This analysis describes the relationship between age and transitions from four living arrangements: living alone, living with spouse only, living with a child, and living with a spouse and child. Data from the National Survey of Families and Households, collected in 1987-88 and 1992-93, are used to calculate destination-specific hazard rates by age and then construct multiple-decrement life tables. Living alone or with a spouse are the most stable living arrangements during the early stages of later life, whereas for the oldest-old, living with a child is the most stable living arrangement. The young-old tend to exit living arrangements through changes in coresidence, whereas transitions among the oldest-old are primarily due to institutionalization and death.

Key Words: Household composition, Living alone, Living with spouse, Coresidence, Institutionalization

Living Arrangement Transitions Among America's Older Adults

Janet M. Wilmoth, PhD

The Relationship Between Living Arrangements and Age

During the last 20 years a considerable amount of research on living arrangements among older adults has been presented in journals that address aging issues. A variety of studies in this area use cross-sectional data to document trends in the distribution of living arrangements among the older population and to identify the factors that determine living arrangements (Avery, Speare, & Lawton, 1989; Burr & Mutchler, 1992; Soldo, Wolf, & Agree, 1990; Worobey & Angel, 1990a). With the increased availability of nationally representative longitudinal data sets, research has begun to describe changes in living arrangements over time (Mutchler & Burr, 1991; Speare, Avery, & Lawton, 1991; Spitze, Logan, & Robinson, 1992; Worobey & Angel, 1990b).

Studies demonstrate that the relationship between age and living arrangements at one point in time is distinct from the relationship between age and living arrangement transitions that occur over time. For example, even though there is a positive relationship between age and living alone among unmarried women, the probability of experiencing a transition into living alone decreases with age (Mutchler, 1992). Despite this distinction, our understanding of the relationship between living arrangement transitions and age is not complete due to data limitations.

Previous studies that used longitudinal data often employed a restrictive analysis strategy because of data limitations (e.g., Jackson, Longino, Zimmerman, & Bradsher, 1991; Mutchler & Burr, 1991; Speare et al., 1991; Spitze et al., 1992; Worobey & Angel 1990b). The strategy involves coding individuals who are in different living arrangements at subsequent interviews as experiencing an event and then using logistic regression to model the influence of various respondent characteristics on the likelihood of living arrangement change. This approach, while providing some insight into the determinants of living arrangement changes, has some important limitations.

First, a respondent could have experienced a living arrangement change between the two interview dates that is not included in the analysis because the respondent moved back into his or her original state prior to the end of the observation period. Another problem is the respondent could have experienced several transitions during the period but only the difference between the beginning state and the ending state is modeled. This is problematic because the changes being modeled are not an accurate representation of the transition process. Finally, little information is gained about the transition process itself from this methodological approach. We still do not know how long it takes respondents to experience living arrangement transitions or how this process varies with age.

Furthermore, many of these studies focus only on unmarried women (e.g., Mutchler, 1992; Soldo et al., 1990; Worobey & Angel, 1990b) for several related reasons. While the majority of the older population...
lives with a spouse, married couple households are often excluded because there is little variation in the baseline living arrangements of this group—the majority of married individuals live with a spouse. Similarly, men tend to be excluded from living arrangement research because they are more likely to be married and living with a spouse due to sex differences in mortality. In contrast to married individuals and men, the living arrangements of unmarried women have greater variability. Older women are more likely than men to be living alone, with relatives, or in an institution (Siegel, 1993). In addition, unmarried women, particularly those living alone, are of concern in terms of policy because they are at risk of needing more informal and formal assistance. Although focusing on unmarried women is justified, excluding married couples and men has curbed our understanding of living arrangement transitions for the entire older adult population and limited our ability to provide the generalizations that may inform policy.

This research addresses the methodological and sample limitations of previous research by examining living arrangements from a dynamic perspective that uses event history methods to describe the transition process among the entire older adult population. The purpose of this study is to expand upon our current knowledge concerning living arrangements among older adults by providing more detailed information about the living arrangement transition process and how that process varies over the latter part of the life course. The goal is to provide a more complete description of living arrangement changes in later life that can inform individual and policy decision making.

Using data from the National Survey of Families and Households (NSFH) this research specifies the stochastic nature of living arrangements by tracking individual changes in living arrangements on a month-to-month basis. The monthly information is used to create event history files that document the first transition from a living arrangement by age and to calculate age-specific transition rates. The transition rates are then used to construct multiple-decrement life tables for four living arrangement categories: living alone, living with a spouse, living with a child, and living with a spouse and child.

The multiple-decrement life tables provide answers to research questions concerning living arrangement transitions that, until this point, have not been addressed. More specifically, this research addresses the following questions:

1. How likely is it that an older person in a particular living arrangement will make a transition to another type of living arrangement?
2. How are living arrangement transitions related to age and distributed over the latter part of the life course? Similarly, what is the pace of these transitions?
3. How long can an individual expect to live in a particular living arrangement before experiencing a living arrangement change?

Providing answers to these questions can inform individual and policy decision making by providing insight into the stability of particular later life living arrangements and the predictability of specific living arrangement transitions. In this study, stability depends upon the overall likelihood of a living arrangement transition at a given age. A living arrangement is stable when the chance of a transition is low and an individual can expect to remain in that current living arrangement for several years before experiencing a change. Predictability, on the other hand, refers to the degree to which an individual can expect a specific type of living arrangement transition, given his or her current living arrangement and age. If an individual can expect to experience a specific type of living arrangement change at a given age (e.g., moving from living with a spouse to living alone, or from living alone to an institution), then that transition is predictable. Knowing the stability of a living arrangement, as well as the most likely type of transition to be experienced at a given age, enables individuals to prepare for the events that are likely to occur during later life and assists policy makers, as well as service providers, in developing and implementing programs that are tailored to meet older adults’ needs.

Methods

Data Source and Living Arrangement Transition Measures

This analysis uses data from the first and second waves of the National Survey of Families and Households (NSFH). The 1987–1988 NSFH contains a nationally representative sample of 13,017 respondents aged 19 and older living in U.S. households. The initial NSFH sample was followed up in 1992–1993. The present analysis is based upon the 3,339 reinterviewed respondents who were age 55 or older during the first interview, as well as the respondents who were age 50 to 54 and turned 55 between the first and second interviews. While most studies of older adults’ living arrangements use subjects that are age 65 and older, expanding the age range to 55 and older enables this research to address transition issues among the pre- and early retirement age population.

It should be noted that there are 630 subjects who were not reinterviewed and therefore are not included in this analysis. This attrition is a cause for concern because of the potential for dependency between the attrition mechanism and changes in living arrangements. To account for this potential dependency, an attrition variable was created by first estimating a logistic regression model predicting attrition (0 = reinterviewed respondents, 1 = respondents not reinterviewed). Then the coefficients for sex, race, education, and self-rated health from this model were used to create an attrition control variable that is included in all of the models used in this analysis (Heckman, 1979; Berk, 1983).

A unique feature of the NSFH data is that dates of changes in marital status, living with children, institutionalization, and death are coded in century months. The household composition items from the initial
survey are used to determine baseline living arrangements and then the items that measure changes in marital status and living with children in the follow-up survey are used to determine monthly changes in living arrangements. Together these items are used to construct an event history file that tracks first transitions out of the following living arrangement categories: living alone, living with a spouse, living with a child, and living with a spouse and child. Overall, 1,038 respondents are coded as experiencing a change in living arrangements at age 55 and older. The number of respondents experiencing destination-specific transitions is shown in Table 1. It is the experience of these respondents that is modeled in the hazard analysis and multiple-decrement life tables, which are discussed below.

For the majority (97%) of the participants that experience a transition to living with a child, it is impossible to determine whether the respondent moved into a child's household or a child moved into the respondent's household. This is primarily due to the way the follow-up data were collected. The only specific questions about a respondent moving into a child's household are on the proxy interview. No distinction is made between a child moving into the respondent's household and the respondent moving into a child's household during the respondent rein-

The question wording implies that the child is moving into the respondent's household, but it is not possible to verify this information. Similarly, it cannot be determined whether transitions from living with a child to living alone involved the child or the respondent moving. Given these data limitations the results only discuss transitions involving children in terms of coresidence.

Analysis

The analysis uses a Markov-based approach in which living arrangement transitions are conceptualized as a process in which individuals are in one of several mutually exclusive and exhaustive states at any given point in time. Over time individuals move between these four different living arrangement states in addition to experiencing institutionalization or death. This movement between states creates a history of living arrangement transitions (or nontransitions for cases in which no change in living arrangements occurs). Although individuals potentially can make multiple transitions, this analysis focuses on the first transition out of the baseline living arrangement. The analysis focuses on first transitions because the primary goal of this article is to explore the relationship between living arrangement changes and age, as well as to identify the length of time an individual can expect to live in a particular living arrangement before experiencing a transition.

Living arrangement transitions are modeled by constructing multiple-decrement life tables that are based upon age-specific hazard rates. These estimated hazard rates are a function of the baseline hazard rate, age, and a vector of control variables where

\[
\ln(h_i(t)) = B_0 + B_1 \text{Age} + \ldots + B_k \chi_i, \ldots
\]  

In this equation the constant \(B_0\) represents the baseline hazard function, \(B_1\) represents the effect of age, and \(B_k\) represents several control variables including gender (female vs male), race (White vs non-White), education (some college or more vs high school or less), functional limitations (scale of 0 to 1 that measures six tasks including conditions that limit the ability to care for personal needs, move around the house, perform day-to-day tasks, climb a flight of stairs, and walk six blocks), and number of children. These control variables are included in the hazard model because each of these factors has been shown to be significantly related to living arrangements in previous research (Mutchler & Burr, 1991; Soldo et al., 1990; Worobey & Angel, 1990b). Although this article does not present the coefficients for these control variables, including the controls in the hazard models is essential for model specification; it ensures that the age-specific hazard rates obtained from the models are not affected by other individual characteristics that are related to changes in living arrangements. For this analysis the age-specific hazard rates are estimated using the Proc Lifereg procedure in SAS.

Although Equation 1 only allows for age to have a linear effect, other functional forms of time can be

<table>
<thead>
<tr>
<th>Table 1. Unweighted Number and Percentage of Cases Experiencing Specific Living Arrangement Transitions, by Baseline Living Arrangement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Destination State</td>
</tr>
<tr>
<td>---------------------------</td>
</tr>
<tr>
<td>Alone</td>
</tr>
<tr>
<td>With spouse</td>
</tr>
<tr>
<td>With child</td>
</tr>
<tr>
<td>With spouse and child</td>
</tr>
<tr>
<td>Death and institutionalization</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

*These cases did not experience a living arrangement transition.

bNumbers are not reported for destination-specific transitions that had fewer than 25 cases because these infrequent transitions are not included in the hazard analysis or multiple-decrement life tables.
specified. Models (not shown) were tested that included various functional forms of time (i.e., age, age²). The appropriate functional form for the relationship between the unobserved hazard rate and time was determined by comparing the Wald chi-square statistics across the models. The best fitting models were used to calculate the age-specific transition rates that are the basis of the multiple-decrement life tables.

Using the hazard model with the most appropriate functional form for time, age-specific hazards rates are obtained by the following formula:

$$h(x) = \text{EXP}\{-B_0 + B_1(Age) + \ldots + B_i(Control_i)\}. \quad (2)$$

These age-specific hazards rates are then applied to a synthetic life table cohort, which identifies the expected living arrangement transitions across the latter part of the life course given current age-specific transition rates. Multiple-decrement life tables are constructed for each of the following baseline living arrangements: living alone, with spouse, with child, with spouse and child (see Schoen, 1988, for a discussion of multiple-decrement life tables). In addition to modeling transitions between these living arrangements, the life tables also model transitions into an institution or death.

The results in the following section use graphs and tables to summarize the detailed information provided by the multiple-decrement life tables. The discussion focuses on the life table survivor functions, the overall transition probabilities, the expected number of years until a living arrangement transition, the age-specific transitions rates, and the percent distribution of decrements at selected ages.

Results

General Patterns in Living Arrangement Transitions

The life table models subject a hypothetical cohort of 100,000 people at age 55 to the age-specific living arrangement transitions rates. Figure 1 is based on the survivorship function, or \( l(x) \) column, in each life table. This function provides information on the number of people in the hypothetical cohort who have not experienced a transition out of the designated living arrangement by a given age. In other words, these people have “survived” to a particular age without experiencing a living arrangement change. Mathematically, the number of people who “survived” to age, without a living arrangement change is equal to the number of people at age\(_x\) minus the number of people who experience a living arrangement change while age\(_x\).

To facilitate the interpretation, Figure 1 graphically presents the percentage of the synthetic cohort that has not experienced a living arrangement transition at each successive age. In other words, it indicates the percentage of the initial population that continues to be in that living arrangement at a given age. As the curve of the lines indicates, there is a steady decline
with age in the percentage of individuals living alone or with a spouse. The decline in the percentage of individuals living with a child is more rapid, and individuals living with a spouse and child experience the most rapid pace of living arrangement change.

Additional insight into the transition process can be gained from examining the age-specific transition probabilities for each living arrangement category shown in Figure 2. These transition probabilities are derived from the age-specific hazard rates that were used to construct each life table. Although there are some differences across the living arrangement categories, the most striking characteristic of Figure 2 is that the probability of experiencing a transition is relatively low for all groups until age 75, when it begins to steadily increase. Prior to age 65 the probability of making a transition is slightly higher for those living with a child or with a spouse and child. At these oldest ages, the probability of experiencing a transition is highest for individuals living with a spouse and child, followed by those living alone, with a spouse, and with a child respectively.

Table 2 presents additional information concerning the pace at which living arrangement changes occur during later life. These values are based on the $e(x)$ column in each life table, which is derived from the total number of years spent in a particular living arrangement at and above a given age (i.e., the $T(x)$ function) and the survivorship function (i.e., $l(x)$). The $e(x)$ function provides information on the number of years, on average, an individual can expect to live in a particular living arrangement before experiencing a living arrangement change. For example, at age 55 individuals living alone can expect, on average, twenty years before a change in living arrangements.

The expected number of years of living alone declines steadily with age. The pattern of expected number of years before the first living arrangement transition for individuals living with a spouse is very similar to the pattern for those living alone, although the initial expectancy is lower. This similarity between individuals living alone and living with a spouse is due to the fact that exits from both living arrangements are usually driven by mortality and institutionalization.

Although a large proportion of individuals living with a child experience a relatively rapid exit from that

<table>
<thead>
<tr>
<th>Age</th>
<th>Alone</th>
<th>With Spouse</th>
<th>With Child</th>
<th>With Spouse and Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>55</td>
<td>20.03</td>
<td>16.07</td>
<td>12.14</td>
<td>7.68</td>
</tr>
<tr>
<td>65</td>
<td>15.21</td>
<td>13.02</td>
<td>16.86</td>
<td>7.57</td>
</tr>
<tr>
<td>75</td>
<td>10.20</td>
<td>8.79</td>
<td>14.50</td>
<td>5.79</td>
</tr>
<tr>
<td>85</td>
<td>5.82</td>
<td>4.98</td>
<td>8.64</td>
<td>3.02</td>
</tr>
</tbody>
</table>

*Controlling for gender, race, education, functional limitations, self-rated health, number of children, and attrition.

Note: Controlling for gender, race, education, functional limitations, self-rated health, number of children, and attrition.

Figure 2. The probability of making a living arrangement transition, by age and baseline living arrangement.
living arrangement (as indicated by the previously discussed survival curves), those individuals who do not make a living arrangement transition can expect to live with their child for several more years. In fact, at age 65 and older individuals living with a child remain in that living arrangement a longer period of time, on average, than individuals in other living arrangements. In contrast, individuals living with a spouse and child change living arrangements the quickest, therefore the expected number of years until a transition is relatively low.

While Figures 1 and 2, as well as Table 2, summarize the overall transition trends for each living arrangement category, they do not provide any information regarding the distribution of specific transition types within each living arrangement category. The following analysis will examine transitions from each living arrangement separately and discuss the similarities across the living arrangement categories.

**Destination-Specific Transition Patterns Within Each Living Arrangement Category**

**Living Alone.**—There are four paths through which an individual living alone can change living arrangements: by getting married, coresiding with a child, moving into an institution, or dying. As the curve of the line in Figure 3 indicates, the destination-specific transition rates for movements from living alone to living with a spouse are concentrated at the younger ages and decline with age, although the overall rates are relatively low. The first panel of Table 3, which presents the percent distribution of transitions, shows that at age 55 only 6% of the transitions from living alone are to living with a spouse and that this percentage declines steadily with age. Transition rates for movement to coresidence with a child also decline with age. At age 55 almost two thirds (65%) of the transitions from living alone are to living with a child. After age 80 it is unlikely that an individual will exit living alone by getting married, although there is a slight chance that an individual will coreside with a child. Less than 6% of the transitions at age 85 are accounted for by coresidential moves. It is only at the youngest ages (prior to age 65) that individuals living alone are most likely to start living with a child.

As anticipated, there is a positive relationship between age and transitions due to institutionalization and death for individuals living alone. Institutionalization and death are the predominant paths through which individuals exit living alone after age 62. Only 29% of the transitions at age 55 are due to death or institutionalization, but by age 85 almost all of the transitions out of living alone are for these reasons.

**Living With a Spouse.**—Individuals living with a spouse experience a change in living arrangement when a child moves into the household (or the couple moves in with a child), a spouse dies or the marriage dissolves, or the individual is institutionalized or dies. It is also possible for a spouse to be institutionalized but this process cannot be modeled with these data.

![Figure 3. Destination-specific transition rates from living alone, by age.](https://academic.oup.com/gerontologist/article-abstract/38/4/434/631254)
In this analysis, transitions to living with a spouse only or with a spouse and child are not shown because these transitions are fairly rare events. There were not enough cases in the sample that experienced these transitions to support a hazard analysis.

The third panel of Table 3 indicates that over three fourths of transitions out of this living arrangement are to living alone while less than one fourth are to death or institutionalization. Yet the paths through which one is likely to exit living with a child vary with age. As shown in Figure 5, individuals living with a child have a high risk of changing living arrangements due to the movement of the child (or the respondent) out of the household. At age 55 the percentage of transitions attributed to living alone is 98%. By age 75 only 39% of the transitions are to living alone, and by age 85 this percentage declines to only 22%.

The transition rates for movements from living with a child to institutionalization or death slowly increase with age. Exits due to these events account for less than 2% of the transitions at age 55, but by age 85, 78% of the transitions from living with a child are due to institutionalization or death.

Living With a Spouse and Child.—Changes in living arrangements that involve both a spouse and a child occur when the individual is institutionalized or dies, the child (or the couple) moves out of the household, or the marriage is dissolved through a spouse’s death or divorce. As shown in the last panel of Table 3, the risk of experiencing a change in living arrangements due to the movement of a child (or the respondent) out of the household is greatest prior to age 70. Eighty-two percent of the transitions at age 55 are through the exit of a child (or the respondent) from the household. After age 70 very few of the transitions are due to this cause.

Figure 6 presents the destination-specific transition rates for individuals living with both a spouse and a child. As the slope of the line indicates, the risk of exiting due to the movement of a child (or the respondent) from the household increases slightly from age 55 to 60 then decreases rapidly. In contrast, the transition rates due to death or institutionalization increase dramatically after age 70. Whereas death or institutionalization account for 14% of the transitions at age 55, by age 85 virtually all of the exits are due to these events.

There is not a significant relationship between age and transitions from living with a spouse and a child to living with a child only. Yet, the percentage of transitions to living with a child varies by age because of the competing risk nature of the living arrangement process. As the percentage of transitions to living with a spouse declines with age and the percentage of transitions due to death or institutionalization increases, the percentage of transitions to living with a child gradually decreases.

Discussion

This study uses event history methods to model living arrangement transitions in later life. Unlike the

Table 3. Percent Distribution of Destination-Specific Transitions by Living Arrangement and Age

<table>
<thead>
<tr>
<th>Transition from living alone to</th>
<th>Total</th>
<th>55</th>
<th>65</th>
<th>75</th>
<th>85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living with spouse</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Living with child</td>
<td>24</td>
<td>39</td>
<td>17</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Institutionalization or death</td>
<td>74</td>
<td>58</td>
<td>82</td>
<td>94</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transition from living with spouse to</th>
<th>Total</th>
<th>55</th>
<th>65</th>
<th>75</th>
<th>85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living alone</td>
<td>8</td>
<td>7</td>
<td>10</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Living with spouse and child</td>
<td>35</td>
<td>45</td>
<td>16</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Institutionalization or death</td>
<td>57</td>
<td>45</td>
<td>75</td>
<td>90</td>
<td>100</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transition from living with child to</th>
<th>Total</th>
<th>55</th>
<th>65</th>
<th>75</th>
<th>85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living alone</td>
<td>76</td>
<td>98</td>
<td>90</td>
<td>39</td>
<td>22</td>
</tr>
<tr>
<td>Institutionalization or death</td>
<td>24</td>
<td>10</td>
<td>61</td>
<td>78</td>
<td>100</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Percentages are based on the destination-specific \(d'(x)\) and overall \(d(x)\) functions in the multiple-decrement life table, which are derived from the transition rates shown in Figures 3 through 6. The \(d'(x)\) represents the number of destination-specific living arrangement transitions that occur in a given age interval. It is the product of the number of people surviving to age, and the probability that a specific type of living arrangement change will occur between age, \(x\), and \(x+1\). The \(d(x)\) function, which represents the total number of transitions that occur during a given age interval, is equal to the sum of the destination-specific decrements during a given age interval (i.e., \(d(x) = \sum d'(x)\)). The percentages in this table were obtained by dividing \(d'(x)\) by \(d(x)\) then multiplying by 100.

Figure 4 shows that the destination-specific rates for movements from living with a spouse to living alone and from living alone to living with a spouse decline steadily with age, but the rates of exits due to individual death or institutionalization increase exponentially with age. The second panel of Table 3 indicates that at age 55 the predominant way individuals exit living with a spouse is by coresiding with a child. Death and institutionalization become the most common pathways of exiting this type of living arrangement after age 65.

Living With a Child.—Individuals living with a child experience a change in living arrangements when the respondent gets married, the child or the respondent moves out, or the individual is institutionalized or dies.
Note: Controlling for gender, race, education, functional limitations, self-rated health, number of children, and attrition.

Figure 4. Destination-specific transition rates from living with spouse, by age.

Note: Controlling for gender, race, education, functional limitations, self-rated health, number of children, and attrition.

Figure 5. Destination-specific transition rates from living with a child, by age.
findings of previous research that suggest living arrangements in later life are relatively stable (e.g., Mutchler, 1992; Schwartz, Danziger, & Smolensky, 1984), this research demonstrates that the degree of stability depends upon the particular living arrangement under consideration and the age of the individual.

Among all of the living arrangement categories in this analysis, the most stable living arrangements between the ages of 55 and 65 are living alone or with a spouse, yet after age 70 the most stable living arrangement is with a child. Even though individuals living with a child tend to experience a relatively rapid transition out of these living arrangements during the pre- and early retirement years, individuals who continue to live with a child into their 70s tend to remain in this living arrangement longer than those who are in other living arrangements. On the other hand, despite the relative stability of living alone at younger ages, after age 70 this living arrangement becomes fairly unstable due to the high probability of death and institutionalization. Given that the transition rates for living alone are relatively low during the young-old ages and that the majority of transitions out of this living arrangement are through death or institutionalization, these results support Mutchler’s (1992) assertion that living alone is “a (nearly) absorbing state.” However, even living alone has a varying degree of stability across later life. Thus, the degree of stability in a particular living arrangement varies with age.

While at particular ages certain living arrangements are more stable than others, the results do not demonstrate that living arrangements in later life are static; transitions occur throughout later life regardless of the living arrangement category. Although the likelihood of a transition tends to increase with age, transitions do occur during the pre- and early retirement years. Transitions during these younger ages are particularly likely for individuals living with a child or with a spouse and child. Yet even for individuals in the more “stable” living arrangements for those ages—living alone or with a spouse—transitions are not uncommon. Thus, although particular living arrangements are more stable than others at different points in later life, none are immutable.

Despite the unique characteristics of each living arrangement category, a comparison of the destination-specific hazard rates in Figures 3 through 6 indicates there are predictable transition patterns across the latter part of the life course. Similar to living arrangement transitions that occur during young adulthood, there are limited options that are most likely to occur at particular ages. The following discussion describes the predictable relationships between each destination-specific transition and age.

Unlike previous living arrangement research that focused only on unmarried respondents, this research was able to identify the relationship between age and transitions involving a spouse. Transitions involving a marital union, which are relatively rare, are concentrated among the young-old and decline with age. Transitions due to marital dissolution were positively
related to age for individuals living with a spouse and unrelated to age for individuals living with a spouse and child. These specific transitions may be relatively low and stable for two related reasons. First, these transitions are due to two competing events—separation or divorce and death of a spouse—each of which has a different relationship with age. Secondly, transitions due to the institutionalization of a spouse are not captured by this analysis because of data limitations. As a result, the marital dissolution transition rates in this analysis are most likely conservative estimates of the marital dissolution process among the oldest-old.

Transitions involving coresidence with a child are negatively related to age. This result was expected for individuals living with a spouse but not for those living alone. This finding provides limited support to previous research that suggests coresidence is often due to the needs of the adult child and not the needs of the aging parent (Aquilino, 1990; Ward, Logan, & Spitze, 1993). If coresidence is driven by parental need then the transition rate for moves to living with a child should increase with age, especially for individuals living alone.

Overall, these results suggest that transition rates between living arrangements within the community (i.e., alone, with spouse, with child, or with spouse and child) are relatively low and are concentrated primarily among the relatively young who are living with a child or a spouse and child. Consistent with the findings of previous research (e.g., Mutchler & Burr, 1991; Spitze et al., 1992), the results indicate that the risk of exiting due to death or institutionalization increases with age regardless of initial living arrangement state. The highest transition rates, regardless of living arrangement category, are for transitions into an institutional or death. After age 75 the most likely path through which older individuals exit any community-based living arrangement is through these two transitions.

Given that the transition rates are highest after age 75 and transitions after age 75 are overwhelming due to institutionalization or death, one might conclude that most transitions in later life will be to an institution or death. This conclusion, however, does not acknowledge the diversity of experience that is documented in this analysis. For example, Table 3 indicates that despite the high transition rates into institutionalization or death at older ages, the predominant pathway through which individuals living with a child or with a spouse and child exit those living arrangements is via the dissolution of a coresidential living arrangement. Furthermore, even at the oldest ages there is still a chance, albeit relatively small, that a community-based transition will occur. For instance, at age 75, 39% of the transitions from living with a child are to living alone. Therefore, generalizations should not be made concerning the most likely transition type for all older adults regardless of living arrangement category. The most likely transition type depends first upon the age and second upon the living arrangement category under consideration.

These results suggest individual decision making regarding living arrangements has to take into account the conditional nature of later life living arrangements. Relatively young older adults, in the pre- or early retirement years, who are living alone or with a spouse can expect that their living arrangements will not change. If a transition is experienced, it will most likely be due to coresidence with a child or a change in marital status. Individuals living with a child or spouse and child during these early years of later life should expect their living arrangements to change, primarily due to the dissolution of coresidence with a child. With increased age, living arrangements become more unstable, so individuals should plan for impending changes. As previously mentioned, during these later years individuals living with a child are at the lowest risk of changing living arrangements, but regardless of living arrangements all older adults should be prepared for a living arrangement change. Although transitions involving institutionalization and death are most likely, it is still possible for transitions within the community to occur.

Service providers and policy makers should realize that the needs of the older population depend upon the stability of particular living arrangements and the types of changes that are likely to occur. For example, individuals in more unstable living arrangements, particularly the oldest-old living alone or with a spouse and child, will need assistance maintaining their current living arrangement and planning for future transitions. Programs that educate older adults about the advantages and disadvantages of reverse mortgages, as well as long-term care insurance, can assist these high-risk groups by providing insight into different options for financially managing current and future living arrangements. In addition, given that living with a child is the most stable living arrangement among the oldest-old, programs that provide caregiving assistance to older adults, such as respite and day care, should be particularly important to families who are living with an older adult. Instead of implementing general policies for the older population, these findings suggest particular programs will be of use to certain living arrangement groups.

While this analysis has provided insight into how first living arrangement transitions are distributed over the later life course, there is more to be learned about the transition process. Future research should focus on transitions involving others, including grandchildren and nonrelatives, as well as transitions out of institutions. In addition, subsequent transitions should be examined with increment-decrement life table methods that model the complexity of transitions into and out of various living arrangement states. Although examining subsequent transitions would provide a more detailed picture of the living arrangement transition process, it would not change the results reported in this analysis regarding the timing of first transitions or provide additional information about the pace of first transitions. It would simply provide a more complete understanding of the entire transition process.

As the previous discussion implies, there are several dimensions of living arrangements in later life that are not understood fully. The increasing availability of data that include transition information will
enable researchers to explore the living arrangement process in more detail. Explaining the living arrangement transition process will clarify the changing household context in which older adults live and identify the factors that prompt changes in household structure. This information will enable individuals and service providers to plan more effectively for the contingencies of later life living arrangements.

References


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