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Economic well-being among elderly couples in marriage and cohabitation: What developed countries can learn from developing countries like Mexico.

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Increasing cohabitation is considered a salient feature that has characterized union formation in European and North American countries during the last part of the 20th century (Bumpass 1989, Bumpass & Lu 2000, Kiernan 1999, Wu 2000). However, in Latin America, consensual unions have been steadily prevalent since the Spanish Colonization, either as an alternative to marriage or a precursor to it. Couples formed by Spanish male colonizers and indigenous women in the 16th and 17th centuries can be considered as their historical antecedent (Castro Martín 1997). Although the Catholic Church tried to impose their model of a formal marriage, which is during the colonial period "…the scarcity of civil and ecclesiastical authorities may have also prevented couples from seeking legal or religious sanction for their unions" (Castro Martín 1997:942). The high cost of a wedding has been argued as one of the main reasons for cohabitation's high prevalence, since it has been more common among less disadvantaged populations (Castro Martín 1997). Nonetheless, it is important to highlight that although cohabitation is more frequent in Latin America than in industrialized countries, religious or civil marriage is still the most frequent and socially recognized way of starting a union in Mexico and South America.

One distinctive characteristic of Latin American cohabiting unions is that their duration is much longer than their European, Canadian or US counterparts; ie, data from cross-section studies show that in a list of countries from this region, between 35% to 45% of consensual unions last 10 years or more (Castro Martín 1997). This feature makes cohabitation to still have

an impact on late life. In this sense, if cohabitation in developed countries is following this trend of longer duration and becoming more prevalent at middle and older ages[1], scholars can learn much from the experience of the different consequences that the types of union (marriage or common law) might have on late life well-being, assuming that the differences between cohabitation and marriage are somewhat similar to the differences that can be found in developed countries.

In spite of its rising presence in everyday life, cohabitation is considered by some scholars as an "incomplete" institution that does not provide the same "outcomes" that marriage does (Waite 1995), but most of the empirical evidence refers to young or middle age groups. How different is a consensual union from a formal union at old ages? In terms of economic well-being, it is important to know if there are socioeconomic differentials across marital status, to identify vulnerable populations in need of public policies. The objective of the present paper is to analyze whether cohabiting couples face a different economic situation than married couples, and whether this difference can be explained by the fact that cohabiters might be a selected group from the general population (Axxin & Thornton 1992, Lillard, Brien & Waite 1995, Wu 2000). In order to achieve this goal, the analysis will focus on Mexican couples where at least one of the partners was age 50 or more, by using the first wave of the Mexican Health and Aging Survey (MHAS) 2001 dataset.

Old age as a vulnerable state

[1] For example, in Canada, from 1981 to 1996, the proportion of people in cohabitation increases from 3.7% to 7.3% in the age group 45 to 49, and from 2.1% to 6.1% in the age 50 to 54.

The elderly population was traditionally considered as a population vulnerable to fall into poverty because old people might be less likely to recover from a sudden loss of income or from high medical expenses (Hurd 1989, Gratton 1996). In the US, however, Social Security reform - particularly the introduction of Medicaid and Medicare, a universal health insurance plan for old people- and the experience of entering the job market during the economic upsurge of the 1950s and early 1960s, helped the elderly population of the last part of the 20th century to maintain a better socioeconomic level than other groups, especially children. The aged population has become an influential group that uses its political power to promote or discredit public policies of their concern (Angel & Angel 1997, Gratton 1996, Hurd 1989, Preston 1984, Smeeding and Smith 1998).

Nevertheless, according to Gin and Arber (1991), the vision of the elderly as a wealthy, powerful and selfish force hides income, gender, and class inequalities within them. These authors study how women in the United Kingdom face economical disadvantages in old ages due to pervasive inequalities in labor income and in private retirement plans, for women have to draw out temporally from the work force because of childbearing. Meyer (1990) comes to the same conclusion for the US after scrutinizing social welfare laws. In the same country, Smeeding and Smith (1998) show that although poverty rates are lower for persons 65 years old and above than for the younger population, a higher proportion of the former can be classify as "nearly poor"; thus, if increasing the value of the poverty line in 25%, the elderly's poverty rate increases more than that for the non-elderly. Ross, Danziger & Smolensky (1987) and Holden, Burkhauser & Feaster (1988) evidence how the transitions into retirement and into widowhood decrease the needs-adjusted income and increase the likelihood of transiting into poverty. Income received during the period just prior to retirement has a strong effect in the probability of becoming poor (Holden, Burkhauser & Feaster 1988). Afican-Americans, Hispanics, and women living alone

seem to be some of the most disadvantaged groups among American elderly, given that they are overrepresented among the lower socioeconomic status population, they were less likely to accumulate savings and assets, and they are less likely to afford the costs of supplemental health care needs, among other factors (Angel & Angel 1997). However, Social Security benefits have had an important re-distributive role, since they are an important component of poor elderly's income and wealth (Smeeding and Smith 1998).

In most of Latin American countries, the incidence of poverty at older ages is lower than the national average, too. According to del Pópolo (2001), this advantage might be explained by the fact that these cohorts lived their adult years during an epoch of economic expansion and were more prone to more frugal habits of savings and consumption. Besides, she notes that the poverty rate among the elderly is lower in countries positioned in more advanced stages of the demographic transition. Nevertheless, some groups are worse-off than others. Poverty is more common in rural zones than in urban zones, among women than among men, and particularly in multigenerational rather than in monogenerational[2] households. Coverage by a social prevision system is not as large as in the industrialized world, and the proportion covered has a high variability across countries.

The conditions described above hold for Mexico, which is classified into the group of countries with high incidence of poverty, and conditions described in the paragraph (Del Pópolo 2001). In Mexico, getting old is highly associated to economic deterioration because access to jobs becomes increasingly limited to older adults, who are also more likely to be expelled from the labor market, through dismissal or compulsory retirement; thus the elderly are more susceptible to a harder job market not only because of their age, but also because they have less education (Montes de Oca 1996). This situation is worse for rural workers, informal workers and

[2] Households where an old persons lives alone or with other elderly only.

the unemployed, since they are less likely of being eligible to Social Security or other kinds of retirement plans (Ham-Chande 1996, Wong & Espinoza 2002). A small proportion of the elderly is covered by the national Social Security system or by a health insurance: only 27% of older women and 31% of older men earn pension income in 1996 (Wong and Parker 1999 in Gomes and Montes de Oca 2002). With the same dataset used in the present paper, Wong and Espinoza (2002) evidence that the main source of income for people born in Mexico before 1951 is earned income (61%), although for persons age 60 or above, family help constitutes their main source (30%); pensions represent only 10% of total income. The median income **per older person** in 2001 was 1,150 pesos (US$130) per month, just 10 pesos more than the minimum wage. In terms of capital formation, most of these Mexicans report to own a house (76%), and this is the major component of their net worth (60%). Their median net worth of assets is 90,250 pesos (more than US$10,000)[3].

Cohabitation, marriage and economic well-being

There is a thorough debate to elucidate how closely cohabitation resembles marriage (Casper & Bianchi 2002). However, both in Latin America and in the developed world, cohabitation has some differences to marriage. The theoretical frameworks that try to explain these distinctions may help to understand the possible relationship between the formalization of a union and economic well-being.

[3] A reviewer (James Raymo) has noticed that the ratio of wealth to annual income in Mexico seems relatively high. According to MHAS, mean annual income is around $8,920.00 per household (own calculations using MHAS dataset) and mean net worth is about $44,000.00 (Wong and Espinoza 2002), which produces an income-to-wealth ratio of 4.9 per household. According to the Health and Retirement Study (HRS), which is roughly comparable to MHAS, for the US, the corresponding figures are: a mean income of $50,000, mean total net worth of $104,700.00, and an income-to-wealth ratio of 2.1 (Moon and Juster 1995). It can be seen that differences are larger when comparing income than when comparing wealth.

SES selectivity in preferring cohabitation over marriage: Researchers have found that persons that enter into cohabiting relationships have a lower socioeconomic status (SES) than those that choose marriage: they have on average less educational attainment (Castro Martín 1997, Raley 1996, Wu 2000); their parents have less education too (in Canada, according to Wu 2000, but not in the US according to Raley 1996); they are more likely to start their unions at younger ages (Castro Martín 1997, Raley 1996), less likely to own a house or to be financially independent (Rindfuss and Vanden-Heuvel 1990), and more likely to have previous union experience. Landale and Forste (1991) label cohabitation as the "poor man's marriage" among Puerto Ricans in mainland US. One of the arguments used to explain this selection is that marriage implies costs in "creating and maintaining a household" (Clarkberg 19999) and in the rituals of formalizing the union through a wedding (Kravdal 1999).

Attitudinal selectivity in preferring cohabitation over marriage: The recent augment in the incidence of cohabitation in Europe and North America has been related to an ideational change towards more individualism, gender equality, independence for women, and a materialistic point of view; this framework has been the key to the so-called "second demographic transition" (Lesthaeghe 1995, van de Kaa 1987). In the US, it has been found that couples that enter into cohabitation rather than into marriage are characterized by attitudes prone to money accumulation, leisure time, more egalitarian sex roles, acceptance of divorce and -among women- personal success, and also, by conceding less importance to: "finding the right person to marry", living close to parents, and searching for a steady work -only among men- (Axxin and Thornton 1992, Clarkberg, Stolzebnerg and Waite 1995). These attitudinal characteristics may have contradictory effects on wealth formation: if the apparent desire of accumulating more money and a more materialistic perspective may trigger assets acquisition, on the other hand the

proneness for leisure time, individualism, and acceptance of divorce may make couples to desist of investing on themselves as a family.

Differentials in family characteristics between married and cohabiting unions: Cohabiting couples have less duration and are more likely to break apart than legalized unions, both because of socio-economic and attitudinal characteristics of the people that select into them, and because the absence of legal ties makes separation easier (Manning and Smock 1995, Wu 2000); this sense of instability is further accompanied by the fact that the proportion that have had previous unions is higher among cohabiters than among married people (Castro Martín 1997). Additionally, consensual unions typically bear less children than married ones (Casper and Bianchi 2002, Castro Martín 1997). Instability, lack of legal ties and fewer children may hinder people's plans to save for future investment on the family (Hao 1996, Henretta 1987); besides, these characteristics may be interpreted by society as an incapacity to fulfill normative standards, which may reduce the chances of receiving private transfers from kin (Hao 1996). However, other things constant, smaller families may facilitate wealth formation because resources otherwise needed for daily consumption can be allocated to wealth formation (Havanon, Knodel and Sittitrai 1992).

Cohabitation in Mexico.

Can these theories be applied to Mexican late-adult and old-age couples? Most of the literature cited above refers to Europe, the US, and Canada. As in Latin America, in Mexico, the nuptiality model is characterized by formal monogamous religious marriages based on free consent of both partners, whose ages are well beyond puberty. Moreover, the Government also encourages marriage over cohabitation, through "legalization" campaigns, such as the one called "Campaña de la Familia Mexicana" -the "Mexican Family Campaign"-, carried out between 1971

and 1974 (Quilodrán 2001). However, between 1970 and 1990, around 15% of women ages 15 to 49 were living in consensual unions (Castro Martín 1997).

Regarding the theories discussed above, there is empirical evidence that shows that Mexican cohabiters are selected from less privileged groups and from people with previously disrupted unions, and that their lives as couples are characterized by less duration and less number of children (Castro Martín 1997, Quilodrán 2001, Solís 2004). Half of women who start cohabiting legalize their unions later in their lives (Quilodrán 2001), which may indicate that an important fraction of free unions are conceived as precursors to marriage. Qualitative studies have found that Mexicans that accept the existence of free unions underscore reciprocal understanding as a vital factor for making a union to endure (Quilodrán 2001). However, besides the latter, there is no research that investigates the differences in attitudes and believes discussed before, although Solís (2004) argues that it is very unlikely for Mexico to experience the characteristics of the "second demographic transition". It is also worth to note that most of the studies cited in this paragraph refer to young and middle-age women. There is no research that studies cohabitation at old age in Mexico.

Data and methods.

The dataset of this study is the Mexican Health and Aging Study (MHAS). Its target population comprises Mexicans born before 1951 and their spouses and partners, and it is representative to the non-institutionalized population aged 50 and over in 2000. The data collection was finished in 2001. The total number of respondents is 15,230 persons for an overall response rate of 92% (Palloni and Soldo 2002, Wong and Espinoza 2003). The total number of couples that answered the survey is 5,329. Nevertheless, there is no information about either one

of the spouses or partners in 650 cases; additionally, 80 couples have missing values in at least one of the variables that are included in the models. Therefore, the final sample in the analysis consists of 4,599 cases (86% of the original subsample), which allows to do inference to a total population of 4,241,149 Mexican couples[4].

There are several main outcome variables to assess the economic well-being of the elderly couples. The first one is the net worth of the assets owned by the couple. Wealth has been pointed out as a better indicator of economic well-being at old age than current income, because wealth represents a larger share of elderly's resources and sources of income may differ depending on whether the person has retired or not (Crystal and Shea 1990), and because assets net worth determines household consumption more than current income and represents a means of facing unexpected needs (Hao 1996, Smeeding and Smith 1998). This is a variable constructed by the research team, in which they sum the value of real estate properties, business assets, vehicles, and capital assets, and then subtract total debts from this sum (Wong and Espinoza 2002). The research team imputed the missing values in each of the components of the assets and of the income variables; the procedure is described in Wong and Espinoza (2003). This thorough method of measuring income and wealth produces more accurate estimates of the financial situation of the elderly, however, since it takes into account debts in the wealth measure, and business and property expenditures in the income measure, it is possible to have negative values in both. In the couples sample, 0.5% have negative worth of assets, and 3% have zero assets; 5% of husbands and 5% of wives have negative income, and 16% of husbands and 21% of wives have zero income. The analysis has to take into account these particular features of the variables, as well as their highly skewed distribution.

[4] Estimation computed with the inverse of the sampling weights provided by the dataset.

The main component of the net worth of assets among these Mexicans is home equity: 75% of the total MHAS sample of households reported to have a house, and home equity represents over 60% of the mean net worth (Wong and Espinoza 2002). Among the couples in this analysis, this latter proportion is slightly less than 60%, and is higher for married than for cohabiting people (See Figure 1). A house is an important asset, not just because of its market value, but also because it can have several meanings to an elder: the only place under own control, symbols of own perception, a center for family relationships, etc. (Lewin 2001). Therefore, instead of using the net worth of home equity as the other measure of economic well-being, this study will use the dichotomous variable of whether the couple owns or does not own a house. The last of the measures of economic well-being is a scale of perceived self financial situation, and is derived from the question: "Would you say your financial situation is: 1.Excellent, 2.Very Good, 3.Good, 4.Fair, 5.Poor?". I include this subjective measure of well-being because it may reflect conjunctural economical problems that couples might be facing, but that are not expressed fully using more objective measures. A subjective measure may enrich the analysis by incorporating how respondents implicitly compare themselves with a desired state of economic well-being.

The purpose of this article is to analyze whether cohabiting couples have a different economic well-being compared to married couples. Since the effect of living in a consensual union on economic well-being might be explained by social and economic differences between the people that prefer to get married rather than cohabit, the paper utilizes a set of multivariate methods to control for the effects of these characteristics. The net worth of assets is studied using median regression. Median quantile regression was favored over common ordinary least squares (OLS) because of the highly skewed distribution of the dependent variable and because it allows to diminish the effects of the negative values in income and assets. Median regression is

estimated by the method of minimum absolute deviations (Narula and Wellington 1982). According to this method, the regression coefficient β_j is estimated by minimizing $\Sigma_i|r_i|$, where:

r_i is the residual defined as: $r_i = y_i - \Sigma_j \beta_j x_{ij}$.

Home ownership is analyzed using a logistic regression, where 1 means NOT owning a house and 0 means the opposite. Perceived self financial situation is modeled separately for husbands and for wives by ordinal logit regression because, though they are related, the correlation between each other is far from perfect (Spearman r=0.5670 and Kendall's tau-b=0.5377). Ordinal logit regression was chosen because these variables have an ordinal scale with only 5 categories. Results are adjusted for the complex sampling design.

Controls are added sequentially and in thematic groups to each of the models, to see if any of these control characteristics explains the relationship between marital status and each of the four measures of economic well-being. The groups of explanatory variables, besides the dummy variable of whether the couples are married or cohabiting, are the following:

Family variables: Male spouse's age, the difference between female spouse's age and her partner's (to avoid collinearity), union duration, whether each spouse has lived in only one or more than one union, the number of children had by each spouse[5], and the current number of household members. All these variables are relevant because cohabiters have different family behaviors than married persons (more unions, less union duration, less number of children). If any of these variables explain the relationship between marital status and economic well-being, there is evidence that cohabitation has an effect on old-age economic well-being through differences in these behaviors.

[5] Although in 88% of couples the number of children bore by the mother coincide with the number of children reported by the father, the differences in children ever had between male and female partners may incorporate the effects of children out-of-wedlock and step families.

Social variables: Male spouse's years of schooling, difference between female spouse's years of schooling and her partner's (to avoid colinearity), being at least once a migrant to the US (operationalized as a "dummy" variable) for both partners, and living in more urban or less urban (rural) places (also a "dummy" where 1 is urban). These variables are related to the couple's socioeconomic status, but by mechanisms different to occupational history or actual income. If the inclusion of any of these variables diminish the absolute value of the regression coefficients for consensual unions, there is evidence of how selected cohabiters are, when compared to married people. In other words, it will show that differences in economic well-being are not produced by being cohabiting, but by particular characteristics that cohabiters have.

Occupational variables: For both spouses, a "dummy" variable that indicates if the respondent has never worked before, a set of indicator variables that refer to the occupational position of people's life-time main job (employer, self-employed, wage-earner, and non-paid worker), and a dichotomous variable for whether the respondent is currently working. As for the social variables, these refer to the couple's socioeconomic status and their inclusion in the model is relevant in order to control for confounding effects.

Income: Both husband's and wife's income, which measure current income level. Their inclusion has a similar rationale as the social and occupational variables.

The units of analysis are couples and not individuals. As it should be evident from the previous paragraph, characteristics of both partners are included in the equations. A couple's perspective facilitates the analysis since it takes into account the interrelations between male and female partners' attributes. It is worth to clarify at this point that this paper is only using the first wave of the MHAS, therefore, most of the life-time information is recuperated retrospectively.

Besides, MHAS does not provide information on couples that start in a consensual union and formalize it later; thus, cohabiting couples are defined as the ones that remained in cohabitation since they started their union and reported being partners during the survey's reference period. Based on information provided by Quilodrán (2001:59) on women ages 15 to 49 in 1969-1970, it is possible to estimate that around 13% of married women in the MHAS sample might have started their conjugal life with a "free union".

Results

Before starting the analysis of the relationships between marital status (cohabitation vs. married couples) and economic well-being measures, it is important to describe the study population in order to understand how different are elder cohabiters to married couples of the same age. Table 1 shows the descriptive statistics (means, medians, and relative distributions) for male and female spouses, controlling for whether they are married or in cohabitation. Some of the variables refer to the whole couple rather than to each partner. Figures confirm what the literature has described before: cohabiters are different from married couples in family behaviors. Cohabitation is less stable than marriage since its mean and median union duration is shorter (in spite of similar mean and median ages), and a higher proportion of cohabiters have had at least one previous union in which they are currently living. Table 1 also corroborates that people in consensual unions have on average less children than married ones. In terms of the social variables, the most striking difference is in terms of education: cohabiting men and women have on average 1.6 and 1.7 less years of schooling than their married counterparts, respectively. The difference in medians is about a year. Another interesting peculiarity is that the proportion of married men that have been US migrants is higher than the proportion for men in informal unions.

This latter figure is relevant because former migrants to the US tend to be wealthier than non-migrants (Wong and Espinoza 2002).

Cohabiters have had a different occupational history than married Mexican elderly. For male spouses, the proportion that have worked in self-employed jobs (which is closely related to the informal sector or to small-scale farming) is higher among the former than among the latter. Cohabiting women are more likely to have worked before and to still be working than women in marriage, and their jobs have been mainly as wage-earners or self-employed. Table 1 shows difference neither in median nor in mean income levels across marital status. Nevertheless, the story depicted by the outcome variables is not the same. The median net worth of assets of married couples -230.3 thousand Mexican pesos(US$25,6000)[6]- more than doubles that for cohabiting couples - 96.8 thousand Mexican pesos (US$10,760)-. Cohabiting couples are less likely to own a house (78%) than couples in formal unions (90%), thus home ownership explains part of the difference in net worth of assets between both types of unions. Finally, both male and female cohabiting partners have a worse perception of their financial situation than married spouses.

Figure 2 illustrates how the relationship of marital status and wealth is mediated by the other variables. After adding the family variables, the coefficient for cohabitation changes from -132 (thousand pesos) to -86. Social variables have also a strong effect in explaining the original relationship because, after adding them to the previous model, the value of the coefficient changes to -44. Neither the occupational variables nor income have an additional effect on the coefficient. Table 2 presents the results of the final estimated median regression equation. According to the magnitude of the coefficients for the independent variables, among the family variables, the fact that female spouses have had on average more unions and less children than

[6] US$ 1 ≈ 9 Mexican pesos (Wong and Espinoza 2002).

married women explains part of the reduction in the coefficient for cohabitation, although longer union durations apparently affect capital formation[7]. The coefficients for male and female spouses' ages are also significantly different to zero; however, as Table 1 showed, these variables must not be explaining the reduction in the coefficient for cohabitation because there was no large difference in median and mean ages between cohabiting and married partners. Among the social variables, education arises as an important factor that mediates in the relationship under scrutiny: each additional year of schooling among men increases the net worth of assets in almost 32 thousand pesos on average; moreover, each extra year of education among women (in addition to their spouses' education) increases the net worth in almost 13 thousand pesos, on average. The coefficient for migratory experience is also positive and statistically significant (at the 10% level). Since cohabiters are on average less educated and less likely of being a former migrant than married people, the schooling -and in lesser extent the migration- effect must be mediating the association between marital status and net worth. Finally, if the male spouse was an employer or self-employed or the female spouse was an employer or a non-paid worker[8] in their life-time main job, the household must have on average a higher value of its assets. Nevertheless, according to Figure 2, neither occupational variables nor income helped to reduce the absolute value of the coefficient for the marital status variable. The median regression results showed that the fact that couples in consensual unions have a lower net worth of assets than married couples is partially explained by family variables and social variables (mainly education and migratory experience). However, the coefficient of the indicator variable for cohabitation still remains statistically significant at the 1% level, which shows that this

[7] This effect might be related to a decrease in savings at oldest ages due to health expenses and a stop in labor income flows, which might make people to substitute their former income by spending their savings.
[8] Although it might seem hard to explain why women that had worked in non-paid jobs should have larger assets, this might be showing the effect of women that collaborate with partners that were employers or self-employed.

estimated difference of more than 48 thousand pesos (US$5,333) might be due to other characteristics inherent to cohabiting.

The next economic well-being measure to analyze is a dichotomous variable that adopts the value 1 if the couple does not have a house, and 0 otherwise. Figure 3 illustrates the changes in the coefficient for cohabitation. Since the variable is posed in negative terms (1=no house, 0=house), a higher coefficient means a higher likelihood of not owning a house. Family variables are the ones that explain part of the effect of cohabitation in non-ownership, because the coefficient changes from 0.95 to 0.64 after adding them to the initial simple model (with only marital status variables); this means that the respective odds ratio of not having a house decreases from 2.6 to 1.9. The rest of the groups of explanatory characteristics do not have an effect on the coefficient for cohabitation. Table 3 reveals that the main variable that mediates in the relationship is the number of children, especially the male spouse's offspring, given that male cohabiters are more likely to remain childless, and the corresponding coefficient for male childlessness is 1.366 (OR=3.9). The coefficients for urban dwellers, male employers, and male and female people that work as self-employed are also significantly different from zero, but do not have strong effects on the relationship between cohabitation and home ownership. Nevertheless, as was the case with the analysis of assets total net worth, the coefficient for cohabitation is still statistically significant (at the 0.05 level).

The analyses for perceived self financial situation for both male and female spouses follows. Figure 4 shows the change in the coefficients of cohabitation in the ordinal logistic regressions for men and for women. The pattern is very similar for both sex groups. The inclusion of family variables diminishes slightly the coefficient for males, making it more similar to the coefficient for females. The social variables have the major effect on both coefficients, and finally the occupational characteristics have a slightly greater effect on females' coefficient than

on males'. Table 4 has the results of the ordinal logistic regression for men, while table 5 has the equivalent results for women. Negative coefficients mean that the presence of certain trait ameliorates the perception of own financial situation. In this sense, among males, their years of schooling and their spouses' have the major effect: -0.205 and -0.105 respectively. Their corresponding odds ratios (0.81 and 0.90 respectively) mean that for each additional year of schooling among males, the odds of having a better perception of own financial situation increases in 23%, and for each additional year of schooling of their partners (keeping constant their own educational attainment), the odds of improving the male spouses' perception increases in 11%. Being currently working improves the perceived financial situation among men, and being a former migrant worsens it. This last result is interesting because it contradicts the finding that men with migratory experience have on average a larger assets value than non-migrants. As in the previous analyses, the coefficient for cohabitation remains significant but only at the 0.05 level.

Table 5 shows for women roughly the same results observed for their partners. The differences are, first, that household size has a significant effect (with an α=0.10) in worsening the perception of own financial situation (and this explains the slight reduction in the coefficient after including the family variables), and the effect of their husbands' migratory experience is no longer significant. Besides, the effects of spouses' and own educational attainment are slightly stronger among women. Finally, this is the only equation in which the coefficient for cohabitation is no longer significant, after taking into account the control variables). Nevertheless, its odds ratio yields a value of 1.47, which I seems relatively large; therefore, the loss of significance might be due to a problem of power to detect such differences.

Discussion

As explained in the introduction, the purpose of this paper was to analyze if cohabiting elderly couples fared better or worse in their economic well-being compared to married elderly couples, after controlling for variables that mediate or confound this relationship. The results show that, with 3 different measures of economic well-being, Mexican elderly cohabiters face a less fortunate situation than their married counterparts. The analyses also show that part of this less favorable condition is explained by the differences in educational attainment. People with less years of schooling tend to have lower net worth of assets, worse perceived financial situation, and are less likely to own a house and to formalize a union. Therefore, part of the relationship is explained by an artifact of selection: people in cohabitation are a selected group in terms of lower SES (measured by educational attainment). A variable that is also related to SES, especially in Mexico, and that has a contradictory effect in the models is men's migratory experience. Being a former migrant increases on average own wealth, but worsens also the perception of self financial situation. Migration is an important variable to consider because married males are more likely to have migration experience than cohabiters. Although this contradiction might be difficult to explicate, a possible reason for this finding is that former migrants might long for the higher income levels that they earned while in US, in spite of the fact that they are in a better economic situation than non-migrants because of the resources that they brought from the US.

Nonetheless, the relationship under study is also mediated by family characteristics that are particular to cohabitation. Both assets value and home ownership depend on the number of children ever had. Households in which the female spouse bore less children, have a lower value of assets, while households in which the male spouse is childless are less likely to own a house. Apparently, children are an incentive for saving money and building a patrimony for future

generations, and cohabiting couples might have less incentives because of bearing smaller families. Cohabitation's typical instability might have an effect on wealth formation, too. The median regression showed that households in which the female spouse has had more than one union, have on average 47.5 thousand pesos (almost US$5,280) less in capital, than households where the woman has had only one union (the current one). Who are these women? Although MHAS does not contain complete nuptiality histories, the literature suggests that they might be divorced or separated women rather than widows (Hatch 1995). Thus, instability -which is typical to cohabitation- appears to have a detrimental effect on wealth accumulation.

The most remarkable finding, though, is that after controlling for different sets of variables, the coefficient for cohabitation remains statistically significant (at least at the 0.05 level) in three of the four estimated equations. What are the unobserved mechanisms that are mediating this relationship? According to American and European researchers, attitudes such as more individualism, less commitment, need of independence, among others, characterize young cohabiters in their countries. Can these attitudes be found in Mexico, and especially, among these old cohorts?; and, if so, can these attitudes still affect the accumulation of assets throughout the life course? On the other hand, are there particular characteristics of the Mexican society that explain these findings? For example, despite the long tradition that cohabitation has in Latin America, living in a consensual union was not as legitimized as marriage, particularly because the opposition of the Catholic Church and the State, therefore these cohorts of cohabiting couples might have faced more social pressure and more obstacles (eg, less support from relatives) than married couples, which might have constrained their possibilities of ameliorating their own economic situation. From a policy perspective, these findings might be useful for political decision makers to decide whether old cohabiters (or widows and separated women that formerly lived in cohabitation) constitute a vulnerable population in need of public assistance.

More research is needed to elucidate these hidden mechanisms. Nonetheless, this paper seeks to contribute to the field by providing information that is otherwise rare to find. Cohabitation is a relatively recent phenomenon in the more industrialized world, thus cohabiting elderly represent a small fraction of the population, increasing the difficulties to study them. But, as time starts to have its influence on the cohorts that "introduced the innovation", cohabitation at old ages is going to be increasingly common. On the other hand, in the developing world - particularly in Latin America- the consensual union has been a visible institution for centuries, and Europe and North America can learn from the experience of countries, such as Mexico. In this sense, might we be able to argue that the developing world is passing through a social transition that non-industrialized countries have already experienced? To what extent these results that refer to Mexican older population can be extrapolated to other countries?

In this sense it is worth to recall how to understand Latin America. Its culture has been considered the product of a mixture of different sources: the strong influence of the Spanish conquerors, the pervasiveness of ancestral traditions cultivated by the aboriginal populations, the richness of customs brought by the African slaves during the colonial era, and the contributions of all the immigrants that have come to the subcontinent throughout the last two centuries from China, Japan, Eastern and Central Europe, or the Middle East (to give just few examples). Nonetheless, the ideological leitmotiv of the Spanish conquest was permeated by a discourse of conversion of "the primitives" into Christianity. Therefore, the main cultural frame of Latin America is constituted by the principles of the "Western civilization". From this perspective, the evolution of cohabitation in a country such like Mexico is just one of the multiple components of how the "Europeization" of the "New World" was achieved. Thus, the ideological and cultural constrains of the increase of cohabitation in Europe and North America (less social acceptance,

critiques from religious organizations) are not much different to the context that Mexican consensual unions have faced for years.

From a narrower point of view, this analysis has been consistent with research about European and North American populations, in showing that less educated people are more likely to cohabit and are more likely to fare worse in economical well-being. Social inequalities are going to remain as a determinant factor of wealth accumulation regardless of whether it happens in Mexico or in the industrialized world.

On the other hand, if the remaining effect of cohabitation -net of family characteristics and selection factors- on net worth, home ownership and perceived self financial situation is explained by particular attitudes of Mexican cohabiters, then what is needed is more cross-country comparisons in attitudes of couples in formal and informal unions, but comparisons that are not limited only to Europe, Canada, Australia, and the US.

From a methodological point of view, this paper wants to contribute also in showing the importance of the "couple perspective" (Becker 1996). Surveys for studying the conditions of the elderly usually have information on both partners because this strategy improves the quality of gathered information. This information can be very useful in studying family characteristics and dynamics, especially when the theory on phenomena such as cohabitation (but family planning and living arrangements are other examples, from a very extensive list) remark the importance of individuality, independence, and heterogeneity.

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Figure 1. Mexico: Relative distribution of total net worth of assets of married and cohabiting couples with at least one partner born before 1951.

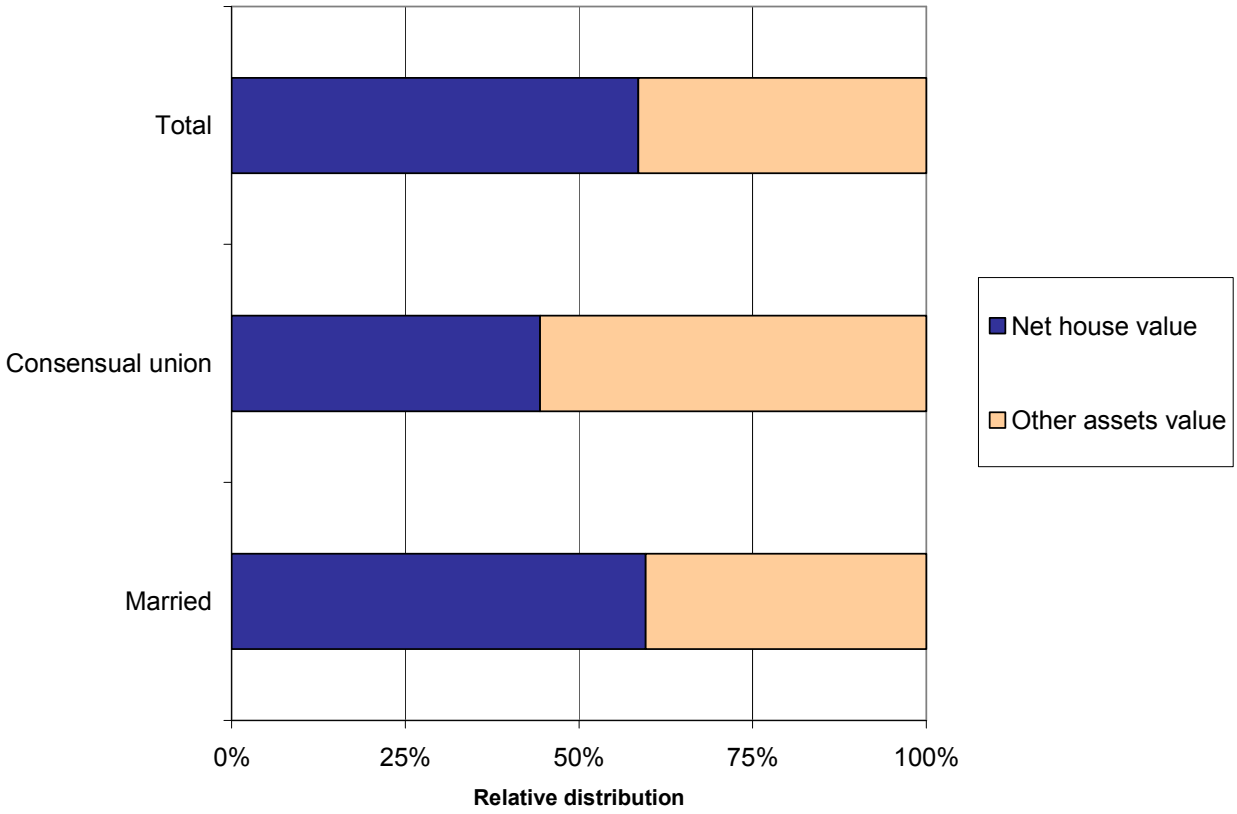


Table 1. Mexico: Selected characteristics of couples, by type of union and sex, 2000. (Adjusted for sampling design) 1/ 2/

Characteristics	Male spouses			Female spouses		
	Marriage	Consensual union		Marriage	Consensual union	
(Sample)	4,138	461		4,138	461	
Family variables						
Median age	59.0	59.0		55.0	51.0	***
Mean age	61.4	60.4		56.6	51.5	***
(sd)	(9.2)	(8.8)		(9.8)	(11.6)	
Median union duration 2/	35.0	26.0	***			
Mean union duration 2/	36.2	26.3				
(sd)	(11.2)	(13.7)	***			
Number of unions (% dist)	100.0	100.0	***	100.0	100.0	***
Only one	89.1	50.7		94.6	51.9	
More than one	10.9	49.3		5.4	48.1	
Number of children ever had (% dist)	100.0	100.0	***	100.0	100.0	***
0	2.3	9.7		2.7	8.4	
1 to 2	11.3	16.3		11.9	13.8	
3 to 5	35.4	27.2		36.1	32.8	
6 or more	51.0	46.8		49.4	45.0	
Median household size 2/	4.0	5.0				
Mean household size 2/	4.4	4.9	***			
(sd)	(2.2)	(2.4)				
Social variables						
Median years of education	3.0	2.0	***	3.0	2.0	***
Year of union formation (% dist) 2/	100.0	100.0	***			
Before 1976	85.2	49.1				
1976-2001	14.8	50.9				
Mean years of education	4.9	3.2	***	4.3	2.7	***
(sd)	(4.8)	(3.6)		(4.2)	(3.1)	
Migrant (%dist)	100.0	100.0		100.0	100.0	
Yes	13.0	9.4		1.7	1.9	
No	87.0	90.6		98.3	98.1	
Locality of residence (% dist) 2/	100.0	100.0				
Urban	47.7	43.2				
Rural	52.3	56.8				

Notes: *: p<0.10, **: p<0.05, ***:p<0.01

1/ t-test for means, non-parametric test for medians, and χ^2 test of independence for categories

2/ Variables at the couple level, thus they have the same distributions for male and female spouses

3/ Wealth= value of total assets

Table 1. Mexico: Selected characteristics of couples, by type of union and sex, 2000. (Adjusted for sampling design) 1/ 2/

Characteristics	Male spouses			Female spouses		
	Marriage	Consensual union		Marriage	Consensual union	
(Sample)	4,138	461		4,138	461	
House had toilet when child (% dist)	100.0	100.0	***	100.0	100.0	
Yes	29.1	15.9		33.9	29.2	
No	70.9	84.1		66.1	70.8	
Health problem when child (% dist)	100.0	100.0	*	100.0	100.0	
Yes	8.9	6.0		9.9	12.0	
No	91.1	94.0		90.1	88.0	
Occupational variables						
Occupational category in main job during life (% dist)	100.0	100.0	*	100.0	100.0	***
Never worked	0.3	1.4		39.4	24.0	
Boss (employer)	3.6	2.2		0.6	0.2	
Self-employed	33.9	40.2		14.1	20.6	
Wage-earning worker	61.6	55.4		37.8	47.1	
Non-paid worker	0.5	0.8		8.2	8.1	
Currently working (% dist)	100.0	100.0	***	100.0	100.0	***
Yes	70.3	80.8		21.9	31.8	
No	29.7	19.2		78.1	68.2	
Income						
Median income (thousand pesos)	1.3	1.5		0.9	1.0	
Mean income (thousand pesos)	4.9	2.4		4.2	2.2	
(sd)	(47.3)	(12.2)		(47.1)	(12.3)	
Outcome variables						
Median wealth (thousand pesos) 2/	236.0	96.8	***			
Mean wealth (thousand pesos) 2/	416.9	254.7	***			
(sd)	(759.4)	(704.7)				
House ownership (% dist) 2/	100.0	100.0	***			
Yes	90.2	78.8				
No	9.8	21.2				
Perceived financial situation (% dist)	100.0	100.0	***	100.0	100.0	***
Excellent	1.0	0.6		0.6	0.1	
Very good	2.1	0.2		1.7	0.2	
Good	18.7	8.1		19.6	11.7	
Fair	62.5	64.7		64.9	65.0	
Poor	15.6	26.3		13.2	23.0	

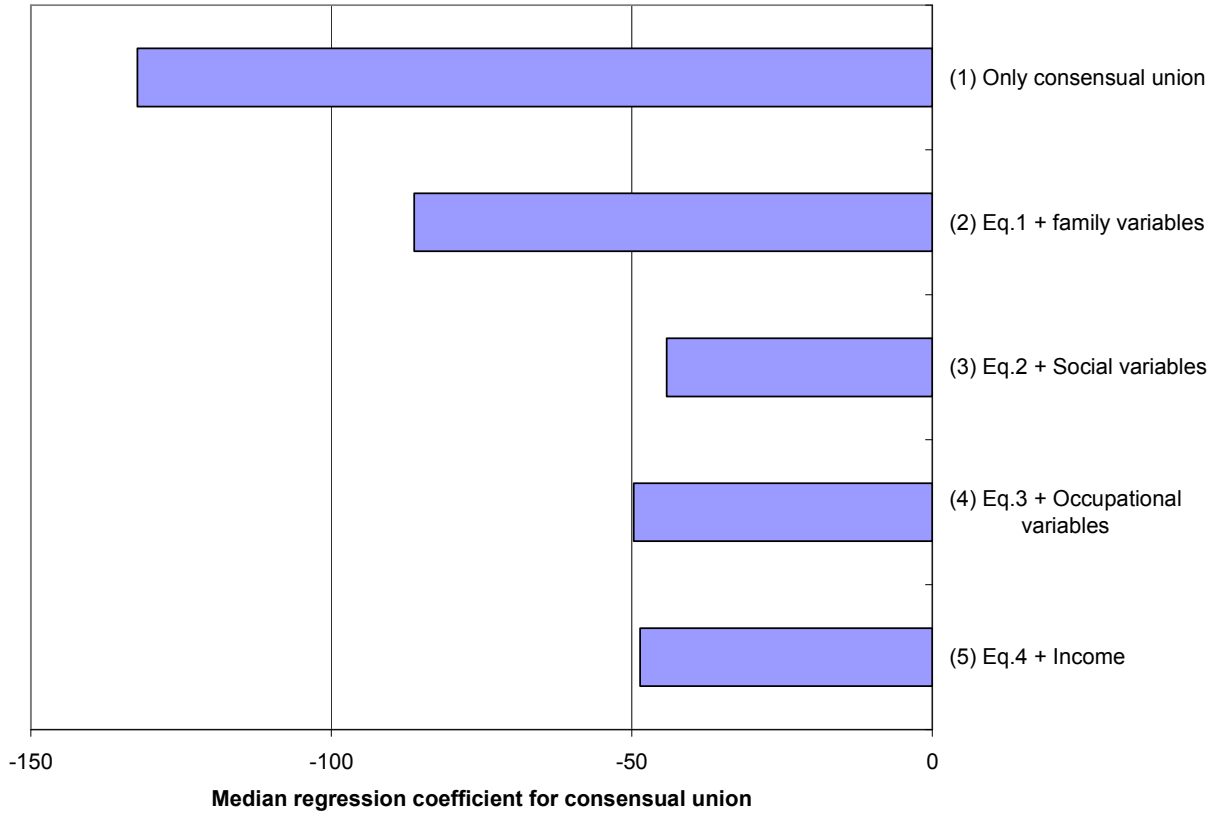
Notes: *: $p<0.10$, **: $p<0.05$, ***:$p<0.01$

1/ t-test for means, non-parametric test for medians, and χ^2 test of independence for categories

2/ Variables at the couple level, thus they have the same distributions for male female spouses

3/ Wealth= value of total assets

Figure 2. Changes in the coefficient for consensual union in median regression of net worth of assets (in thousands of pesos), due to variations in the estimated equation.



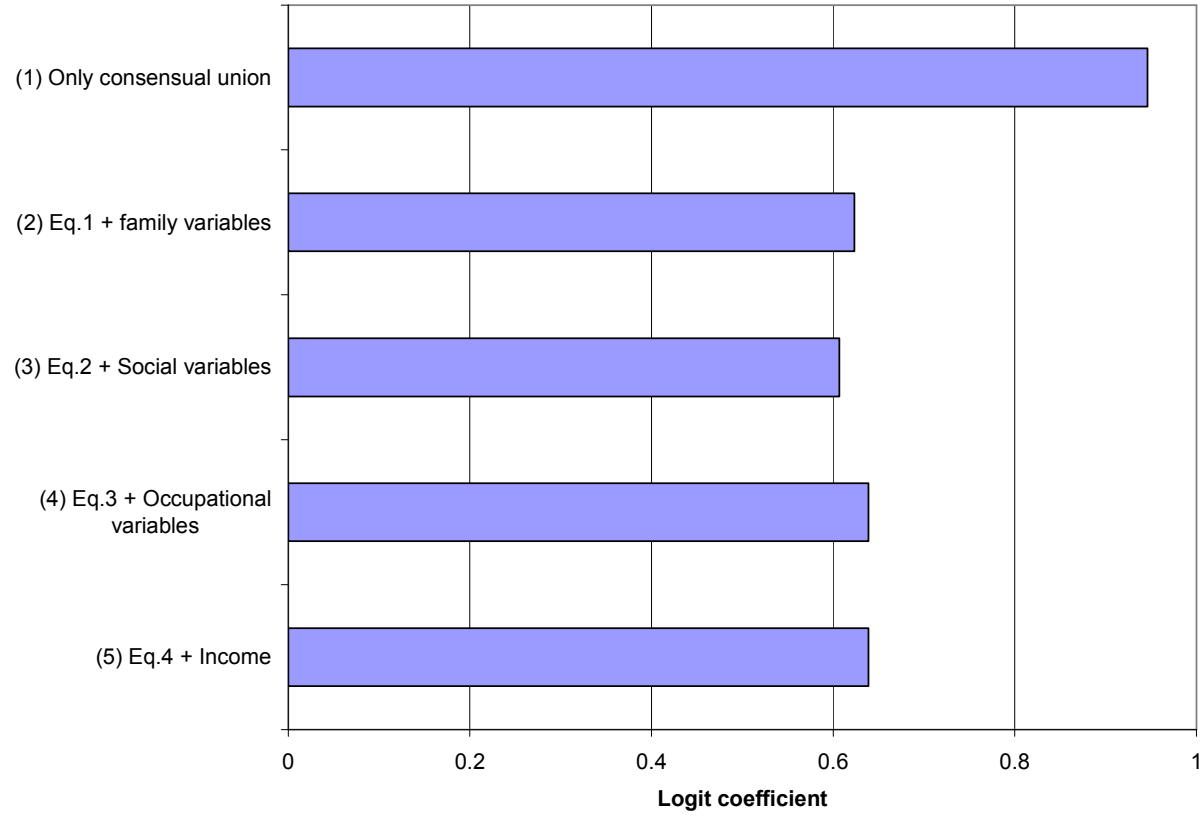
Eq (1): Only consensual unions
Eq (2): Eq.2 + Family variables: Male spouse's age, Female spouse's age, Union duration, Number of unions, and size of household
Eq (3): Eq.3 + SES variables: Male spouse's years of schooling, Female spouse's years of schooling, Migrant Male spouse, Migrant Female spouse, Living in urban area
Eq (4): Eq.4 + Occupational variables: Never work, occupational position (employer, self-employed, wage-earner, non-paid worker), currently working
Eq (5): Eq.5 + Income

Table 2. Coefficients of median regression of wealth (assets value in thousands pesos).

Variables	Male spouses or couple			Female spouses		
	Coeff	SE		Coeff	SE	
Consensual union	-7.5	13.1				
Married (Ref)	0.0					
Family variables						
Male spouse's age (in decades)	49.6	9.6	***			
Difference Female's age - Male's age (in years)				3.9	0.8	***
Union duration (in decades)	-4.8	10.0				
Only one union (Ref)	0.0			0.0		
More than one union	-1.4	15.6		-63.1	17.1	***
No children	-23.4	32.1		-50.0	38.4	
1 to 2 children	-25.7	25.5		3.9	30.6	
3 to 5 children	31.6	15.1		8.9	18.2	
6 or more children (Ref)	0.0			0.0		
Household size (# of members)	-3.1	1.6	**			
Union before 1975	26.3	15.8	*			
Union after 1974 (Ref)	0.0					
Social variables						
Male spouse's years of schooling	25.7	2.3	***			
Difference Female's -Male's years of schooling				10.9	2.7	***
Once a migrant to US	70.9	18.0	***	-30.4	68.1	
Never a migrant to US (Ref)	0.0			0.0		
Urban	28.8	8.6	***			
Rural (Ref)	0.0					
Having a toilet when child	33.9	11.7	***	5.3	9.3	
Not having a toilet when child (Ref)	0.0			0.0		
Health problems when child	-7.5	18.5		-5.1	11.1	
No health problems (Ref)	0.0			0.0		
Occupational variables						
Never worked before	195.4	70.4	***	-17.0	10.6	
Work as:						
Employer	274.1	41.6	***	396.6	371.3	
Self-employed	27.9	8.7	***	-26.7	15.2	**
Wage-earner (Ref)	0.0			0.0		
Non-paid worker	88.2	51.6	*	5.4	18.9	
Currently working	13.2	9.3		19.8	10.8	*
Currently not working (Ref)	0.0			0.0		
Income (thousand pesos)	-0.6	1.1		0.3	1.2	
Constant	-196.7	40.2				
Adjusted R^2	**0.0924**					

Notes: *: p<0.05, **: p<0.01

Figure 3. Changes in the logit coefficient for consensual union in logistic regression of house ownership, due to variations in the estimated equation.



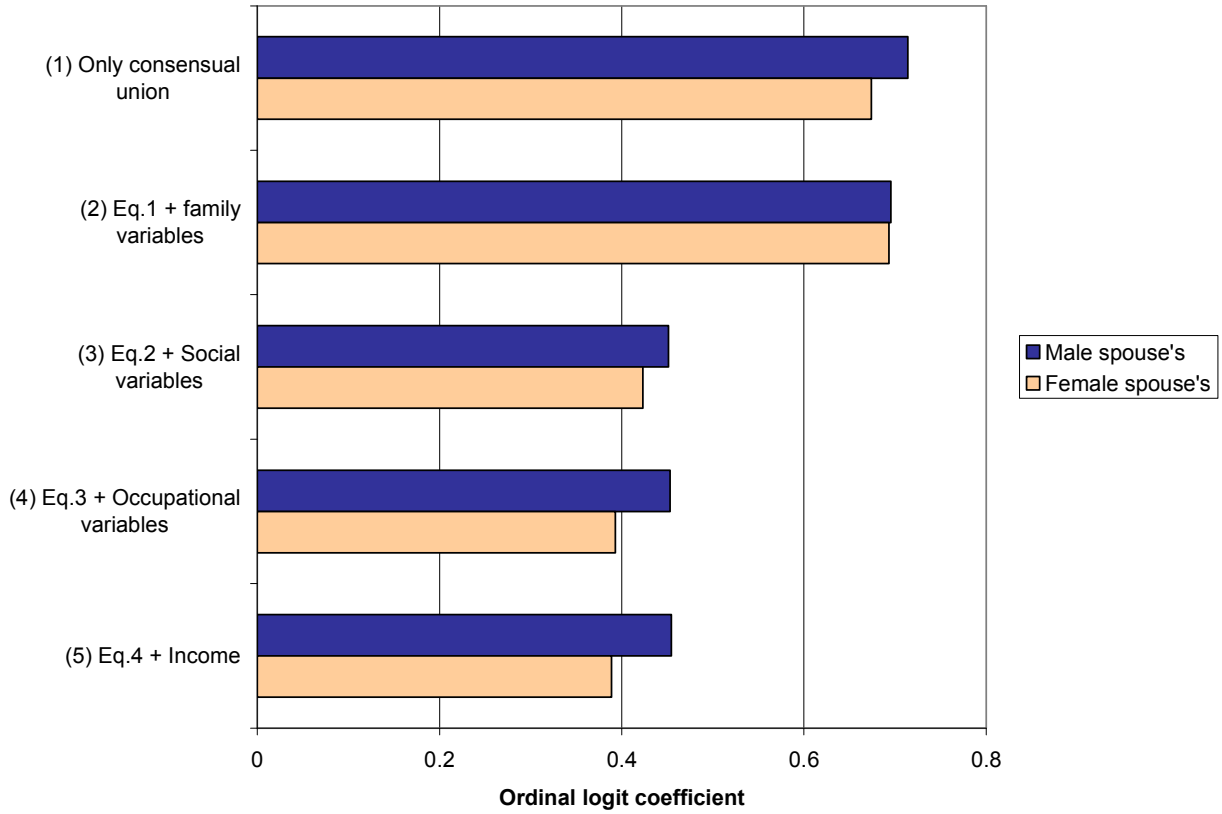
Eq (1): Only consensual unions
Eq (2): Eq.2 + Family variables: Male spouse's age, Female spouse's age, Union duration, Number of unions, and size of household
Eq (3): Eq.3 + SES variables: Male spouse's years of schooling, Female spouse's years of schooling, Migrant Male spouse, Migrant Female spouse, Living in urban area
Eq (4): Eq.4 + Occupational variables: Never work, occupational position (employer, self-employed, wage-earner, non-paid worker), currently working
Eq (5): Eq.5 + Income

Table 3. Coefficients and odds ratios (OR) of logistic regression of couples not owning a house.

Variables	Male spouses or couple				Female spouses			
	Coeff	SE		OR	Coeff	SE		OR
Consensual union	0.528	0.299	*	1.696				
Married (Ref)	0.000							
				1.000				
Family variables								
Male spouse's age (in decades)	0.059	0.151		1.061				
Difference Female's age - Male's age (in years)					-0.004	0.015		0.996
Union duration (in decades)	-0.076	0.148						
				0.927				
Only one union (Ref)	0.000			1.000	0.000			1.000
More than one union	-0.190	0.243			0.123	0.264		
				0.827				1.131
No children	0.805	0.497		2.237	-0.292	0.570		0.747
1 to 2 children	0.149	0.374		1.161	-0.303	0.361	*	0.739
3 to 5 children	-0.406	0.339		0.666	0.226	0.331		1.254
6 or more children (Ref)	0.000				0.000			
				1.000				1.000
Household size (# of members)	-0.039	0.050						
				0.962				
Union before 1975	-0.453	0.266	*	0.636				
Union after 1974 (Ref)	0.000							
				1.000				
Social variables								
Male's years of schooling	-0.013	0.027						
				0.987				
Difference Female's -Male's years of schooling					0.014	0.026		1.014
Once a migrant to US	-0.197	0.227		0.821	0.180	0.454		1.197
Never a migrant to US (Ref)	0.000				0.000			
				1.000				1.000
Urban	0.698	0.211	***	2.010				
Rural (Ref)	0.000							
				1.000				
Having a toilet when child	-0.260	0.222		0.771	0.224	0.224		1.251
Not having a toilet when child (Ref)	0.000			1.000				
Health problems when child	0.186	0.338		1.204	-0.476	0.261	*	0.621
No health problems (Ref)	0.000							
				1.000				
Occupational variables								
Never worked before	-1.088	1.139		0.337	-0.299	0.211		0.742
Work as:								
Employer	-0.622	0.319	*	0.537	-0.755	0.747		0.470
Self-employed	-0.523	0.202	***	0.593	0.623	0.254	**	1.865
Wage-earner (Ref)	0.000			1.000	0.000			1.000
Non-paid worker	0.273	1.035			0.030	0.333		
				1.314				1.030
Currently working	0.267	0.218		1.306	-0.302	0.222		0.739
Currently not working (Ref)	0.000				0.000			
				1.000				1.000
Income (thousand pesos)	-0.002	0.006		0.998	-0.005	0.006		0.995
Constant	-1.926	0.874	**	0.146				
F-test (30,4569)	**3.14**		***					

Notes: *: p<0.05, **: p<0.01

Figure 4. Changes in the logit coefficient for consensual union in ordinal logit regression of male and female spouses' perceived financial situation (5=Excellent to 1=Poor), due to variations in the estimated equation.



Eq (1): Only consensual unions
Eq (2): Eq.2 + Family variables: Male spouse's age, Female spouse's age, Union duration, Number of unions, and size of household
Eq (3): Eq.3 + SES variables: Male spouse's years of schooling, Female spouse's years of schooling, Migrant Male spouse, Migrant Female spouse, Living in urban area
Eq (4): Eq.4 + Occupational variables: Never work, occupational position (employer, self-employed, wage-earner, non-paid worker), currently working
Eq (5): Eq.5 + Income

Table 4. Coefficients and odds ratios (OR) of ordinal logistic regression of Male's perceived financial situation (1=Excellent to 5=Poor).

Variables	Male spouses or couple				Female spouses			
	Coeff	SE		OR	Coeff	SE		OR
Consensual union	0.402	0.211	*	1.495				
Married (Ref)	0.000			1.000				
Family variables								
Male spouse's age (in decades)	-0.186	0.124		0.831				
Female spouse's age - Male spouse's age (in years)					-0.027	0.019		0.974
Union duration (in decades)	-0.014	0.084		0.986				
Only one union (Ref)	0.000			1.000	0.000			1.000
More than one union	-0.058	0.217		0.943	-0.076	0.263		0.927
No children	-0.119	0.469		0.888	0.503	0.490		1.654
1 to 2 children	0.076	0.294		1.079	-0.227	0.281		0.797
3 to 5 children	0.040	0.206		1.040	-0.237	0.220		0.789
6 or more children (Ref)	0.000			1.000	0.000			1.000
Household size (# of members)	-0.016	0.027		0.984				
Union before 1975	-0.213	0.172		0.809				
Union after 1974 (Ref)	0.000			1.000				
Social variables								
Male spouse's years of schooling	-0.190	0.027	***	0.827				
Female spouse's schooling-Male spouse's schooling					-0.101	0.039	***	0.904
Once a migrant to US	0.288	0.137	**	1.333	-0.558	0.373		0.572
Never a migrant to US (Ref)	0.000			1.000	0.000			1.000
Urban	0.069	0.218		1.072				
Rural (Ref)	0.000			1.000				
Having a toilet when child	-0.085	0.162		0.918	-0.338	0.129	***	0.713
Not having a toilet when child (Ref)	0.000			1.000	0.000			1.000
Health problems when child	0.281	0.181		1.325	0.526	0.181	***	1.692
No health problems (Ref)	0.000			1.000	0.000			1.000
Occupational variables								
Never worked before	0.139	0.653		1.149	-0.023	0.166		0.977
Work as:								
Employer	-0.562	0.279	**	0.570	-0.877	0.604		0.416
Self-employed	0.045	0.125		1.046	-0.237	0.180		0.789
Wage-earner (Ref) a/	0.000			1.000	0.000			1.000
Non-paid worker	-	-		-	-0.060	0.220		0.942
Currently working	-0.475	0.154	***	0.622	0.270	0.153	*	1.309
Currently not working (Ref)	0.000			1.000	0.000			1.000
Income (thousand pesos)	-0.007	0.005		0.993	0.004	0.005		1.004
F-test (29,4570)	**11.310**		***					

Notes: *: p<0.05, **: p<0.01

a/ Variable for males excluded because it predicted perfectly one of the outcome categories

Table 5. Coefficients and odds ratios (OR) of ordinal logistic regression of Female's perceived financial situation (1=Excellent to 5=Poor).

Variables	Male spouses or couple				Female spouses			
	Coeff	SE		OR	Coeff	SE		OR
Consensual union	0.317	0.234		1.374				
Married (Ref)	0.000			1.000				
Family variables								
Male spouse's age (in decades)	0.059	0.123		1.061				
Female spouse's age - Male spouse's age (in years)					-0.009	0.017		0.991
Union duration (in decades)	-0.091	0.097		0.913				
Only one union (Ref)	0.000			1.000	0.000			1.000
More than one union	0.142	0.222		1.152	-0.391	0.296		0.676
No children	0.613	0.520		1.846	0.000	0.555		1.000
1 to 2 children	0.122	0.343		1.130	0.101	0.329		1.106
3 to 5 children	0.114	0.277		1.121	-0.183	0.275		0.833
6 or more children (Ref)	0.000			1.000	0.000			1.000
Household size (# of members)	0.058	0.027	**	1.059				
Union before 1975	-0.077	0.182		0.926				
Union after 1974 (Ref)	0.000			1.000				
Social variables								
Male spouse's years of schooling	-0.193	0.026	***	0.824				
Female spouse's schooling-Male spouse's schooling					-0.115	0.036	***	0.891
Once a migrant to US	0.058	0.138		1.059	-0.002	0.329		0.998
Never a migrant to US (Ref)	0.000			1.000	0.000			1.000
Urban	-0.001	0.199		0.999				
Rural (Ref)	0.000			1.000				
Having a toilet when child	-0.114	0.154		0.893	-0.527	0.133	***	0.590
Not having a toilet when child (Ref)	0.000			1.000	0.000			1.000
Health problems when child	0.131	0.178		1.140	0.451	0.175	***	1.569
No health problems (Ref)	0.000			1.000	0.000			1.000
Occupational variables								
Never worked before	0.272	0.672		1.313	-0.168	0.156		0.845
Work as:								
Employer	-0.726	0.279	***	0.484	0.430	0.442		1.538
Self-employed	0.097	0.120		1.101	0.243	0.169		1.275
Wage-earner (Ref)	0.000			1.000	0.000			1.000
Non-paid worker	-	-		-	-0.146	0.245		0.864
Currently working	-0.013	0.008	*	0.987	-0.081	0.157		0.922
Currently not working (Ref)	0.000			1.000	0.000			1.000
Income (thousand pesos)	-0.013	0.008		0.987	0.013	0.008	*	1.014
F-test (29, 4570)	**9.580**		***					

Notes: *: p<0.05, **: p<0.01

a/ Variable for males excluded because it predicted perfectly one of the outcome categories