	0.874	<b>4.983***</b>	<b>3.544***</b>
(Women)									
Men	<b>0.442***</b>	<b>0.777*</b>	<b>0.593***</b>	<b>0.703**</b>	<b>0.504***</b>	0.864	<b>0.538***</b>	<b>0.562***</b>	0.727
(White)									
African American	0.952	<b>0.693**</b>	<b>1.479*</b>	0.972	<b>0.470***</b>	<b>0.727**</b>	<b>0.479***</b>	<b>0.634**</b>	<b>0.617**</b>
Latino/a	1.014	0.808	0.839	1.116	1.012	0.690	0.926	1.238	0.830
Log of HH Income	0.897	<b>0.900**</b>	0.953	<b>0.906**</b>	<b>0.905*</b>	<b>0.922*</b>	0.951	0.971	0.979
R-squared	0.0307	0.0169	0.0376	0.041	0.1064	0.0445	0.0733	0.1295	0.0843

1 Individuals who never had children are not included.

2 Individuals who were never married or who never had children are not included.

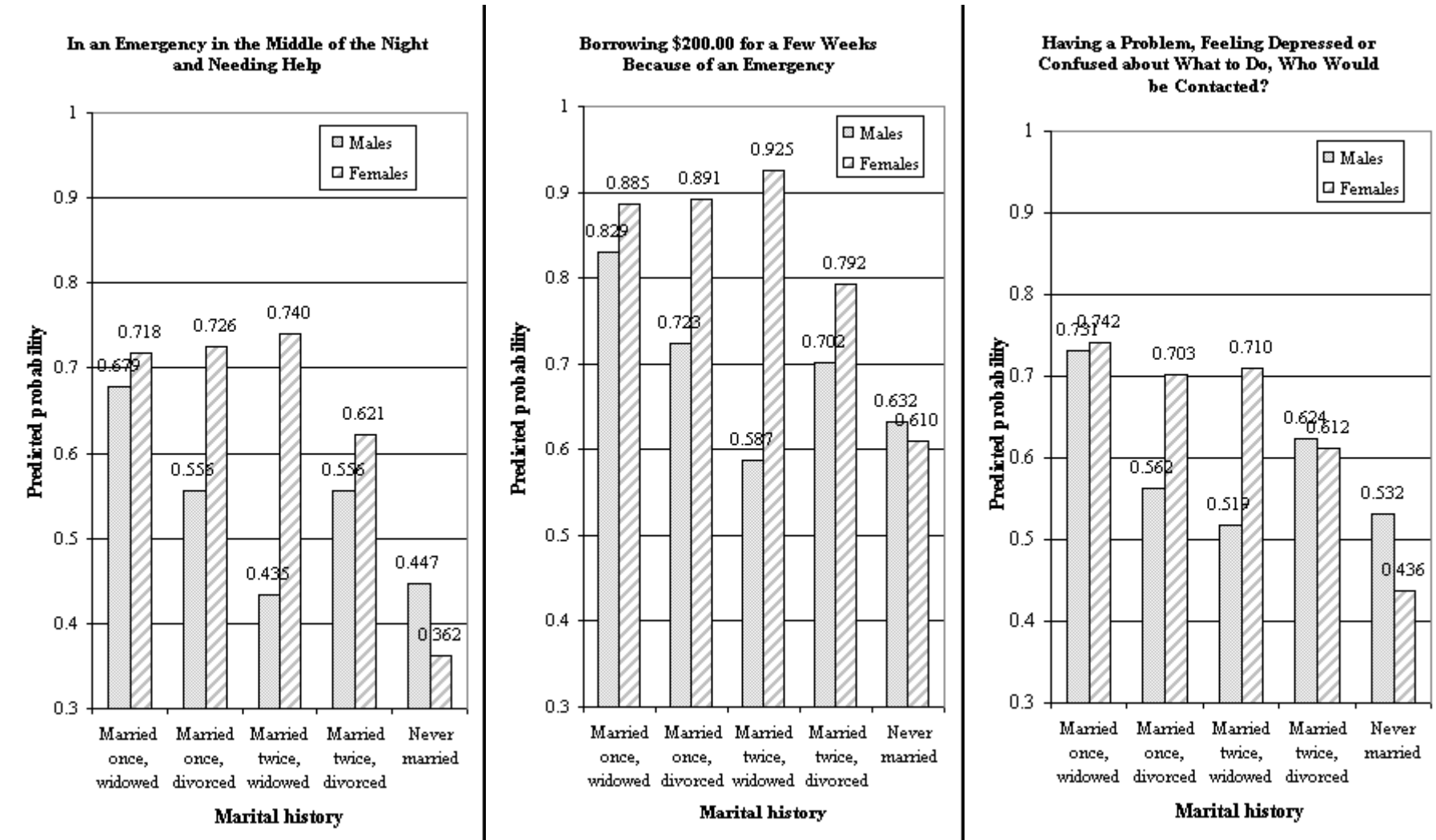
\* p<.1; \*\* p<.05; \*\*\* p<.01

**Figure 1: Marital History, Gender, and the probability of Potential Social Support From Kin Rather than Friends, Among the Currently Married**



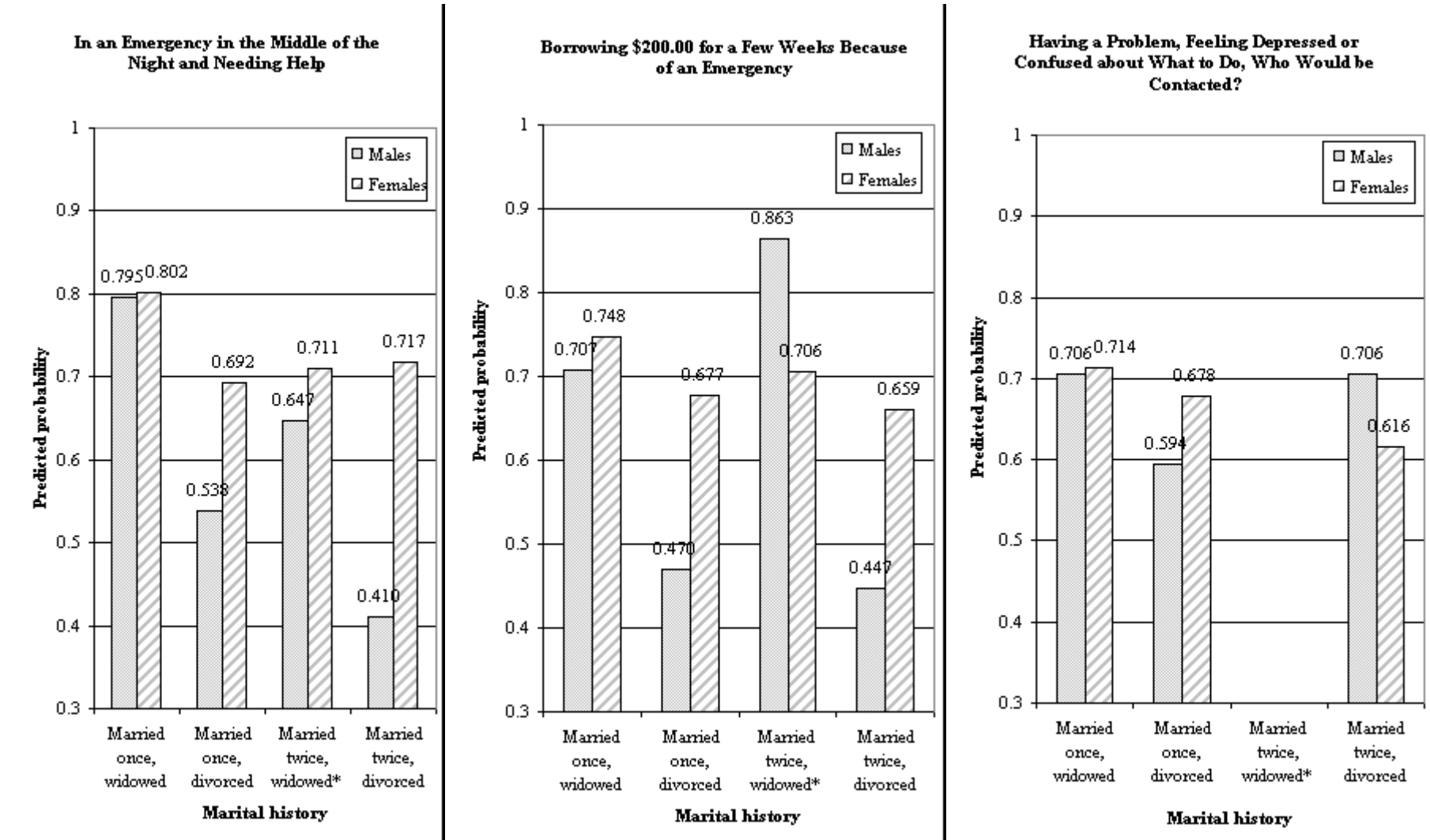
1. Predicted probabilities are derived from models similar to those presented in Table 5, but including interactions for gender with marital history. Thus, the probabilities are net of other factors in the model (race, income, and age).

**Figure 2: Marital History, Gender, and the probability of Potential Social Support From Kin Rather than Friends, Among the Currently Non-Married**



1. Predicted probabilities are derived from models similar to those presented in Table 5, but including interactions for gender with marital history. Thus, the probabilities are net of other factors in the model (race, income, and age).

**Figure 3: Marital History, Gender, and the probability of Potential Social Support From Children Rather than Other Relatives, Among the Currently Non-Married**



1. Predicted probabilities are derived from models similar to those presented in Table 5, but including interactions for gender with marital history. Thus, the probabilities are net of other factors in the model (race, income, and age).

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