### Extended Abstract THE GENDERED DOUBLE STANDARD OF AGING IN MIDDLE AND OLDER AGE MARRIAGE MARKETS Paula England and Elizabeth McClintock Stanford University

#### Abstract

We argue that men choose female marital partners in part by beauty, that the standard of beauty favors young women, and thus, that the older men are when they marry, the more they find women their own age unattractive and prefer to marry younger women. We test hypotheses using the June CPS fertility supplement and the PSID. We show that 1) the older men are when they marry, the more years they marry down, 2) the hazard of marriage goes down more rapidly with age for women than men after age 40, 3) the ratio of single women to single men goes up with age (more than dictated by differential mortality). We also examine whether middle- and older-age men with more education and higher earnings are more able to marry down in age than less advantaged men.

#### Introduction

Demographers have written extensively on age heterogamy in marriage, but the literature focuses almost exclusively on first marriages, and has ignored the social distinction between marriages in which the man versus the woman is significantly older. Thus, the gendered double standard of aging as it impacts marriages in middle and older age has been ignored. In this paper, we show that 1) the older men are when they marry, the more years they marry down, 2) the hazard of marriage goes down more rapidly with age for women than men after age 40, 3) the ratio of single women to single men goes up with age (more than dictated by differential mortality). We also examine whether middle- and older-age men with more education and higher earnings are more able to marry down in age than less advantaged men.

#### Data & Methods

We use two data sets, the PSID and the June fertility supplement of the CPS. The Panel Study of Income Dynamics (PSID) consists of 34 waves from 1968 to 2003. We use the PSID for (discrete approximation) event history analyses predicting the hazard of marriage (versus remaining single) for single persons over 40. In other analyses we examine the competing hazards of marrying down significantly, versus marrying someone close to one's own age, versus marrying up (all relative to remaining single). The unit of analysis is person-year; there is one observation for each individual in every year that s/he is single and over 40. All independent variables are lagged by one year. The independent variables of greatest interest are age (40s, 50s, and 60+) and income in the previous year (always expressed in percentiles for the given year for members of respondent's sex). We also control for marital status (widowed, divorced, and never married, whether the individual is cohabitating, number of children in the household, race, years of education, and number of hours worked for pay last year.

The Current Population Survey (CPS) is a monthly survey of over 50,000 U.S households representative of the civilian noninstitutional population. We use the June fertility supplement conducted in 1980, 1985, 1990, and 1995. This dataset is used because it contains the date of marriage, from which we can calculate how old respondent was at marriage, our key independent variable. We do two analyses with the CPS: 1) simple descriptives on how the ratio of single women to single men changes with age, and 2) OLS regressions predicting the age difference (respondent minus spouse) from age at marriage and controls, separately for women and men. The independent variable of interest is R's age at marriage (20-29, 30-39, 40-49, and 50+). We control for year of marriage (1930 or earlier, 1931-1945, 1946-1955, and after 1955), whether it is a first marriage, and dummies for education. (In some models we control for birth cohort of respondent rather than period of marriage; given the APC identification problem, we cannot control for both; however, coefficients on age are virtually identical regardless of whether we control for period or cohort, increasing our confidence in results.)

#### **Preliminary Findings**

We find that the older men are when they marry, the more years they marry down, and interpret this as evidence that men are choosing women by a standard of beauty that privileges younger women. Of course, random selection of partners would dictate that either men and women would marry down more when marrying at a later age; but if this pattern is more pronounced for men than women, it is evidence that the pattern results from men's preferences. Figure 1 (below) shows that men marry down in age much more the older they are when they marry, and that this pattern is much stronger for men than women.

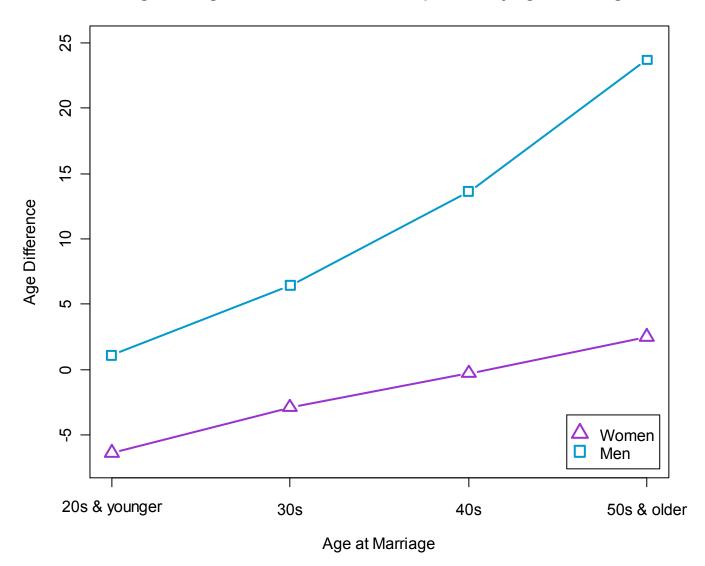


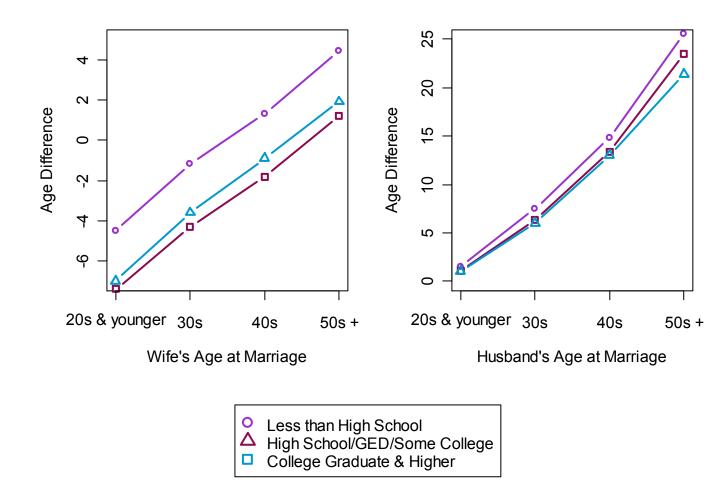
Figure 1: Age Difference in favor of Respondent by Age at Marriage

Predicted values from regression predicting spousal age difference from respondent's age at marriage setting year of marriage, education, and whether this is first marriage at the sex-specific mean.

Source: 1995 June CPS.

Of course, the fact that older men who marry prefer younger women does not mean that all men can get them; there are two sides to a marriage market. Thus, if women choose men by earnings (more than men use this criterion choosing women), while men choose women by beauty/age (more than women use this criterion choosing men), we would expect to find that it is richer men who would marry down more in the older ages when all men want to marry down. Our CPS measures of both earnings and education are reported at the survey, but couples may have been married decades before. Thus, we chose education to proxy men's earnings, since education changes less over time, though is still imperfect. Figure 2 (below) shows that it is *not* true that more educated men marry down more, at older or any other age. If anything, the least educated men marry down in age the most! But the differences by education are small; the big picture is that men of all educational groups marry down much more if they are marrying at later ages.

## Figure 2: Age Difference in favor of Respondent by Age at Marriage and Education

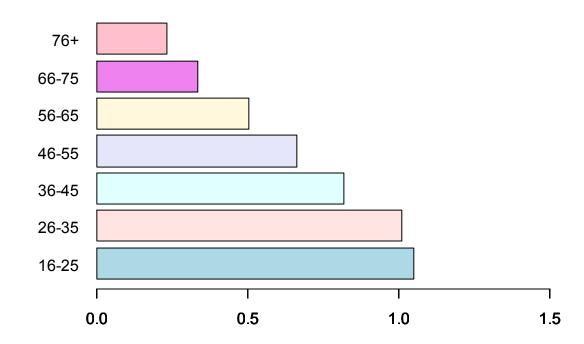


# Predicted values from regression predicting spousal age difference from R's age at marriage, from model where it is interacted with education, setting year of marriage and whether this is R's first marriage at the group mean.

Source: 1995 June CPS.

The result of older men marrying down is that they are not available as marital choices for older women. Thus, women's marital prospects deteriorate more with age than men's. As a result, as we see in Figure 3, the ratio of single men to single women

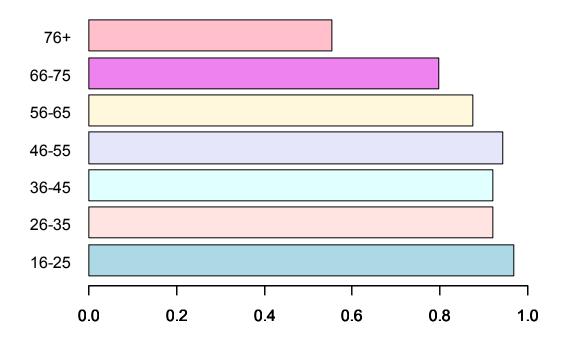
goes up monotonically with age. A comparison with Figure 4, which gives the ratio of all men to all women, makes clear that the progression in Figure 3 is mostly not driven by sex differences in mortality.



# Figure 3: Ratio of Single Men to Single Women

# Single Men / # Single Women

Source: Authors' calculations from 1995 June CPS.



# Men / # Women

Source: Authors' calculations from 1995 June CPS.

Our analysis from the PSID shows that the hazard of marriage decreases more steeply with age for women than men (Table 1, compare age coefficients for men and women). Table 1 also shows that income increases men's odds of marriage more than women's. In analyses still in progress, we want to use the better, more time-relevant (compared to the CPS) measures of income, to assess whether men with higher incomes are more likely to marry down relative to marrying someone a similar age, using a competing hazard model. However, the income measures we have used so far are earned income, which is not always what is relevant for retirees. Thus, we will also experiment with PSID asset measures including home ownership, wealth, etc. We were surprised by the finding from the CPS that more affluent men don't marry down more. Since there are two sides of the marriage market, even if all older men want to marry down in age, we would expect that those who have characteristics attractive to women on the marriage market would be better able to do so. Thus, we want to examine whether this is true with more elaborate income and assets measures before the PAA.

|   | Women<br>(n = 34,183) | Men<br>(n = 11,073) |   |
|---|-----------------------|---------------------|---|
| <u>Marital Status</u><br>Never Married (omitted)                            |                       |                     |   |
| Widowed   | 0.60 ***              | 1.19 ***            |   |
| Divorced  | 1.05 ***              | 0.98 ***            |   |
| Cohabitating  | 0.68 ***              | 1.10 ***            |   |
| Age   |                       |                     |   |
| 40-49 (omitted)   |                       |                     |   |
| 50-59   | -0.49 ***             | -0.24 **            |   |
| 60s or older  | -1.05 ***             | -0.56 ***           |   |
| <u># of Children (in household)</u><br>0 children (omitted)                 |                       |                     |   |
| 1 to 2 children   | -0.04                 | 0.28 **             |   |
| 3 or more children  | -0.10                 | 0.39 **             |   |
| Race<br>White (omitted)   |                       |                     |   |
| Black   | -0.16 *               | -0.24 **            |   |
| American Indian   | -0.78 *               | -0.14               |   |
| Asian   | 0.16                  | -0.49               |   |
| Latino  | 0.26                  | 0.25                |   |
| Other   | -0.53                 | -0.30               |   |
| Missing (race unknown)  | 0.49 **               | -0.76 **            |   |
| Years of Education  | -0.02                 | 0.01                |   |
| Hours worked last year  | +0.00                 | +0.00 **            |   |
| <u>Labor Earnings (\$2005)<sup>1</sup></u><br>Zero labor earnings (omitted) |                       |                     |   |
| Earnings below 50 <sup>th</sup> percentile                                  | NA <sup>2</sup>       | 0.46 **             |   |
| Earnings 50 <sup>th</sup> to 90 <sup>th</sup> percentiles                   | 0.40 ***              | 0.54 ***            |   |
| Earnings in top 10 <sup>th</sup> percentile                                 | 0.38 **               | 0.98 ***            |   |
| Constant  | -4.22                 | -4.21               | _ |

Table 1: Logistic Regression of "Gets Married Next Year" on selected independent variables, by gender:

Source: Panel Study of Income Dynamics (PSID) 1968-2005

Notes:

<sup>1</sup> Labor earnings percentiles are sex-specific.

<sup>2</sup> For women, the labor earnings at the 50th percentile are zero, so this category is not used.