

# DO WOMEN STILL SPEND MOST OF THEIR LIVES MARRIED?

BY ALICIA H. MUNNELL, GEOFFREY T. SANZENBACHER, AND SARA ELLEN KING\*

---

## Introduction

People are often interested in studying the saving behavior of women. But one could argue that women have traditionally lived in households where the couple makes decisions jointly. In that world, the main distinction is between married women and single women, not between men and women. But the times are changing, so the question is whether women are still spending most of their lives married. This *brief* addresses that question using data from the *Health and Retirement Study*.

The discussion proceeds as follows. The first section describes the nature of the exercise and presents the basic results, which show a decline in the percentage of adult years spent married. The second section identifies the factors contributing to this decline: an increase in the age of first marriage, a drop in the percentage of women who marry, and – for those who do marry – an increase in divorce. The third section presents the results by race and education. The final section concludes that if women as a group now spend about half of their adult years unmarried, it probably makes sense to explore their savings and investment behavior separately from men.

## Percentage of Years Married

The calculation of the percentage of years that women are married is based on data in the *Health and Retirement Study* (HRS), a longitudinal nationally representative survey that has interviewed people over age 50 every two years since 1992. The HRS asks detailed questions about both current and past marital status.<sup>1</sup> The analysis focuses on the change in marriage patterns over four birth cohorts: 1) the original HRS Cohort (born 1931-1941); 2) the War Babies (1942-1947); the Early Boomers (1948-1953); and 4) the Mid Boomers (1954-1959).<sup>2</sup>

The question is what percentage of women's adult years – ages 20 and older – is spent as part of a married couple. Ideally, one would like to include in the calculation all years between age 20 and the death of the respondent. Such a broad span is not possible, however, because women added to the sample in recent years are still quite young. For example, the Mid Boomer cohort was added in 2010 and includes people who were only in their mid-to-late 50s as of 2014 (the last year of available data). Given these constraints, separate calculations are presented for three different age spans.

---

\* Alicia H. Munnell is director of the Center for Retirement Research at Boston College (CRR) and the Peter F. Drucker Professor of Management Sciences at Boston College's Carroll School of Management. Geoffrey T. Sanzenbacher is a research economist at the CRR. Sara Ellen King is a research associate at the CRR.

The first calculation is based on the span between age 20 and the most recent interview for each respondent. The total number of years over this span is calculated for each woman and then added across all women to get “total woman years.” The number of years married during this span is then calculated for each woman and added over all women to get “years married.” Dividing “years married” by “total woman years” yields the percentage of years married.

The results of this calculation are shown in the first row of Table 1. For the earliest cohort, those born in 1931-1941, 72 percent of women’s years between age 20 and the last interview were spent married. By the Mid Boomer cohort, those born in 1954-1959, the share had dropped to 54 percent. According to this measure, women have gone from spending most of their lives as part of a married couple to spending just 54 percent of their lives married.

TABLE 1. PERCENTAGE OF YEARS THAT WOMEN SPEND MARRIED BY COHORT, 2014

Age span	HRS Cohort	War Babies	Early Boomers	Mid Boomers
1. Age 20 to last interview	72.3%	71.8%	59.8%	53.9%
2. Age 20 to 54-60	77.1	73.2	60.0	53.9
3. Age 20 to 73-83 (est.)	72.3	68.7	56.3	50.6

Source: Authors’ calculations from the *Health and Retirement Study* (HRS), 1992-2014.

One concern with using the span from age 20 to the last interview is that the ending age differs across cohorts. That is, the ages of Mid Boomers in 2014, the date of the last interview, were 54-60, while the ages for the original HRS cohort in 2014 were 73-83. Therefore, it is possible that the results in the first row could understate the decline because the most recent cohorts have spent virtually no years as widows.

Given this concern, the percentages were re-calculated based on a standard age for each cohort, and these numbers are shown in the second row of Table 1. The percentage of years married is higher throughout because the calculation eliminates the oldest ages, when women are more likely to be widowed. The decline in the percentage of years married between the HRS and Mid Boomer cohorts under this estimate is larger than under the first calculation.

The problem with using an observed standard age is that, for consistency across cohorts, it has to be the age of last interview for the most recent cohort. Thus, it omits the experiences at older ages when married women may live alone after their husband dies.

To address this problem, one final set of percentages is estimated based on the age of last interview for the oldest cohort (73-83). This estimate starts with the ratio of the percentage of years spent married for the HRS cohort as of last interview to the percentage for this same cohort at ages 54-60 ( $72.3/77.1 = .94$ ). This ratio, which shows how the percentage of years married is reduced when more years are included in the calculation, is applied to the reported percentages at ages 54-60 to reduce the percentage of years married for the younger cohorts. The results of the calculation (in the third row in Table 1) show that if the Mid Boomers were interviewed at ages 73-83, then women in this cohort would have spent just about half of their life as part of a couple. It may well be that, once the whole lifespan of Mid Boomers has elapsed, women in that cohort will have spent less than half their adult years married. This third measure is used for the following analysis.

## Why the Sharp Drop in the Percentage of Years Married?

How did this dramatic change come about? First, the average age of first marriage rose by about 3 years between the HRS cohort and the Mid Boomers (see Table 2).<sup>3</sup> Second, more women never marry. And third, more women get divorced.<sup>4</sup>

TABLE 2. WOMEN’S MARRIAGE PATTERNS BY COHORT, 2014

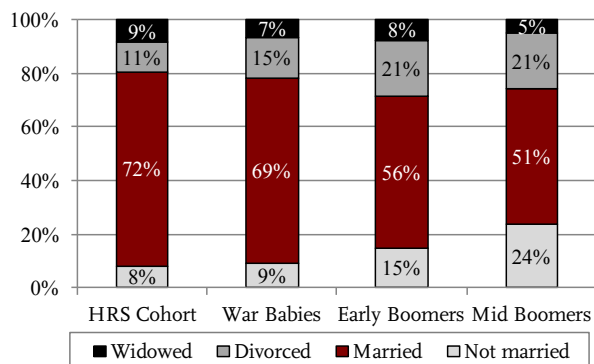
Marriage pattern	HRS Cohort	War Babies	Early Boomers	Mid Boomers
Age of first marriage	21.4	21.6	22.8	24.3
% never married	3.9%	4.2%	9.0%	12.2%
% divorced*	33.9%	39.4%	50.5%	49.3%

\* Includes any woman who was ever divorced.

Source: Authors’ calculations from the 1992-2014 HRS.

The impact of these changing patterns on the percentage of “woman years” married is shown in Figure 1. The substantial increase in years spent either divorced or “not married” (i.e., prior to a first marriage or because the individual never got married) has reduced the percentage of years married.

FIGURE 1. PERCENTAGE OF YEARS WIDOWED, DIVORCED, MARRIED, AND NOT MARRIED, BY COHORT



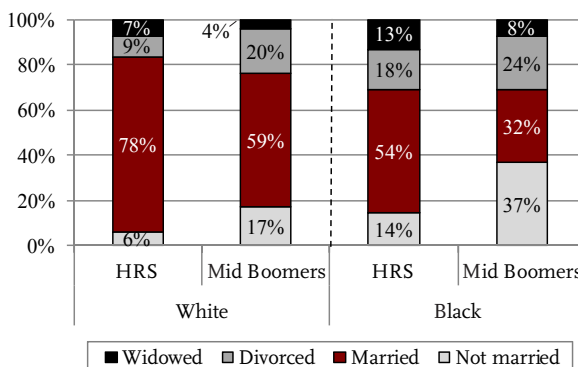
Note: See endnote 5.  
Source: Authors’ calculations from the 1992-2014 HRS.

## How Do These Patterns Vary by Race and Education?

While women in the aggregate are spending less and less time in marriage, the question is whether this decline is similar across socioeconomic groups. To examine this issue, the analysis replicates the exercise for whites versus blacks and for those with some college education versus those with a high school degree or less. For simplicity, the analysis compares only the HRS cohort with the Mid Boomers.

Figure 2 shows that the percentage of years married declined substantially for both white and black women. Three differences are worth noting, however. First, black women have always spent a smaller percentage of years married than white women. Second, the decline in the percentage of years married is greater for black women than white women.<sup>6</sup> Third, the reasons for the decline are different. Whereas white women saw a more than doubling of years spent divorced, black women did not. In contrast, black women experienced a much larger increase in the percentage of years not married, making it the single largest category for them.

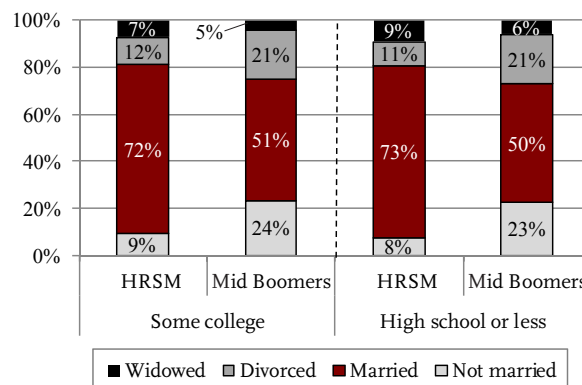
FIGURE 2. PERCENTAGE OF YEARS WIDOWED, DIVORCED, MARRIED, AND NOT MARRIED, BY COHORT AND RACE



Note: See endnote 5.  
Source: Authors’ calculations from the 1992-2014 HRS.

In contrast to the enormous difference in marital patterns by race, the pattern by educational attainment looks very similar across the two groups (see Figure 3). For both those with some college education and those with a high school degree or less, the percentage of years spent married declined from about 70 percent to about 50 percent between the HRS and Mid Boomer cohorts. The increase in the percentage of years not married or divorced was consistent across educational groups.<sup>7</sup>

FIGURE 3. PERCENTAGE OF YEARS NOT MARRIED, MARRIED, DIVORCED, AND WIDOWED, BY COHORT AND EDUCATION



Note: See endnote 5.  
Source: Authors’ calculations from the 1992-2014 HRS.

## Conclusion

The bottom line is that women as a group are going to spend less than half of their adult years as part of a couple. This pattern reflects an increase in age at first marriage, a decline in marriage rates, and an increase in divorce. It shows up across race and educational attainment. This change has significant implications for financial planning.

## Endnotes

- 1 In cases where the responses were inconsistent, such as a marriage starting before a previous one ended, the women were eliminated from the sample.
- 2 The Mid Boomer cohort also includes some women born in 1960, those who were the younger spouses of survey respondents.
- 3 Haines (1996) documents an increase in the age at first marriage for women that began in 1950 and continued through 1990. Loughran (2002) attributes some of this increase to rising male wage inequality over the same time period. Goldin and Katz (2002) attribute some of the increase to the introduction of the birth control pill in the 1960s.
- 4 As Stevenson and Wolfers (2007) note, divorce rates actually peaked in the early 1980s and have fallen slightly since. In this context, the sharp increase in the share of women divorced experienced between the HRS cohort and Early Boomers (who would have been in their 30s around the time of the peak) makes sense, followed by the slight decline seen for the Mid Boomers.
- 5 For cohorts after the HRS cohort, the relevant percentages are estimated using the actual percentage up to ages 54-60 adjusted by the ratio of the percentage for the HRS cohort up to ages 54-60 to the percentage of the HRS cohort up to ages 73-83
- 6 Both the lower level of marriage among blacks and the widening marriage gap have been documented elsewhere, for example in Raley, Sweeney, and Wondra (2015).
- 7 Although recent evidence has suggested these numbers may diverge for future birth cohorts of women, at least through the Mid Boomer cohort, these trends look similar. For example, Lundberg, Pollak, and Stearns (2016) find that the marriage rates of 30 to 44 year olds between those with and without a college education were very similar through the mid-1980s (when the Mid-Boomers would have been in their 30s) and have been diverging ever since.

## References

- Goldin, Claudia and Lawrence F. Katz. 2002. "The Power of the Pill: Oral Contraceptives and Women's Career and Marriage Decisions." *Journal of Political Economy* 110(4): 730-770.
- Haines, Michael R. 1996. "Long-Term Marriage Patterns in the United States from Colonial Times to the Present." *The History of the Family* 1(1): 15-39.
- Loughran, David S. 2002. "The Effect of Male Wage Inequality on Female Age at First Marriage." *The Review of Economics and Statistics* 84(2): 237-350.
- Lundberg, Shelly, Robert A. Pollak, and Jenna Stearns. 2016. "Family Inequality: Diverging Patterns in Marriage, Cohabitation, and Childbearing." *Journal of Economic Perspectives* 30(2): 79-102.
- Raley, Kelly R., Megan M. Sweeney, and Danielle Wondra. 2015. "The Growing Racial and Ethnic Divide in U.S. Marriage Patterns." *Future Child* 25(2): 89-109.
- Stevenson, Betsey and Justin Wolfers. 2007. "Marriage and Divorce: Changes and Their Driving Forces." *Journal of Economic Perspectives* 21(2): 27-52.

CENTER *for*  
RETIREMENT  
RESEARCH  
at BOSTON COLLEGE

---

### About the Center

The mission of the Center for Retirement Research at Boston College is to produce first-class research and educational tools and forge a strong link between the academic community and decision-makers in the public and private sectors around an issue of critical importance to the nation's future. To achieve this mission, the Center sponsors a wide variety of research projects, transmits new findings to a broad audience, trains new scholars, and broadens access to valuable data sources. Since its inception in 1998, the Center has established a reputation as an authoritative source of information on all major aspects of the retirement income debate.

### Affiliated Institutions

The Brookings Institution  
Syracuse University  
Urban Institute

### Contact Information

Center for Retirement Research  
Boston College  
Hovey House  
140 Commonwealth Avenue  
Chestnut Hill, MA 02467-3808  
Phone: (617) 552-1762  
Fax: (617) 552-0191  
E-mail: [crr@bc.edu](mailto:crr@bc.edu)  
Website: <http://crr.bc.edu>

*The Center for Retirement Research thanks AARP, BlackRock, Capital Group, Fidelity & Guaranty Life, J.P. Morgan Asset Management, MassMutual Financial Group, Prudential Financial, Sage Advisory Services, Ltd., State Street, and TIAA Institute for support of this project.*

---

© 2017, by Trustees of Boston College, Center for Retirement Research. All rights reserved. Short sections of text, not to exceed two paragraphs, may be quoted without explicit permission provided that the authors are identified and full credit, including copyright notice, is given to Trustees of Boston College, Center for Retirement Research.

The research reported herein was supported by the Center's Partnership Program. The findings and conclusions expressed are solely those of the authors and do not represent the views or policy of the partners, Boston College, or the Center for Retirement Research.