

those part of coalitions differed from non-coalition Villages. Another innovation designed to expand diversity are “no- and low-dues” Villages. Interviews with no- and low-dues Villages (n=21) examined the motivations behind choosing this model as well as the variety of ways such models are sustained without membership dues as a major source of revenue. Interviews also examine these Villages’ perspectives on the advantages, disadvantages and challenges of this model. Using survey data (n=115), this presentation will also report quantitative results about how the organizational structure of no- and low- dues Villages differ from other Villages.

THE ROLE OF THE VOLUNTEER IN NEIGHBORHOOD-BASED PROGRAMS FOR OLDER ADULTS

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Villages and similar programs offer opportunities for older adults to take leadership roles in organizations designed to support aging in place. Other neighborhood level interventions, including NORCs and Age-friendly efforts, also make significant use of volunteers although the programs are usually administered by professionals. Our project, designed to study neighborhood level programs that increase opportunities for socialization and empowerment among older adults and improve access to formal services, collected qualitative data on the role of volunteers in each program (n=8). Both the way in which each program was organized (e.g. a volunteer led Village vs. an agency or government operated senior center), and the primary goal of the program (e.g. focus on building social networks vs. improving service access) helped to shape the role of volunteers in the programs studied. Our presentation will focus on the advantages and challenges in using older adult volunteers to build successful neighborhood level programs.

SESSION 935 (SYMPOSIUM)

LATER-LIFE PARTNERSHIP AND WELL-BEING

Chair: S.L. Brown, *Bowling Green State University, Bowling Green, Ohio*

Discussant: D. Carr, *Boston University, Boston, Massachusetts*

The marital status composition of older adults has shifted. Today, fewer older adults are either married or widowed and more are either divorced or never-married than a generation ago. These shifts have enduring consequences for individual well-being as life expectancy continues to increase and more adults are spending longer periods of time outside of marriage. The rise in gray divorce contributes to the upsurges in the proportions of older adults who remain single or repartner. The preference for flexible living arrangements such as living-apart-together (LAT) further increases the diversity of later-life partnerships. Despite these demographic changes, few studies have examined union dissolution and formation in later life and the consequences for older adult well-being. This symposium includes four papers that provide a detailed portrait of these changes and address the consequences of

gray divorce and new forms of partnerships in later life. Raymo’s multistate lifetable analysis provides a comprehensive description of sociodemographic differentials in marital status at old ages. Lin and colleagues examine the economic consequences of gray divorce and subsequent repartnering for women and men, in contrast to those of the widowed. Bildtgård and Öberg investigate older adults’ perceived social support networks by marital status in Sweden. Benson and colleagues share what they have learned from qualitative, in-depth interviews about LAT partner caregiving experiences. Together, this set of papers is expected to advance gerontological research by broadening our understanding of marital status transitions in later life and the consequences of union dissolution and formation for older adults.

RACIAL AND SOCIOECONOMIC DIFFERENCES IN MARITAL STATUS AT OLDER AGES: A MULTISTATE LIFETABLE APPROACH

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Marital status is a key correlate of well-being at older ages, but we know relatively little about the time that older Americans spend in different marital statuses or how this differs by race/ethnicity and educational attainment. To address this gap in our knowledge, we use data from the Health and Retirement Study over a period of 14 years (1998–2012) to construct multistate life tables. These analyses allow us to describe the lives of older Americans between ages 65 and 90 in terms of the number of expected years of life married, divorced, widowed, and never married, reflecting both mortality and marital status transitions. Multistate lifetables, constructed separately by sex, race/ethnicity, and educational attainment, will provide a comprehensive description of sociodemographic differences in marital status across older ages in the U.S., with potential implications for differences in access to support and the exacerbation or mitigation of inequalities at older ages.

FINANCIAL WELL-BEING FOLLOWING GRAY DIVORCE AND SUBSEQUENT REPARTNERING

I. Lin¹, S.L. Brown, PhD², A.M. Hammersmith³, 1. *Bowling Green State University, Bowling Green, Ohio, United States*, 2. *Bowling Green State University, Bowling Green, Ohio, USA*, 3. *Bowling Green State University, Bowling Green, Ohio, USA*

The doubling of the divorce rate among persons aged 50 and older since 1990 underscores the urgency of studying the consequences of divorce and subsequent repartnering for older adult well-being. We filled this gap by using the 1998–2014 Health and Retirement Study to evaluate how financial well-being changed following gray divorce. The estimates from latent growth curve models indicated that transitions to divorce and widowhood were associated with abrupt reductions in assets, although the magnitude was greater for divorcees than widow(er)s. Assets continued to decline after the initial transition to widowhood but not divorce. Both groups experienced similar magnitudes of an immediate increase in assets after repartnering that stabilized over time. Divorce had similar effects by gender. Women were hurt more than men by widowhood but equally benefited from repartnering. In sum, the negative economic consequences of gray divorce are long-term and repartnering does not fully compensate for asset loss.