



# SOCIAL SECURITY BENEFICIARY STATUS AND REPARTNERING AFTER GRAY DIVORCE

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The gray divorce rate among adults aged 50 and older has doubled since 1990 and consequently later life repartnering is on the rise. Decisions about whether to remarry or form a cohabiting union following divorce are likely responsive to one's eligibility for Social Security benefits which in turn has implications for the well-being of older adults.

## ***Social Security Beneficiary Status Shapes Repartnering after Gray Divorce***

The acceleration in gray divorce in recent decades is spurring attention to repartnering in later life. Building on work that shows the timing of divorce and remarriage are sensitive to the rules governing receipt of Social Security benefits, we investigated whether older adults' repartnering after a gray divorce reflect an economic calculus. Specifically, we posited distinct effects of Social Security beneficiary status on decisions to remarry versus cohabit, given the legal tie entailed by remarriage but not cohabitation. Consistent with our expectations, our study showed that receipt of Social Security benefits discouraged entry into remarriage versus remaining unpartnered. However, contrary to our expectations, those expecting to receive benefits in the future exhibited a similar propensity to remarry as both those currently receiving benefits and those not expecting to receive benefits in the future. The formation of a cohabiting union was unrelated to Social Security beneficiary status, as we anticipated, because one's beneficiary status is not altered by cohabiting with a partner. Among older adults who repartnered, receipt of or expecting to receive Social Security were more often linked with entry into cohabitation versus remarriage.

This study adds to a growing literature showing that the rules surrounding the provision of government benefits have direct effects on family behaviors. Here, we demonstrated that receipt of Social Security discourages repartnering through remarriage yet it has no appreciable effects on repartnering through cohabitation. Remarriage can entail relinquishing one's benefits whereas cohabitation does not change one's beneficiary status. Of course, some individuals could gain access to Social Security benefits through remarriage. On balance though, it seems that remarriage is less desirable than cohabitation and this differential is largest among older adults who are receiving Social Security benefits.

## **Receipt of Social Security benefits deters remarriage after gray divorce**

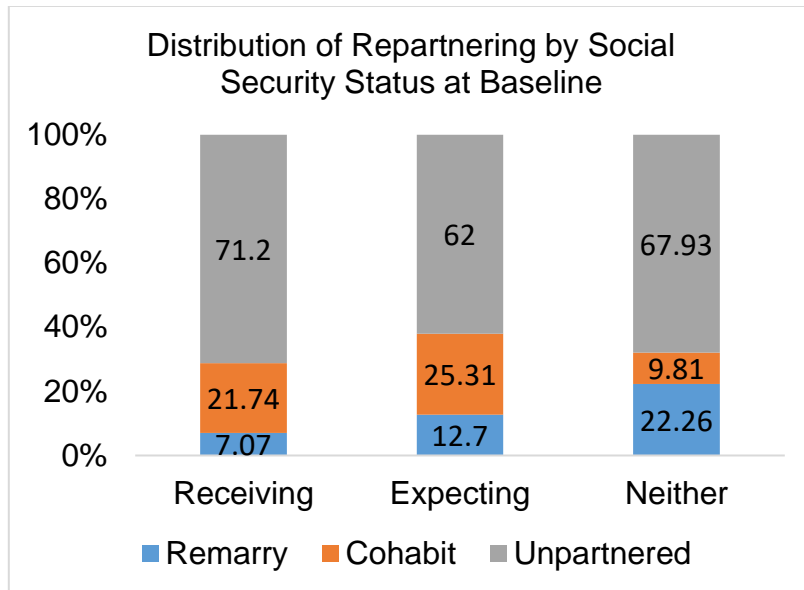
Gray divorced adults receiving Social Security benefits were least likely to form a remarriage. In contrast, individuals not expecting to receive Social Security disproportionately entered remarriage, with those



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expecting Social Security benefits in the future in the middle. This pattern of findings suggests older adults have a greater affinity for marriage when they do not anticipate drawing benefits from Social Security.



## Cohabitation is the preferred arrangement for most older adults after gray divorce

Among the roughly 35% of older adults who repartner after gray divorce, cohabitation is more common than remarriage and this pattern is especially pronounced among individuals who are either receiving or expecting to receive Social Security benefits, underscoring the role these benefits play in family behaviors.

## Implications

- *Current Social Security rules appear to deter remarriage in later life.*
- *Cohabitation is likely to continue its ascent among older adults because it offers many of the benefits of remarriage without the legal entanglement.*
- *Older adults face historically high risks of divorce and many go on to repartner. These transitions have ramifications for access to Social Security benefits and thus shape economic well-being in later life.*

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