income among the elderly has allowed a greater proportion to reside independently. For African Americans, changes in population composition and improved income, especially since 1960, explain the more modest decline in coresidence.

In summary, although the popular media has claimed that contemporary families are geographically dispersed, this claim is not supported by data. The data suggest that structural intergenerational solidarity is high among members of contemporary families, and that it should remain so into at least the first quarter of this century.

**Associational Solidarity**

*Associational solidarity* deals with the frequency and patterns of intergenerational interactions among family members. Most older parents and their adult children see each other quite often. The Harris Poll (National Council on the Aging 1976) found that 55 percent of those surveyed who were age 65 and over had seen one of their children within the last day or so; an additional 26 percent had seen one of their children within the last week or two. Still, much evidence exists for the considerable and growing diversity in older parent/adult child relations among contemporary families. Researchers have concentrated on several specific factors of social differentiation, including ethnic and racial differences, proximity, urban/rural differences, and gender.

A study of aged ethnics in Washington, DC, and Baltimore, Maryland, revealed that 91 percent of the respondents had frequent to almost daily contact with their children (Gutman et al. 1979). There was some variation in contact with children among the ethnic groups: Greeks had the most frequent contact—almost twice as much as did aged Estonians. The nature of the contact was also different among ethnic groups. Hungarians had the highest percentage of those who had face-to-face contact with children, whereas the Lithuanians had the highest amount of phone contact with their children.

Geographic proximity, an indicator of structural solidarity, may also be a strong determinant of frequency of contact with family for older people. In their study of elderly black residents of Cleveland, Ohio, Wolf and colleagues (1983) report that those who had adult children in the neighborhood had contact with them daily. Those whose children lived an hour away reported significantly less contact. Conventional wisdom supports an expectation of greater kinship ties and associational solidarity across the generations in rural areas. Krout (1988) interviewed 600 individuals age 65 and over residing in a continuum of community settings from farm areas to the central city of a large metropolis in western New York. His findings suggest that the impact of rurality on the elderly person's in-person contact with children has been overstated. Proximity was a far stronger predictor of in-person contact between elderly parents and their children. Krout concludes that "people in rural areas do not have especially strong family ties or at least they are not evidenced by greater frequency of in-person contact nor are urban areas characterized by a lower level of intergenerational contact" (1988, p. 202).
There appears to be some truth to the maxim that "a son is a son until he gets a wife, and a daughter is a daughter all her life." Research does show visitation to be more frequent along the female line. Husbands are more likely to be in touch with the wives' parents than their own, unless the wife mediates contact with the husband's parents. According to Atkinson, Kivett, and Campbell (1986), familial linkages between generations that are female based are predictive of greater exchange of help. These researchers lend support to the role of women as the keepers of kin.

In a study of three-generation Mexican American families in San Antonio, Texas, respondents were asked how often they engaged in certain activities (e.g., recreation outside the home, religious activities, telephone conversation) with each of their family members in the other two generations. All-female dyads showed higher levels of association than all-male and cross-sex dyads (Markides, Boldt, & Ray 1986).

### Functional Solidarity

Many people believe that as parents age, the parent/child relationship undergoes a role reversal, with the parent assuming the role of dependent and the child taking on the supportive role of the parent. This is simply not the case. **Functional solidarity**, or the extent to which resources are exchanged between and among the generations within a family, is a "two-way street" (Zarit & Eggebeen 1995). In general, assistance flows both from adult children to their parents as well as from parents to their children. In many transactions, adult children derive more benefit from the support of their older parents. For example, Eggebeen (1992) estimates that older parents are 1.7 times more likely to give than to get help from their adult children. However, as parents enter old-old age, parental help to children does decline over time, although children's help to parents typically continues at the same level.

Families exchange a number of resources, including assistance with finances, shared housing, and providing instrumental and emotional support. With respect to financial resources, the direction of the exchange is typically from older parents to their adult children (Cooney & Uhlenberg 1992). It is only when parents enter their 80s that this pattern reverses, and adult children provide financial support to their parents (Hill, Morgan, & Herzog 1993).

Shared housing appears to benefit older parents and their adult children equally. Coresidence affords members of both generations ready access to multiple types of support. Clarke and Neidert (1992) find that coresidence is most prevalent among families who have limited incomes, are from minority groups, or are limited in terms of their activities of daily living. Ruggles and Goeken (1992) use this rationale to explain why the decline in coresidence with adult children (shown in Figure 10.1) is more modest among elderly African Americans. They suggest that the African American extended family is more instrumental, as elderly kin help the younger generations deal with single parenthood and poverty. Ruggles and Goeken conclude: "Multigenerational families among blacks have served the needs of the younger generation as much as the needs of the older,
and this may have helped the survival of this family type into the late twentieth century" (1992, p. 33).

Instrumental assistance can take many forms. It may involve carrying out nonessential, informal services that people often perform for each other when they live nearby, such as occasional shopping, carrying packages, or helping with household maintenance. Or it may involve providing highly organized, essential assistance such as regular babysitting. Spitze and Logan (1991) examined the pattern of instrumental assistance between adult children and their parents among 1,200 residents of the greater Albany (New York) area. Respondents provided information on the amount and type of instrumental aid (e.g., housekeeping, shopping/errands, repairs/yard work, babysitting) that they provided and that they received. Results indicated that, among parents age 65 and older, parents provided more instrumental aid to their children than vice versa. Among shared residence households, older parents performed an average of 100 tasks during the past month, whereas adult children performed an average of 20 similar tasks (Ward, Logan, & Spitze 1992).

It is difficult to quantify the amount of social support exchanged between generations within a family. Based on data from the 1988 National Survey of Families and Households, Eggebeen (1992) reports that almost one-half of older parents give emotional support/advice to their adult children, whereas 28 percent of older adults receive emotional support/advice from their adult children. According to Greenberg and Becker (1988), aging parents become an important source of both instrumental and emotional support when their adult children experience major life changes, most notably in coping with divorce or chemical dependency. Bankoff (1983) reports that supportive elderly parents play a crucial role for their widowed daughters. In fact, her analysis of questionnaire data from a nationwide sample of widows indicates that parents are the single-most important source of social support for still-grieving widows and that such support is strongly related to the psychological well-being of recently widowed women.

The type of assistance offered (and received) varies by the gender of the parents and the children, the life-cycle stage of the family, and social class. Older men are more likely to assist their children financially and with household maintenance and repairs, whereas elderly women help with child rearing and domestic functions (Eggebeen 1992). According to Harris and Cole (1980), adult male children are likely to receive monetary aid from parents, whereas daughters are likely to receive services. Adult children with preschool-age children typically receive the most help from their older parents (Eggebeen & Hogan 1990; Rossi & Rossi 1990). Mutual aid in lower-class families usually involves exchanges of services and shared living arrangements; the middle classes are more likely to provide direct financial assistance. Because of anecdotal evidence of involvement in mutual support activities, it is often assumed that minorities have stronger kin networks than do whites. However, several more recent studies have not shown this to be the case (Eggebeen 1992; Eggebeen & Hogan 1990).

A legitimate question is whether the mutual assistance that appears to characterize intergenerational relations in contemporary U.S. families (i.e., functional
Affectual Solidarity

Affectual solidarity deals with the type and degree of positive sentiments that family members hold toward one another. In general, research indicates that most family members report relatively high levels of affectual solidarity within the family. What is especially interesting, however, is a consistent generational bias in perceptions. Across a range of studies, members of older generations rate their relationships with younger generations more positively than members of the younger generations rate their relationships with members of the older generations. Bengtson and Kuypers (1971) propose the developmental stake hypothesis to explain these findings. The developmental stake hypothesis proposes that older and younger generations have different developmental concerns and, as a result, have different levels of investment in, and evaluations of, the relationship. Thus, for example, because continuity is a salient issue for members of older generations, parents very well might minimize reports of conflict in their relationships with their children. On the other hand, because issues of independence and autonomy are salient for members of younger generations, these individuals might tend to overestimate reports of conflict in their relationships with their parents (Giarrusso 1995). Bengtson and Kuypers (1971) believe that these competing tendencies are responsible for the systematic differences in generations’ perceptions of their relationships with one another.

Using data from the Longitudinal Study of Generations, Bengtson and colleagues examined the stability of the generational bias in affectual solidarity (Bengtson 1996; Giarrusso, Stallings, & Bengtson 1995). At four points in time (i.e., 1971, 1985, 1988, 1991), members of the grandparent, parent, and grandchild generation rated their relationship with one another, so that relationships between various dyads (i.e., parent/child, grandparent/grandchild) could be examined separately. Results indicated that, on average, affectual solidarity scores were high. In addition, the scores were consistent across the 20-year period. Finally, the results confirmed the developmental stake hypothesis. Not only did parents report higher affect than did their children, but grandparents also reported higher affect than did their grandchildren.

In summary, researchers’ reports show remarkable consistency in the positive feelings older parents and their adult children have for one another, with greater levels of affectual solidarity reported by members of the older generations. Perhaps this should not be surprising. Similar findings are reported in studies of parent/child relationships across the life cycle (e.g., of high school students and their parents).

Consensual Solidarity

Consensual solidarity concerns the extent to which family members agree on values, attitudes, and beliefs. Bengtson (1996) used data from the Longitudinal
Study of Generations to examine the stability of consensual solidarity across three generations within families. The results indicated high levels of intergenerational agreement and stability in the scores over time. In addition, consistent with the developmental stake hypothesis, parents reported higher perceptions of consensus than did their children at each of four assessments over a 20-year period. And why not? After all, Troll and Bengtson (1978) call attention to the high degree of intergenerational continuity there is within the family. Reviewing the available literature on generations in the family, they find parent/child similarity strongest in religious and political affiliations, but important also in sex roles and personality. Although social and historical forces affect people of different ages in different ways, there appears to be great similarity in values within families. These similarities may help explain why aged parents and adult children like each other—although not entirely. As studies seem to indicate, even when aged parents and their adult children disagree, they continue to see each other.

Normative Solidarity

Relatively little research has directly examined individuals’ commitment to meeting their family obligations (i.e., normative solidarity). The research that is available suggests that most people believe in filial obligation—that is, that adult children should provide assistance to their older parents when assistance is needed. Unfortunately, most of this research does not examine normative solidarity among different generations of the same families.

In one of several noteworthy exceptions, Hamon and Blieszner (1990) examined filial responsibility among 144 adult child–older parent pairs. Adult children and their parents rated the extent to which they thought adult children were responsible for helping their older parents with 16 categories of assistance (e.g., providing emotional support, being together on special occasions, living in close proximity, caring for parents when they are sick, etc.). These authors found that both adult children and their parents thought it was most important that children help their parents understand available resources, provide emotional support to their parents, and talk over matters of importance with their parents. However, statistical analyses revealed that, across the 16 categories of assistance, there was only moderate agreement between adult children and their parents with respect to filial norms.

The Complexity of Family Functioning: Focus on Care Giving

Although it is possible to isolate and discuss specific domains of family functioning, in reality, the manner in which families function is quite complex. A good illustration of this complexity can be found among families in which an older adult becomes dependent on others. Almost one-half of adults over age 85 need assistance with one or more activities of daily living (U.S. Bureau of the Census 1992). Despite the myth of family abandonment when older adults become dependent,
estimates from the 1982 National Long-Term Survey and Informal Caregivers Survey indicate that in the United States, approximately 2.2 million caregivers were providing unpaid assistance to 1.6 million noninstitutionalized adults with disabilities (Stone, Cafferata, & Sangl 1987). In these instances, families act as case managers, facilitating contact between the elderly individual and the bureaucracy, and provide between 80 and 90 percent of medically related care, home nursing, personal care, household maintenance, transportation, and shopping. In contrast, the formal system of government and community agency programs plays only a minor role in providing for the elderly and is viewed by caregivers as a last resort when the responsibilities become too complex to handle even with assistance (Stone, Cafferata, & Sangl 1987).

When an older adult does require assistance, typically one family member assumes the role of primary caregiver—the person who is most responsible, on a day-to-day basis, for assisting the dependent older adult. Primary caregivers are most likely to be spouses (if available), followed by adult children. Primary caregivers are often assisted in their efforts by secondary caregivers—those who provide supplemental support. There appears to be a principle of substitution (Shanas 1979), whereby older adults in need of assistance are likely to receive it in serial order, depending on availability, from a spouse, then an adult child, and then from siblings, other relatives, and friends and neighbors.

From the national sample they studied, Stone, Cafferata, and Sangl (1987) found that approximately 74 percent of all caregivers (i.e., primary and secondary caregivers) were family members. The majority were women, with adult daughters comprising 29 percent of all caregivers and wives constituting 23 percent of this population; husbands comprised 13 percent of caregivers and 9 percent were sons. The average age of the caregiver population was 57 years; 36 percent were 65 years or older.

According to a life-course perspective, caring for an older parent can be thought of as a continuation of a lifetime of interaction among family members that occurs in a particular social and historical context. Consistent with this perspective, Pyke and Bengtson (1996) were interested in exploring variability in family orientation toward caring for older, dependent family members. They conducted interviews with members of 20 three-generation families who were participants in the Longitudinal Study of Generations. The interviews focused on three sets of traits:

1. Beliefs about the amount of interaction and interdependence that they should engage in
2. The actual amount of contact, closeness, and interaction that occurred among the family members
3. The specific ways that families responded to an older member’s need for care

Based on these three sets of traits, two distinct family orientations emerged: individualistic and collective. Families that were classified as individualistic reported relatively loose family ties; they valued independence, self-sufficiency, and
voluntary association with one another. In contrast, families that were classified as collectivist reported close family ties, and valued interdependence, commitment, and contact with one another. Perhaps it is not surprising that these two orientations were associated with very different care-giving strategies.

On the one hand, the care-giving strategies demonstrated by families who adopted an individualistic orientation might best be described as circumscribed. Pyke and Bengtson report that adult children in these families minimized their care-giving involvement with their parents, and functioned more as "managers" rather than full-time providers of direct care. These family members were frequently motivated to provide care by a sense of obligation. In contrast, adult children of collectivist families enmeshed themselves in caring for their older parents regardless of how demanding it was, and were motivated to do so out of a sense of affection.

Pyke and Bengtson (1996) point out that for adult children from both individualist and collectivist families, it appears that "what goes around, comes around" (p. 385). Both groups of adult children justified their involvement in care giving in terms of the long-standing patterns and traditions within their family. Interestingly, third-generation members of these families (i.e., adult grandchildren of the older adult receiving care) sometimes appeared to discourage their parents from maintaining the family's orientation. For example, adult grandchildren from individualist families might complain that their parents were not more involved in the care of a grandparent who required assistance. Nonetheless, these grandchildren rarely became involved in care giving for their grandparents themselves. Similarly, although adult grandchildren from collectivist families often encouraged their parents to minimize their role as caregivers, these grandchildren typically found themselves assisting their parents with care-giving tasks. Thus, it appears that although grandchildren might attempt to buffer their parents' care-giving involvement, their own behavior typically reflects the general family orientation.

Supporting the notion that there is a "culture for care giving" within families, Hareven (1994) found that life-course antecedents were crucial determinants of whether an individual was cast in the role of "parent keeper." For the most part, children who took on care-giving responsibilities evolved into this role over the life course. Before World War II, among many ethnic groups, the expectation was for the youngest daughter to remain at home and to postpone or give up marriage in order to ensure support for parents into old age. Even among those care-giving daughters who married, researchers have identified care giving as disruptive to one's work career, a stressor in marriage, and an extra hurdle to overcome in preparing for her own and spouse's retirement (Hareven & Adams 1994).

Despite these negative aspects of care giving, it is important to point out that a growing number of researchers are documenting positive aspects of caring for a dependent older family member (e.g., Kinney & Stephens 1989; Kinney et al. 1995). Further, there is growing evidence that caregivers who occupy multiple roles (e.g., caregiver, wife, mother, employee) experience both positive and negative "spillover" from one role to the other, and that the complexity of involvement in multiple roles should not be underestimated (e.g., Stephens, Franks, & Townsend 1994).
THE FAMILY LIFE CYCLE

Families change with time. The structure and patterns of interrelationships change, just as the functions that the family fulfills shift in importance. Some family sociologists use the notion of the family life cycle to characterize the changes families undergo. A well-known and frequently adopted staging of the family life cycle has been put forth by Duvall (1977):

Stage 1: Establishment (newly married, childless)
Stage 2: New parents (infant to age 3)
Stage 3: Preschool family (child age 3 to 6, possibly younger siblings)
Stage 4: School-age family (oldest child age 6 to 12, possibly younger siblings)
Stage 5: Family with adolescent (oldest child age 13 to 19, possibly younger siblings)
Stage 6: Family with young adult (oldest child age 20, until first child leaves home)
Stage 7: Family as launching center (from departure of first child to that of last child)
Stage 8: Postparental family (after all children have left home)

Families in the postparental stage, for whom child rearing is complete, can be thought of as later-life families. These families are characterized by contracting rather than expanding size and structure. As a result of their changing structure, the primary unit among these families typically is the original marital dyad.

It is important to recognize that any proposed sequence of stages, including those proposed by Duvall, is an ideal representation of what one might consider to be a “traditional” family, reflecting the life of a couple that marries, has children, and stays together through the course of the life cycle. Obviously, this sequence of stages might be less relevant for truncated, reconstituted, and other alternative forms of families. Furthermore, any sequencing of stages downplays the variation in family life that can be produced by differences in the earlier life experiences of family members and by changing historical conditions. In other words, it is important to keep in mind that the stages that a particular family goes through take place within a social and historical context; as such, the life-course perspective of development can be applied to families as well as individuals.

In addition, family life cycles can overlap, and, as a result, a family chain may go on. Children born into a family (sometimes referred to as their family of orientation) may later marry and begin their own families (their family of procreation). It is the adult child’s family of procreation that produces the role of grandparent for the older parent.

Although this chapter especially focuses on the postparental/later-life stage of the family life cycle, it should be understood that the stages themselves are not stagnant: Within each stage, significant changes in family structure and relation-
ships may take place. In addition, as will be seen shortly, events that occur during the last stage—death of a spouse, remarriage, or birth of a grandchild—may clearly change the character of the older person's family life.

The Traditional, Postparental/Later-Life Family

Marital status is an obvious, albeit not the only, criterion for distinguishing older people who are in families from those who are not. Table 10.2 shows the marital status distribution of older males and females in 1996. The marital distribution of men differs sharply from that of women in the three age groupings shown. In 1996, almost 4 out of 5 men age 65 to 74 years (79.1 percent) were married; only about 1 of 10 (9.6 percent) was widowed. Women, especially those 75 years and over, are much more likely to be widowed than married. In 1996, 54.8 percent of women age 65 to 74 years and 27.4 percent of women age 75 and over were married; about one-half of all women 65 years of age and older were widowed (63.6 percent among those age 75 and over). The changes in marital status since the end of World War II have been quite substantial, especially for men. The proportion of elderly men who are married has increased, and the proportions of single and widowed men have fallen significantly.

Two important factors contribute to the sharply different marital distributions of men and women. The first is the much higher mortality rates of married men compared to married women. For example, using U.S. Census data, Himes (1992) projected an average life expectancy of 21.9 years for married white women age 65 in the year 2000, compared to an average life expectancy of 16.1 years for married white men that same year. The corresponding life expectancies were 19.6 years for black women, and 15.4 years for black men. In addition, husbands are typically

**TABLE 10.2 Marital Status of Older Adults Stratified by Sex and Age: 1996**

<table>
<thead>
<tr>
<th></th>
<th>Never Married</th>
<th>Married</th>
<th>Widowed</th>
<th>Divorced</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Male</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55-64</td>
<td>5.0</td>
<td>82.4</td>
<td>3.0</td>
<td>9.7</td>
<td>100.0</td>
</tr>
<tr>
<td>65-74</td>
<td>4.4</td>
<td>79.1</td>
<td>9.6</td>
<td>7.0</td>
<td>100.0</td>
</tr>
<tr>
<td>75+</td>
<td>3.3</td>
<td>69.8</td>
<td>22.9</td>
<td>4.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Female</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55-64</td>
<td>4.7</td>
<td>69.3</td>
<td>12.6</td>
<td>13.4</td>
<td>100.0</td>
</tr>
<tr>
<td>65-74</td>
<td>3.8</td>
<td>54.8</td>
<td>32.8</td>
<td>8.5</td>
<td>100.0</td>
</tr>
<tr>
<td>75+</td>
<td>4.4</td>
<td>27.4</td>
<td>63.6</td>
<td>4.5</td>
<td>100.0</td>
</tr>
</tbody>
</table>

older than their wives by a few years. Thus, not only do most married women outlive their husbands but they tend to do so by many years.

A second factor accounting for the significantly higher proportion of widows than widowers is the higher remarriage rate of widowers. The marriage rate of elderly men is approximately seven times that of elderly women, and the vast majority of these are remarriages. Societal norms are much more supportive of an elderly man marrying a younger woman than vice versa. Men also have a demographic advantage in the marriage market. As Table 10.2 shows, in each age group, the proportion of older women who are unmarried is more than twice as great as the proportion of unmarried men (45.1 versus 21 percent among those 65 to 74 years, for example).

**Marital Satisfaction among Postparental/Later-Life Families**

Most elderly couples today have grown old together. The average couple has launched a family and can expect approximately 20 years of living together after the departure of the last child. At the turn of the twentieth century, more than half of all marriages were interrupted by the death of one spouse, usually the husband, before the last child left home. The increase in these postparental/later-life years, sometimes referred to as the *empty-nest period*, is due to increased life expectancies as well as more closely spaced and smaller families.

Rollins (1989) reports that cross-sectional studies of marital satisfaction typically reveal one of two patterns. The first pattern is a decrease in marital satisfaction from the establishment stage through the parenting years. The second pattern is curvilinear, with the highest levels of satisfaction reported by couples in the establishment and postparental stages, and the lowest levels of marital satisfaction among couples in the parenting stages. However, it is a mistake to rely on cross-sectional studies of marital satisfaction to make inferences about marital satisfaction over time. It is quite possible that unhappy or financially unstable marriages have previously ended in divorce, and that the higher levels of marital satisfaction reported by later-life families in cross-sectional studies are the result of a survivor effect. Support for this supposition derives from longitudinal studies with large samples of participants that control for attrition due to divorce. Results from these more methodologically rigorous studies do not reveal predictable relationships between marital satisfaction and stages in the family life cycle (Huyck 1996).

Summarizing the results of longitudinal investigations of marital satisfaction among couples who are in the early phases of a later-life family (i.e., they have recently launched their children), Huyck (1996) identifies three consistent findings:

1. There is diversity in marital styles (i.e., whether spouses’ primary focus is the marital relationship, the general family relationship, or outside interests) across later-life families.
2. Marital styles are relatively stable over time.
3. Personality characteristics in early adulthood are associated with marital styles in later life.

Interestingly, the marital style adopted by spouses in later-life families are not associated with their reports of marital satisfaction, even when members of a couple embrace different styles. There is evidence that certain personality characteristics in early adulthood differentiate subsequent marital styles and levels of satisfaction. For example, spouses who demonstrated comparable levels of neuroticism in the early phases of their courtship were less likely to divorce in later life than were couples who differed in levels of neuroticism (Kelly & Conley 1987).

Field and Weishaus (1992) examined the stability of marital satisfaction among 17 later-life families who were participants in the Berkeley Older Generation Study and had been married for at least 50 years. Using data from interviews that were conducted across a 15-year interval, these researchers looked for changes in couples' relationships. They found that ratings of marital adjustment were relatively stable over the 15-year interval. In addition, almost one-half (47 percent) of the wives and almost two-fifths (37 percent) of the husbands reported greater feelings of closeness to their spouse and satisfaction with their marriage at the time of the second interview.

The marital relationship may not be a blessing for all older people, however. Marital disenchantment may surface during the latter stages of the family life cycle, resulting in reduced satisfaction with the relationship, loss of intimacy, and less sharing of activities. For many couples, the marital relationship becomes subordinate during the child-rearing years and remains so after the children leave home. Divorce among older people has more than doubled since 1960, although it is estimated that only 3 percent of older adults have been divorced. Because many older adults today view being divorced as a stigma, there is reason to believe that they actually underreport their current marital status as divorced. However, divorce rates are currently higher among younger cohorts of adults. Table 10.2 provides data to suggest that divorce is inclined to be more prevalent among future cohorts of older people; in 1996, men and women ages 55 to 64 years reported being currently divorced at a rate higher than that for men and women ages 65 to 74 years. What the table does not show is that men and women ages 45 to 54 years already show higher rates of divorce than those 55 to 64 years old. Uhlenberg (1993) projects that more than 20 percent of women between the ages of 65 and 69 will be divorced by the year 2025.

The effects of divorce in later life have a number of implications. Although divorce in later life can have financial implications for both men and women, the effects on women are much more devastating (Cooney 1995). In contrast, the effects of divorce on family relationships are more devastating for men than for women (Cooney & Uhlenberg 1990). In later life, divorced men have less face-to-face contact with their adult children, and they are less likely to consider their adult children to be sources of support.
Widowhood

It is estimated that one-half of all marriages in the United States will end with the death of the husband, and one-fifth will end with the death of the wife (Martin-Matthews 1996). The U.S. Bureau of the Census estimates that almost 70 percent of all women age 65 and older are widows, and 22 percent of men age 65 and older are widowers. Also, women typically enter the role at a younger age than men (66 years for women, compared to 69 years for men). In addition, women spend an average of 15 years in the role of widow, whereas men spend an average of 6 years in the role of widower. The demographic factors underlying these patterns are the greater life expectancy of women and the fact that women typically are married to men who are at least several years older. Finally, widows are less likely to remarry than are widowers; it is estimated that fewer than 10 percent of widows and 20 percent of widowers remarry (Martin-Matthews 1996; O'Bryant & Hansson 1996).

For many of today's older adults, widowhood rates as being among the most stressful role transitions confronting older adults (Lund, Caserta, & Dimond 1993). Evidence from clinicians and researchers suggests that grief work—the process of bereavement and mourning—often takes up to two years to complete. For example, Lund and colleagues estimated that by two years following the death of a spouse, 80 percent of widows and widowers had recovered satisfactorily. Nevertheless, small percentages of widows and widowers continue to have difficulty dealing with their loss for extended periods of time.

The short-term effects of widowhood typically include emotional and physical distress. For example, Thompson and associates (1991) found that two months following the death of the spouse, older adults reported significantly elevated levels of emotional distress, depression, and physical health symptoms. At the two-year follow-up, these indices were no longer elevated.

In general, widows and widowers are relatively resilient in terms of long-term adjustment to widowhood. For example, in the year following widowhood, when grief work is often still in progress, Smith and Zick (1996) documented lower levels of mortality among older widows and widowers than among a comparison sample of married older adults. However, widows and widowers continued to report loneliness and other grief emotions. McCrae and Costa (1988) found no difference between widowed and married older adults in terms of well-being or self-rated physical health over a 10-year period.

Among the factors that contribute to how widowhood is experienced are the extent to which the loss is “on time” versus “off time,” multiple stresses surrounding the widowhood, and gender. People who enter widowhood on time (i.e., later in life) are often able to prepare psychologically for the loss, engage in anticipatory socialization, and mobilize the formal and informal supports that are available to them (Martin-Matthews 1996). A number of studies have documented that older adults have less difficulty adjusting to widowhood than do younger adults, lending support to the idea that widowhood is more difficult for those who experience it as an off-time (i.e., at a younger age) event (Martin-

Rather than occurring as an isolated life event, widowhood is often part of a series of life events (Blieszner 1993; O’Bryant & Hansson 1996). For example, many people enter widowhood following a spouse’s serious illness and/or after a period of caregiving. Further, upon entering widowhood, many older adults find themselves grieving not only the loss of a spouse but also grieving the loss of a major source of social and/or financial support. Because widowhood is often accompanied by other stressful life events, identifying the specific emotional and physical consequences of widowhood is difficult.

Widows and widowers frequently are differentially challenged by widowhood (Martin-Matthews 1996). Whereas loneliness is reported by both, widows tend to report concerns regarding finances, and widowers tend to report concerns completing household tasks. This statement might lead one to conclude that widows have a more difficult time adjusting to their situation than do widowers. However, it is important to consider the different resources that men and women bring into widowhood. With respect to loneliness, widows typically have an advantage over widowers. Women tend to have much larger and more diverse social support networks than do men. As a result, widows are relatively better able to deal with their loneliness than are widowers (Martin-Matthews 1996).

Given the tasks of having to learn how to manage finances versus household tasks in widowhood, it might appear that widowers face an easier challenge. However, Blieszner (1993) points out that widowers find themselves in a position of learning tasks that their cohort has never valued as being particularly meaningful. In fact, many men in today’s cohort of older adults perceive household tasks as menial and even demeaning. In contrast, widows find themselves learning tasks that require independent decision making. As a result, today’s cohort of older women have the potential to develop a sense of autonomy and heightened self-esteem during widowhood.

Because of the large percentage of older adults who experience widowhood, widowhood is often thought of as a normative life event, especially for older women. In fact, Helena Lopata (1980), perhaps the foremost student of widowhood, has spent more than a quarter of a century documenting the unique cultural contexts that women have faced in the United States. She identifies three factors that appear to contribute to this uniqueness, relative both to the historical past and to some other parts of the contemporary world:

1. The modern nuclear family in the United States is expected to be socially and economically independent. Ties to the broader kinship network are there, but they are loose. In particular, ties to the male family line are weak.
2. Although the situation is beginning to change in the United States, it is still clearly the case that wives are economically dependent on their husbands’ sources of income.
3. U.S. society places extremely high importance on the marital relationship and on the development of strong mutual dependence between marital partners.