Differential Exposure to the Strains of Being Single in Late-Life*

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ABSTRACT

Objectives. This study examines differential exposure to the strains of singlehood ("single strain") among widowed, divorced, and never-married elders.

Methods. Using data from a sub-sample of 532 nonmarried adults 65 years and older, OLS regression techniques were applied to estimate the social distribution of single strain and interactive effects of sociodemographic characteristics and the duration in nonmarried status.

Results. The never-married report lower levels of single strain than the widowed, whereas the divorced are not different from the widowed. Length in nonmarried status is related negatively to single strain, suggesting that the strains of marital dissolution may attenuate over time. Gender, SES, and time since marital disruption moderate the association between nonmarried status and single strain, while race does not.

Discussion. We integrate our findings into the broader literature on marital status differences in well-being, with a special focus on desolation theory and a crisis model of marital dissolution.

Differential Exposure to the Strains of Being Single in Late-Life

Late life may involve exits from salient social roles, losses of generational peers, and rising physical impairment. In addition to those general stressors, nonmarried elders could encounter unique strains that emerge from their single status. Although scholars have documented the unfavorable outcomes of being nonmarried (see Umberson & Williams, 1999 for review), the focus on the strains of singlehood is relatively new. We conceptualize the strains of being single (henceforth "single strain") as a constellation of interrelated stressors that arise from the status of being nonmarried and not living with an intimate partner. Nonmarried elders may experience difficulties leading an active social life because of a sense of unease about engaging in social activities alone. For example, when socializing with married couples, single adults sometimes experience feelings of marginality and estrangement from others (Weiss, 1981). In addition, nonmarried individuals may lack the particular socioemotional benefits that some marital relationships provide, such as self-validation and the sense of mattering (Gubrium, 1974; Taylor & Turner, 2001). While nonmarried elders might seek and obtain emotional support from other sources, there may be fewer opportunities for sharing day-to-day experiences with an intimate, significant other. Moreover, nonmarried elders might perceive future prospects as more challenging because they anticipate having to potentially "go it alone" during difficult times, which may heighten fear and uncertainty about impending adversities.

Our paper focuses on the association between marital status and single strain. First, we examine whether different nonmarried groups—widowed, divorced, and never-married—vary in their exposure to single strain. Second, we explore to what extent differential exposure to single strain can be attributed to sociodemographic characteristics of nonmarried elders. We also test potential moderating effects of gender, race, and socioeconomic status (SES) on the association

between martial status and single strain. Finally, we limit our sample to widowed and divorced elders (excluding the never-married) to examine the relationship between time since marital dissolution and single strain as well as time-contingent effects of divorce and widowhood.

The *stress process* framework (Pearlin, 1999) posits that a person's location in the social structure as determined by his or her sociodemographic characteristics, such as race, gender, marital status, and SES, influences systematically "the types of structural opportunities, demands, and constraints that an individual faces on a day-to-day basis" (Umberson & Williams, 1999:230). Even the meaning and consequences of such personal transitions as divorce and widowhood are largely determined by the macrosocial and demographic context (Carr & Utz, 2002).

Single strain is a chronic stressor rooted in the social environment of older adults. The stress process perspective predicts that levels of single strain vary systematically across social statuses. Our purpose is to identify sociodemographic characteristics that place nonmarried elders at greater risk of experiencing single strain. We examine whether exposure to single strain varies based on marital status, race, gender, SES, the number of children, and household composition.

Differential Exposure to Single Strain across Nonmarried Groups

Widowhood is a nonmarried status that received the most attention in gerontological research (e.g., Carr & Utz, 2002; Umberson et al., 1992). Despite their increasing numbers, divorced and never-married older adults are less often the primary focus of aging research (but see, e.g., Rubinstein 1987; Stull and Scarisbrick-Hauser 1989; Choi 1996). Therefore, much remains unknown about potential differences in stressful experiences among the nonmarried

subgroups. The widowed, divorced, and never-married may vary in their exposure to single strain because different single statuses embody unique meanings of singlehood. Becoming widowed or divorced creates discontinuity and disrupts daily routines previously supported by a spouse. By contrast, the never-married do not experience the social disruptions that come with spousal bereavement or divorce and, consequently, are more likely to maintain a lifelong continuity in their life styles.

Desolation theory (Townsend, 1957; Gubrium, 1974) posits that desolation—or a relative state of becoming socially isolated compared to a previous level of social engagement—is detrimental to elders' well-being. Relative isolation (desolation) as reflected in becoming widowed or divorced entails the loss of sources of definitions of self and daily experience. As a result, widowed and divorced elders are more likely to feel lonely (Essex & Nam, 1987) and evaluate their life more negatively (Gubrium, 1974) than the never-married. Overall, on a variety of scales of physical and psychological well-being, the never-married occupy an intermediate position between the married and the formerly married (Verbrugge, 1979; Rice, 1989). In sum, the desolation theory would predict that the never-married will report less exposure to single strain than the widowed and divorced.

We also suspect that the divorced experience less single strain than the widowed. Divorce is often preceded by marital conflict, estrangement, and a stressful pre-dissolution period (Kitson & Morgan, 1990). By contrast, widowhood is an involuntary exit from a marriage that might have been characterized by warmth, interdependence, and low levels of conflict. Adjustment to marital loss is more problematic among individuals who experienced high marital quality (Wheaton, 1990). Because divorce may be associated with losing a less emotionally satisfying marriage than widowhood, divorced individuals can more easily adjust to being single than their

widowed counterparts. In sum, we hypothesize that the never-married and the divorced will have less single strain than the widowed.

Differential Exposure to Single Strain and Sociodemographic Characteristics

Gender. Research on late-life widowhood documents gender differences in adjustment to bereavement and shows that marital disruption entails different strains for men and women (Umberson et al., 1992). More specifically, ample evidence suggests that financial strain is a significant consequence of widowhood and divorce for women but not men (Hoffman, 1977; Marks, 1996; Hungerford, 2001). Older women socialized to perform traditional gender roles have been financially dependent on their husbands; therefore, widowhood for them is largely associated with the decrement of economic resources and the loss of a decision maker (Umberson et al., 1992; Carr & Utz, 2002). Further, widows are confronted with identity restructuring after spousal loss. A threat to identity may be particularly pronounced among older women who have largely anchored their identities and definitions of self in their marital relationships and were highly dependent upon being part of a couple (Lopata, 2000).

However, many studies indicate that nonmarried status is detrimental to men's well-being as well. Men are largely affected by problems with household management and loss of emotional support (Umberson et al., 1992; Bennett, 1998). Because there are more single females in latelife than nonmarried males, women have more friends with similar experiences in their social networks. This increases supportive capacities of women's social relationships, whereas men might lack peers with singlehood-related problems. Further, nonmarried men may be disadvantaged in terms of their health because women tend to monitor health and health-related behaviors of their husbands (Ross, 1995; Umberson, 1992).

Findings about gender differences are mixed suggesting men and women are advantaged and disadvantaged by specific marital statuses in different ways. Therefore, our goal is to explore the impact of gender on single strain—whether men and women differ in their exposure to the strains of singlehood. In addition, given well-documented gender differences in adjustment to late-life widowhood, we expect that the association between marital status and single strain will be contingent upon gender.

Race. Racial disparities in exposure to stressors are widely reported. Blacks are more likely than whites to live in deprived neighborhoods (Robert & Lee, 2002), experience health problems (Krieger, 1990), and report an overall higher level of discrimination and acute life events (Schulz et al., 2000; Krieger, 1990). Blacks are disadvantaged relative to whites in terms of SES and income (Jackson, 1980). Nonmarried blacks may be more apt than their white counterparts to perceive the future as more difficult, especially with regard to health-related issues. Because of blacks' inadequate income relative to high health care costs (Malat, 2002), it may be harder for single black elders to obtain help from non-familial sources. Thus, it is plausible that black elders experience more single strain than whites because of blacks' generally higher level of socioeconomic disadvantage.

Conversely, research also reports better adjustment to widowhood and divorce among blacks (Williams et al., 1992; Balaswamy & Richardson, 2001; Carr, forthcoming). Blacks are more likely than whites to be nonmarried (Waite, 1995), so the social networks of black elders may contain more single friends and relatives who share similar experiences, which makes coping and social support more effective among nonmarried blacks than among their white counterparts. Further, nonmarried blacks are more likely to maintain close ties with extended family members and to receive high levels of emotional and instrumental support from family,

friends, and church-based networks. Collectively, these ideas suggest that single black elders may experience fewer strains of singlehood than their white counterparts.

Therefore, our goal is to examine whether blacks and whites are exposed differentially to single strain. Moreover, based on research reporting racial differences in adjustment to widowhood (Williams et al., 1992; Balaswamy & Richardson, 2001), we expect that race will moderate the association between marital status and single strain.

SES. Lower education and income increase the risk of exposure to stressors (Aneshensel & Sucoff, 1996; Mirowsky & Ross, 2000; Schulz et al., 2000). The differential exposure to stressors across different levels of income and education may be attributed to material and psychosocial benefits that accrue to higher-SES individuals. Not only does education lead to better employment opportunities and higher income, but it also builds "human capital"—skills, abilities, and resources—which protect health and well-being (Ross & Mirowsky, 1999). In addition, education and income increase the sense of control and the likelihood of developing and maintaining supportive relationships (Ross & Mirowsky, 1989); therefore, psychosocial resources for coping with stressors that may be caused by marital disruption vary by SES (Williams, 1990). High levels of social and psychological resources may decrease stress exposure by helping individuals to avoid stressors or curb their development in the very beginning (Pearlin, 1999).

In sum, previous research suggests that individuals with high levels of education and income may be exposed to fewer stressors, including single strain. Therefore, we expect that SES will be negatively related to single strain. Additionally, the negative association between marital status and single strain may be different among low- and high-SES nonmarried elders.

Other sociodemographic determinants. We expect *age* variations in exposure to single strain. Given that the oldest-old tend to have more disadvantages in terms of income, functional limitations, and chronic health conditions than the young-old (Atkins, 1985; Smith et al., 2002), it is plausible that levels of single strain may be highest among the oldest-old.

Some evidence also suggests that older adults *living alone* are more resilient and selfreliant (Chevan & Korson, 1972), have better health status (Anson, 1988) and less functional impairment (Beland, 1984) than elders living with others. Although living with others, such as adult children and/or relatives, may provide help and supportive resources to protect against loneliness, it may also result in conflict and negative emotions (Gifford & Golde, 1978). In addition, a selection process may operate because poor health and inadequate income make older adults more likely to live with others who can provide help with activities of daily living.

Further, research reveals that many elder parents remain close to their *adult children* (Fisher, Reid, and Melendez 1989; Dorfman, 2002). Children may help their widowed parents, especially mothers, with household tasks, financial and legal advice (Baum & Page, 1991; Carr & Utz, 2002). This suggests that childless older adults may experience loneliness and social isolation because they are deprived of emotional and instrumental support and do not have extensive family networks associated with having children, grandchildren, and in-laws.

In sum, we hypothesize that living alone and the number of children are associated negatively with single strain.

Time Since Marital Dissolution

Divorced and widowhood are stressful transitions that require major changes in people's lives (Mastekaasa, 1994). However, the strains of marital dissolution attenuate over time, and

well-being of the newly single, though low immediately after the dissolution, increases eventually and approaches pre-dissolution levels (Essex & Nam, 1987; Booth & Amato, 1991; Mastekaasa, 1994). Widowhood in the long term may be accompanied by a positive shift into a new life phase, personal growth, and the development of favorable qualities, such as tolerance, compassion, and strength (Salahu-Din, 1996; Archer, 1999). Therefore, we expect that the duration in single status is related inversely to single strain because negative aspects of the transition to singlehood may lessen in the long run.

Additionally, previous research suggests that the effect of time since marital dissolution is different for the widowed and the divorced. Mastekaasa (1994) reports a substantial short-term negative impact of becoming widowed, but no enduring effect. Booth and Amato (1991) found that the impact of divorce attenuates over time, while Mastekaasa (1994) shows the influence of divorce to be long-lasting. Though mixed, these findings might suggest that the effect of the duration in nonmarried status depends on the type of marital disruption. We test this proposition by examining whether time since widowhood or divorce moderates the link between nonmarried status and single strain.

METHODS

Sample. The data in this sample derive from face-to-face interviews conducted in 2001 with 1,167 adults 65 years of age and older residing in the District of Columbia and two adjoining Maryland counties, Prince George's and Montgomery. Sample selection and recruitment began with the Medicare Beneficiary files for the three areas. In addition to residential address, the files provided information about the race and gender of each beneficiary. To maximize the social and economic diversity, a total of 4,800 names (blacks and whites,

women and men) equally divided among the three locales were randomly selected. The result of this division was the creation of twelve groups, each containing 400 names. The goal was to recruit a final sample of 1,200 people, with 100 in each of the 12 groups. Approximately 65 percent of all eligible respondents (1,741) who were contacted agreed to participate, yielding 1,167 cases. In the present study, we analyze data from 532 respondents who reported being currently nonmarried *and* not cohabiting, and had complete responses to the single strain items.

Measures. To assess single strain, we asked respondents who were nonmarried *and* not living with an intimate partner at the time of the interview a series of six questions shown in Table 1. Response choices are "strongly agree" (1), "agree" (2), "disagree" (3), and "strongly disagree" (4). The items are averaged and recoded to create an index such that higher scores indicate greater single strain. Table 1 shows that the overall psychometric properties of the single strain index are fairly strong. Factor analysis confirms that each item loads highly on one dimension; one factor was retained with an eigenvalue of 2.53. Chronbach's alpha reliability (α) coefficient is .722, indicating that the single strain index has decent internal consistency.

[INSERT TABLE 1 ABOUT HERE]

Nonmarried status is categorized into widowed (n=339), divorced/separated (n=136), and never-married (n=75). In regression analyses, widowed status is the contrast code. *Race* is coded blacks = 1, whites = 0. *Gender* is coded 1 for women and 0 for men. *Age* is measured in years. One *education* item asks respondents: "Can you tell me how far you went in school?" Response choices are "8th grade or less" (1), "some high school but did not graduate" (2), "high school graduate or GED" (3), "specialized (vocational) training" (4), "some college but no degree earned" (5), and "college graduate or more" (6). A question about *household income* asks respondents: "Would you please tell me the number that gives the best estimate of your total household income before taxes, last year (2000)?" In all analyses we use an *index of socioeconomic status*, which is an average of standardized education and income scores.

Living alone is a dummy variable coded 1 if a respondent is currently living alone and coded 0 if there are other people in the respondent's household. (Since our sample includes only the nonmarried and non-cohabitors, other people in the respondent's household exclude intimate partners.) The *number of children* is the total number of born or adopted children.

Time since marital dissolution was assessed based on the combined sample of divorced and widowed respondents as the number of years between the year of spousal death or divorce and the year of the interview (2001).

RESULTS

Marital Status and Single Strain

As shown in model 1 of Table 2, the never-married report less single strain than the widowed, but the divorced are not significantly different form the widowed in terms of exposure to single strain. Model 2 indicates that women have more single strain than men, while blacks experience less single strain than whites. Age is unrelated to single strain. Adjustment for SES in model 3 decreases the gender coefficient from .086 to .073 and the effect becomes statistically nonsignificant. By contrast, the race coefficient increases in absolute magnitude by 28 percent. That suppression effect occurs because blacks on average have lower SES than whites, and SES is associated negatively with single strain. Were it not for their lower SES levels, black elders would report even less single strain than their white counterparts. Thus, the effect of gender on single strain is explained by women's lower income and education relative to men, while the effect of race is not. Model 4 shows that the number of children is associated negatively to single

strain, whereas the living alone status is unrelated to single strain. Additionally, after controlling for the number of children, the never-married coefficient increases in absolute magnitude from – .122 to –.171, or by 40 percent. That suppression effect occurs because never-married elders have fewer children than the widowed, and the number of children is related negatively to single strain.

In models 5, 6, and 7 we consider gender, race, and SES as effect modifiers. Prior to creating interaction terms, we centered the variables in order to reduce collinearity between lower order terms and the interaction term (Mirowsky, 1999). Model 5 indicates that gender moderates the association between marital status and single strain such that divorced women report more single strain than widows, while divorced men experience less single strain than widowers. Never-married women have *somewhat* lower single strain than the widowed, while never-married men report *considerably* less single strain than widowers. Figure 1 illustrates that moderating effect.

The race × divorced and race × never-married interaction terms included in model 6 are not significant, indicating that the association between marital status and single strain is similar for blacks and whites. By contrast, model 7 shows that SES moderates the effect of marital status on single strain. As Figure 2 illustrates, divorced low-SES elders have more single strain than the widowed, while divorced high-SES elders report less single strain compared to their widowed counterparts. Never-married low-SES elders have *slightly* lower levels of single strain than the widowed, but never-married high-SES elders report *substantially* less single strain than the widowed. Additional analyses (not shown) indicate that when both SES and gender interaction terms are in the model, gender interactions are reduced to nonsignificance.

In sum, the never-married report lower levels of single strain than the widowed. By contrast, the divorced are not different from the widowed in terms of exposure to that stressor. Women experience a higher level of single strain than men—although this is attributable to women's lower SES (which is associated negatively with single strain). Blacks report less single strain than whites, and single strain is associated negatively with the number of children. Finally, gender and SES moderate the link between marital status and single strain, while race does not.

[INSERT TABLE 2 AND FIGURES 1 AND 2 ABOUT HERE]

Time Since Marital Dissolution

To assess the effect of time elapsed since marital dissolution, we limited our sample to widowed and divorced elders (excluding the never-married) and created a new dummy variable for marital status coded 0 if a respondent is widowed and 1 if divorced.

Model 1 of Table 3 indicates that the divorced are not significantly different from the widowed in terms of exposure to single strain, confirming findings reported in Table 2. Length in nonmarried status is related negatively to single strain, controlling for sociodemographic characteristics, suggesting that the strains of marital dissolution may attenuate over time. Model 2 includes the time × marital status interaction term which is significant at the .05 level. Thus, time elapsed since marital disruption moderates the association between nonmarried status and single strain. Up to approximately 16 years since marital disruption, the divorced report less single strain than the widowed. However, after 16 years the divorced experience higher levels of single strain than the widowed. (The cross-over point of 16 years was estimated controlling for sociodemographic characteristics.) Figure 3 illustrates that moderating effect.

[INSERT TABLE 3 AND FIGURE 3 ABOUT HERE]

DISCUSSION

Chronic stressors associated with being single in late life have been largely unexamined. Using a new measure of single strain, we document two themes: 1) elders in different nonmarried subgroups are differentially exposed to single strain, and 2) time since marital dissolution moderates the link between marital status and single strain.

Marital status differences in single strain. Consistent with the desolation theory (Gubrium, 1974), never-married elders report a lower level of single strain than the widowed, and this difference cannot be attributed to social and economic statuses. Lower exposure to single strain of the never-married relative to the widowed may be explained by the fact that never-married elders have not experienced identity disruption and discontinuity of the life style associated with the transition to widowhood. Lifelong continuity of roles and related expectations reduces exposure to single strain because never-married elders are accustomed to being "alone" and may tend to perceive contingencies of daily life associated with their nonmarried status as ordinary and routine.

Our findings are also consistent with the *crisis model* positing that marital transitions could be more conducive to distress than specific marital statuses per se (Booth & Amato, 1991; Williams & Umberson, 2004). From a crisis perspective, divorce and widowhood are stressful transitions that require profound and potentially stressful changes in people's lives. Because the effects of stressful events are largely temporary, subjective well-being tends to be particularly low immediately after marital disruption, but then gradually increases and approaches the predissolution level (Mastekaasa, 1994). Williams and associates (1992) report that, although nevermarried, divorced, and widowed individuals potentially lack protective benefits of marital relationships, only the formerly married appear to be adversely affected by their nonmarried status. Unlike the previously married, never-married elders have never experienced the strains associated with marital dissolution. Thus, the crisis model implies that lifelong singlehood may be protective with regard to exposure to single strain.

By contrast, we find that the divorced are not different from the widowed in terms of single strain. We speculated that the divorced could have experienced more strains and conflict in their marriages; therefore, for them marital dissolution might have been less stressful and associated with fewer strains than for the widowed. The finding that divorced and widowed elders are similar in their exposure to single strain also confirms the crisis perspective: Given that the divorced and the widowed both experienced marital disruption, stressful changes accompanying transitions to singlehood appear to be more important than specific marital statuses and reasons for existing a marital relationship.

The effects of sociodemographic characteristics. As hypothesized, women tend to experience a higher level of single strain than men. However, SES mediates the gender gap such that women and men report similar levels of single strain once we adjust for women's lower SES. This finding is consistent with research indicating that financial strain is a more significant consequence of widowhood and divorce for women than for men (Umberson et al., 1992; Hungerford, 2001; Davies & Denton, 2002). Gender differences in exposure to single strain may reflect "macrosocial patterns of gender role socialization over the life course, and gender-based allocation of social roles" (Carr & Utz, 2002:83). Women of older cohorts tended to be financially dependent on their husbands, had fewer opportunities to invest in their own education and to obtain high-paying jobs. However, our finding that women are at greater risk of exposure to single strain does not automatically mean that women are also more susceptible to its adverse

effects and experience lower well-being than men. When bereaved men and women are compared, studies consistently indicate greater vulnerability of widowers (Williams et al., 1992; Umberson et al., 1992). Our next step will be testing gender differences in psychological resilience to single strain—whether women experience more distress associated with single strain than men do.

As expected, gender moderates the link between marital status and single strain. Divorced women report more single strain than the widowed, while divorced men report less single strain than widowers. The greater exposure of divorced women to single strain may be explained by the fact that older women were socialized to believe that being a wife was one of their central roles (Lopata, 1973). Divorce indicates a failure of the marriage and, consequently, a poor performance of that central role. Moreover, divorce is more stigmatized than widowhood, and more so for women than men (Rice, 1989). Finally, men may evaluate their prospects for remarriage and their financial situation after divorce more favorably than women. We also find that while never-married women experience somewhat less single strain than widows, never-married men experience considerably lower single strain than widowers tend to experience more housework difficulties (Umberson et al., 1992), whereas never-married men may be more self-reliant in performing homemaking tasks.

With regard to race, we hypothesized that blacks would report greater single strain than whites—a pattern that would be consistent with racial disparities in exposure to other stressors. However, we found that whites report a higher level of single strain. Moreover, that unexpected gap widens even further after we control for the fact that nonmarried blacks tend to have lower SES. Therefore, factors other than SES might be protective for blacks. Nonmarried blacks might

report less single strain because they are more likely to be integrated into extended family, community, and church networks (Carr, forthcoming)—conditions that foster support outside the nuclear family and provide a buffer against strains associated with many aspects of later life, including those linked to singlehood. In addition, marital status is more important to well-being of whites than blacks (Williams et al., 1992), which suggests that blacks may be less adversely affected by being nonmarried. Finally, singlehood is more common among blacks than whites (Waite, 1995), so blacks' social networks may contain more single friends and relatives who share similar experiences than social networks of whites. Given that the prevalence of a stressor in a person's sociodemographic group increases his or her psychosocial resources and enhances anticipatory coping (Mirowsky & Ross, 1986), social support among nonmarried blacks may be more effective than among their white counterparts.

Although we report race differences in exposure to single strain, we do not find that race moderates the association between marital status and the strains of singlehood. Thus, the impact of a specific nonmarried status on single strain is similar for blacks and whites.

As expected, SES is associated negatively with single strain. Economic resources are important largely because of the necessity to cover a wide variety of needs particularly critical in late life, such as health insurance, residential and nursing home care, and domiciliary services. Confronting impending difficulties of old age alone *and* not having the benefits of high income may generate uncertainty, fear, and insecurity in late life, and thus contribute to elevated levels of single strain. Further, we find that SES moderates the link between marital status and single strain such that divorced and never-married higher-SES elders report less single strain than their widowed counterparts, while divorced lower-SES elders report more single strain than the older adults because the widowed were shown to have lower expenditures compared to the divorced and the never-married (Schwenk, 1992).

SES appears to be particularly protective for the divorced. First, divorce occurs earlier in life when children still reside at home. If divorced persons (especially, women) lack economic resources, taking care of children poses a serious difficulty. In contrast, widowhood typically takes place at later stages of the life cycle, when adult children live separately and may even provide assistance to the bereaved parent. Second, higher-SES divorced individuals may be more likely to have fulfilling and rewarding occupations, which could partly compensate for the lack of the spousal role. Third, higher-SES women with more education may be more apt to hold nontraditional sex-role attitudes (Keith & Schafer, 1982) and, thus, be less affected by negative stereotypes of the divorced and not perceive marital disruption as an indication of personal inadequacy.

Contrary to expectations, age is unrelated to single strain. This finding diverges from agelinked patterns in other stressors, such as rising levels of physical impairment and worsening health among the oldest-old (Smith et al., 2002). It is plausible that age might have a greater effect on single strain among adults in younger age groups. That is, nonmarried adults at midlife might experience substantially higher levels of single strain than elders after 65. Unfortunately, the restricted age range of our sample hinders a test of that contention.

With regard to household composition, we found that elders who live alone do not report more single strain, perhaps because living alone has costs and benefits. On the one hand, living alone may be related to personal resources, such as independence, hardiness, and the sense of control. On the other hand, living alone could lead to social isolation of nonmarried elders and make them more likely to feel lonely and disintegrated from family and friendship networks.

In addition, the number of children is related negatively to single strain. Research indicates that many older adults are embedded in what is defined as a "modified extended family" (Troll & Smith, 1976; Day, 1985) in which parents and adult children live close to each other, exchange material resources and assistance, and maintain important social relationships. Having adult children is potentially associated with decreased likelihood of feeling lonely. Older adults may not only receive assistance from their children but also provide support to them (Fisher, Reid, & Melendez, 1989). Although providing aid to adult children may deplete financial resources, it might generate a feeling of satisfaction in caring for family and a sense of meaning and purpose (Fisher et al., 1989).

Time since marital dissolution. Among widowed and divorced elders, single strain is associated negatively with the duration of nonmarried status, indicating that life strains that accompany marital dissolution may decrease with the passage of time. This finding is consistent with the crisis model (Booth & Amato, 1991) and other studies showing that negative consequences of widowhood and divorce, such as financial strains, decrease over time (Umberson et al., 1992; Hanson, McLanahan, & Thompson, 1998). Umberson and associates (1992) suggest that the initial challenges created by widowhood can stimulate personal growth and "allow individuals to discover in themselves inner strengths and abilities to handle life's most difficult turns" (p. 20).

We also find that the divorced have less single strain than the widowed (as hypothesized) but only when marital disruption is relatively proximate. When marital disruption is temporally distal, the widowed report less single strain than the divorced. This suggests that widowhood is very stressful in the short term, but the extended deleterious effects of spousal loss are minimal (Lopata, 1973; Mastekaasa, 1994). One explanation may be that widowhood is an expected and

normative part of the life course for the majority of older women in the United States (Bradsher, 1997), whereas divorce is a non-normative transition to singlehood which may indicate a conflicted marriage and inadequate performance of the spousal role. Additionally, during the first several years after divorce, the divorced may expect to re-marry, especially if the divorce occurs at earlier life stages. However, as time passes and a new union is not formed, the divorced may become less optimistic and more worrisome about the future and gradually experience elevated levels of single strain.

Limitations and Future Research

Several limitations of the present study deserve mentioning. Although the measure of single strain captures stressful experiences arising specifically from being nonmarried and not living with an intimate partner in late life, we do not know if elders who answered the single strain items are involved in other types of romantic relationships. Future research should delineate nonmarried elders who have a romantic (non-cohabiting) partner and those who do not.

We examine differential exposure to single strain, showing that some groups of nonmarried elders (for example, women and whites) experience more single strain. Yet, because greater exposure to a stressor does not always indicate greater vulnerability, our next step will be to examine the link between single strain and distress, and ascertain whether specific sociodemographic groups are more susceptible to potential adverse mental health consequences of single strain.

Future research might want to address the age limitation of the data used in this study. Given that adults who are currently 65 years and older may experience "a cohort effect in which older cohorts endorse stronger norms of marriage and less support or acceptance for single living" (Barrett 1999:50), single strain associated with the absence of a close supportive partner could be more stressful for current elders than for younger cohorts. Since the data set used in this study contains only adults 65 years and older, we cannot test if our findings will be replicated for subsequent cohorts. Future studies should compare older adults with younger cohorts.

Table 1. Correlation Coefficients and Factor Loadings of the Single Strain Items

You told me earlier that you are (widowed/divorced/separated/never married/not living with a partner). From your experience as a single person, how much do you agree or disagree with these statements?

							Factor Loadings				
Item	1	2	3	4	5	6	Total	Men	Women	Blacks	Whites
1. It's more difficult for you to have an active social life	1.000						.676	.747	.638	.608	.731
2. You don't have the intimacy with another person that you would like.	.392***	1.000					.575	.599	.568	.606	.505
3. You stay at home because you're uneasy about your safety when out by yourself.	.268***	.155***	1.000				.616	.504	.655	.641	.632
4. The future looks more difficult.	.425***	.267***	.489***	1.000			.744	.694	.762	.763	.720
5. There's no one to take care of you if you ever need help.	.244***	.187***	.219***	.297***	1.000		.599	.660	.598	.643	.552
6. There's no one to share day-to-day experiences.	.274***	.312***	.267***	.328***	.431***	1.000	.672	.751	.649	.698	.640
							Chronbach's alpha				
							.722	.728	.719	.700	.737

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Divorced = 1^{a}	051	011	013	022	157	142	022
	(.048)	(.049)	(.049)	(.049)	(.084)	(.080)	(.049)
$\mathbf{N}_{\mathbf{r}} = \mathbf{r} \cdot \mathbf{N}_{\mathbf{r}} = \mathbf{n} \cdot \mathbf{r} + \mathbf{n} \cdot \mathbf{n}$	118*	122*	122*	171**	333***	195*	161**
Never Married = 1^{-1}	(.059)	(.060)	(.060)	(.063)	(.099)	(.081)	(.063)
$W_{omon} = 1$.086*	.073	.075	019	.079	.073
women – 1		(.044)	(.044)	(.044)	(.057)	(.044)	(.043)
Women × Divorced					.197*		
Wollien * Divoleed					(.100)		
Women × Never-Married					.248*		
		122***	170***	166***	(.121)	010***	176***
Blacks = 1		133^{+++}	$1/0^{1}$	100^{+++}	162^{+++}	213	$1/6^{+++}$
		(.041)	(.044)	(.044)	(.044)	(.033)	(.044)
Blacks × Divorced						(098)	
						039	
Blacks \times Never-Married	—				—	(.121)	
		.004	.003	.002	.003	.002	.003
Age		(.003)	(.003)	(.003)	(.003)	(.003)	(.003)
CEC			057*	070*	070**	068**	003
3E3			(.025)	(.026)	(.026)	(.026)	(.032)
SES × Divorced							164**
SES ~ Divolced							(.054)
SFS × Never-Married							143*
SES A Never-Married							(.062)
Number of children				021*	021*	021*	021*
				(.009)	(.009)	(.009)	(.009)
Living alone $= 1$.009	.009	.009	.002
	0 1 4 2	2 1 4 0	2 1 7 0	(.045)	(.045)	(.045)	(.045)
constant	2.143	2.149	2.179	2.179	2.246	2.202	2.191
R ²	.008	.042	.051	.061	.072	.067	.081

Table 2. Single Strain Regressed on Marital Status, Sociodemographic Characteristics, and Interactions

* p < .05; ** p < .01; *** p < .001 (two-tailed test). ^a Widowed is the omitted category *Note*: Unstandardized regression coefficients with standard errors in parentheses.

Variables	(1)	(2)
Divorced = 1	.033	002
Divolced – 1	(.055)	(.057)
Time Since Disruption	004*	007**
Time Since Distuption	(.002)	(.002)
Time × Divorced		.008*
Time ~ Divolced		(.004)
Women $= 1$.076	.077
wonnen – 1	(.048)	(.048)
Blacks = 1	160***	160***
Diacks – 1	(.046)	(.046)
Δœ	.003	.003
Age	(.003)	(.003)
SES	064*	060*
515	(.027)	(.027)
Number of Children	021*	020*
Number of Children	(.009)	(.009)
Living Alone = 1	011	010
Living Alone – I	(.047)	(.047)
constant	2.175	2.164
\mathbf{R}^2	.062	.071

Table 3. Single Strain Regressed on Widowed/Divorced Status, Time since Marital Disruption, and Controls

* p < .05; ** p < .01; *** p < .001 (two-tailed test). Note: Unstandardized regression coefficients with standard errors in parentheses.













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