Determinants of living arrangements among older people: an European comparison

J. Gaymu, A. Binet, C. Delbès, A. Desesquelles, S. Springer
(INED)

This work is part of an international project (Felicie) which involves 9 European countries. Its main objective is to estimate, for the year 2030, the living arrangements and the care needs for people aged 75 and more, including changes in marital status, health, family and economic situations.

This article tries to evaluate the influence of all these factors on living arrangements.

The first part is a descriptive analysis of the links between marital status and living arrangements. The main questions, essential for future forecasts, are: what are the links between age and living arrangements? Are the living arrangements of the singles, the divorced and the widowed different? What are the main evolutions in the past? And, of course, hidden behind all these questions is another one : can we find some common trends for all countries?

The second part treats the topic more in depth, by presenting multi variables analyses, using large national surveys and the ECHP data. We show the effects of sex, age, marital status, health, availability of children and education (or income) on living alone, with partner, with others and, only in the case of France, in institutions.

1) Marital status and Living Arrangements :

Almost all married men and women live with a partner, therefore in this part we will focus on the not married population (single, divorced, widowed) who are the most in need of formal care, including institutionalisation, due to the lack of informal carers like a spouse or, in the case of single parents, children.

- *The links between age and living arrangements for the not married population*

Except in Portugal, *living alone* is by far the most common situation until age 90-94. In all the countries the proportion increases steadily with age to reach, for women, a maximum of 60 to 70% at the age of 75 and then declines rapidly as the beginning of disabilities makes harder to cope alone (graph 1).

At the same time, if very few individuals live *in collective households* before the age of 80, this proportion increases rapidly in the highest age group and becomes the most common living arrangement among the 95 and more years-old. There are nearly no geographical differences in the proportions of persons living in an institution before the age of 80, but beyond this age the situations vary strongly. For instance: only 20% of Portuguese women aged 95 and more live in an institution compared to 60% of their Dutch counterparts
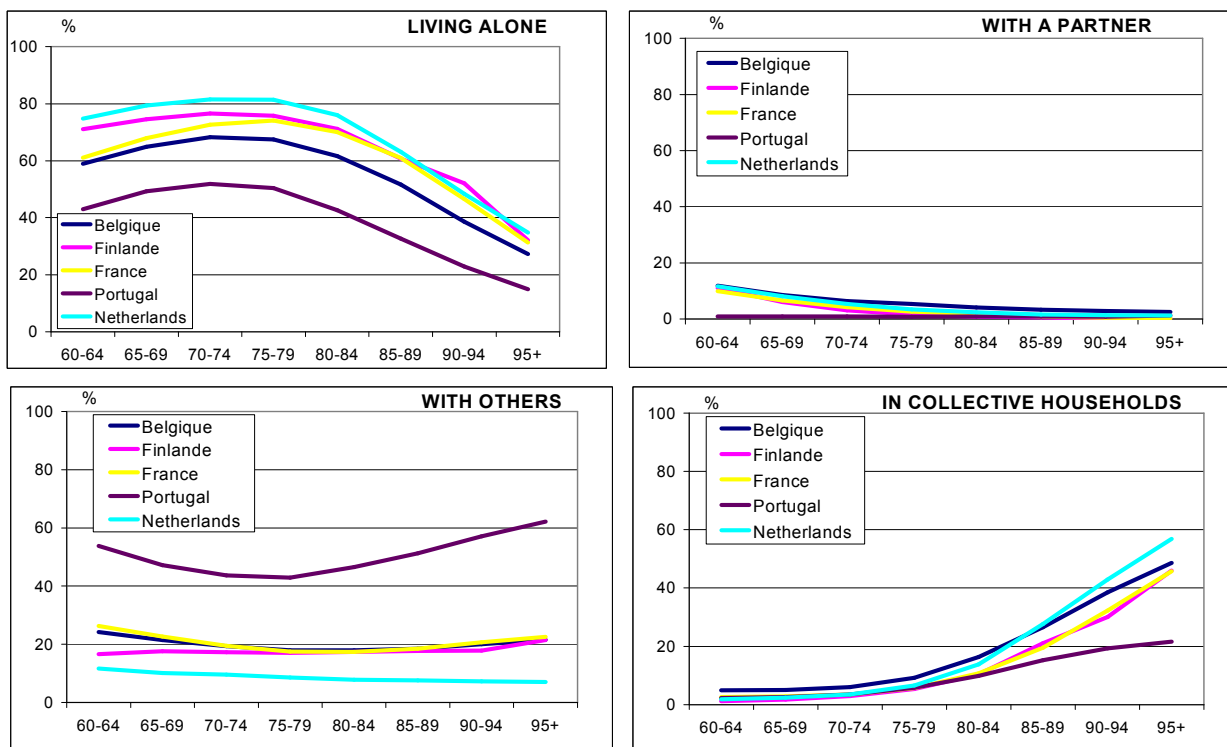
For the two *others living arrangements* the age related changes are smaller:

- except in Portugal, around 10% of not married women *live with a partner* at the age of 60 to 64, then the percentage declines and almost nobody has a partner in the oldest age groups. These age-linked trends are no surprise since the chances of finding a new partner are higher at younger ages, while the probability to remain in a couple declines with age due to increasing mortality rates. But additionally there is a cohort effect since this living arrangement is most widespread in the youngest birth cohorts for all countries.

-Relatively few individuals, whatever their age and home country, choose to *live with other* persons and their proportion is remarkably stable with age. Portugal is an exception, where on the contrary this form of cohabitation is always more frequent than living alone and becomes more frequent with age. But in reality, these age linked tendencies hide a cohort effect. In each of the

cohorts this form of living arrangement becomes less frequent with age, due to the departure of adult children (in the case of one-parent households) or to the death of the cohabitating person. But since for the oldest generation it was more common to live with relatives for social reasons (such as very low income), the overall tendency appears to be increasing in Portugal and stable in the other countries.

Graph 1 : Living arrangements of the not married women by age in 2000

Even if in all countries the trends with age are similar, a clear country profile appears, with two opposing situations. In Portugal the family is doubtlessly the first pillar of solidarity: the percentage of people cohabitating with others is the highest, those living alone or in institution the lowest. On the opposite in the Netherlands the proportion of individuals living with others is the lowest, that of institution the highest. France, Finland and Belgium are in a middle position.

Theses age related trends are also observed for men but the living arrangements of men and women differ in two aspects: women live more frequently in an institution as a consequence of their more severe limitations in daily life activities, and less often with a partner. This is not surprising since the probability of finding a new partner is always lower for females.

But of course the not married population does not form a homogeneous group. Strong differences exist between the single, widowed and divorced and we are going to concentrate on these sub populations. This is important because we know that in the future the not married population will include more singles and, above all, more divorcees.

- ***The living arrangements of single, widowed and divorced persons***

The proportion of women living alone is the same and the highest among the widowed and divorced : For example, in France, at the age of 80-84, 75% of them live alone but only 52% of the single women. The main reason for these differences lies in the higher tendency of the single to live in an institution: at the same age 26% of the singles against less than 10% of the widowed and the divorced.

These differences are observed at each age. Singles have not only a lower disability free partial life expectancy but in case of disability it is harder for then to cope alone because they are

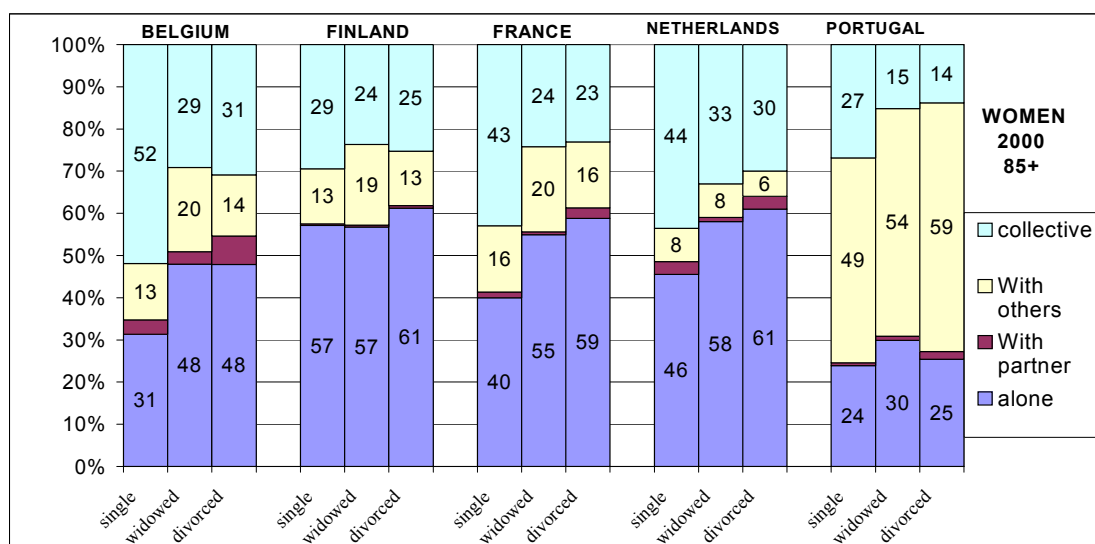generally childless and as a consequence benefit less than the others of informal care in their daily life.

Compared to the other categories, divorcees live more often with a partner and slightly less often with others. It is not surprising that whatever their age divorced people have the highest probability of repartnering. In many cases the union was dissolved only after the meeting of the future new partner.

If in all countries singles live less often alone and more often in an institution, the extend of the differences with the two other marital statuses varies strongly between countries (graph 2).

Nearly no differences have been observed in Finland: for example, the proportion of women aged 85 and more living alone reaches 60% for all categories. The highest disparity has been found in Belgium and France with a difference of 20 percentage points between the proportions of the widowed/divorced (respectively 50% and 60%) and the single (30% and 40%).

The geographical dispersion in the institutionalisation rates is similar. The example of Finland, where the single are similar to the others, is very interesting. This country has a very developed home care system and this example shows that this policy orientation can offset, in case of dependency, the disadvantages of being a single woman, meaning childless.

Graph 2 : Living arrangements of women aged 85 and more by marital status in some countries

We know that in the future the proportion of the widowed will most certainly decline while those of single and divorced persons will increase. So, with all other things being equal, the increase of the single population leads to the conclusion that the need of institutions for elderly will rise in the future. On the other side, linked to the growing number of divorced persons, an increase of the population living with a partner can be expected.
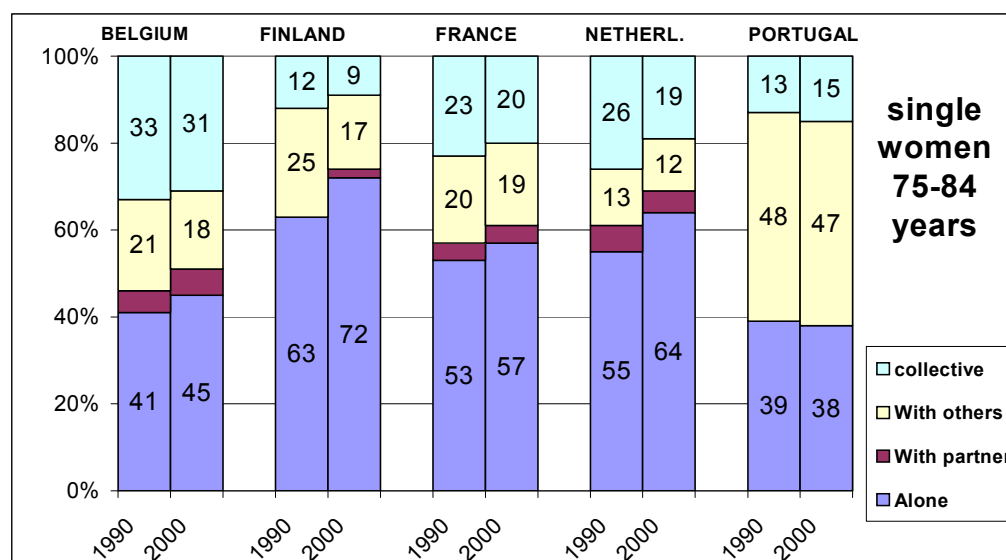
But of course, the hypothesis "all other things being equal" is very strong: the living arrangements of the not married will change not only because of modifications in the composition of this population but also because, compared to today, tomorrow the single, divorced and widowed of tomorrow will not have same behaviours. The following analyse of the evolution in the past can give us some indications for forecast trends.

- The evolution in living arrangements in the last decade

In the last ten years the most important trend concerning the not married population aged 65 to 84 is the decline in the number of persons living with others and the increase of those living alone. These trends can be observed for both sexes, in all countries and for all not married categories. For instance: in France in 1990 about 22 % of the widowers aged 65-74 lived with others compared to

only 17% in 1999. At the same time the proportion of those living alone rose from 65 to 79%. At these ages, in most cases, we also observe a turning away from residential care (graph 3).

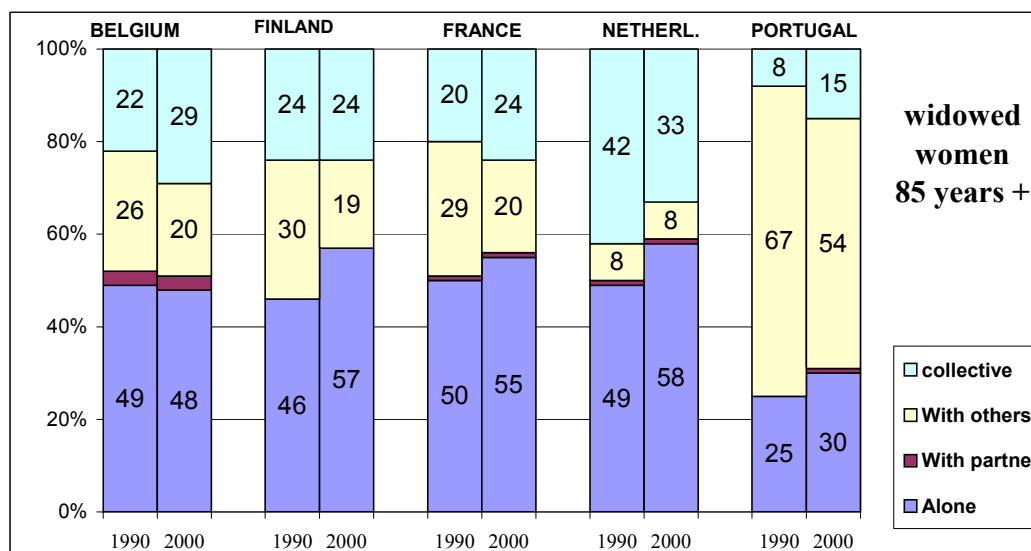*Graph 3 : Living arrangements of single women aged 75-84 in 1990 and 2000 in some countries*

This increase in independent living arrangements is a result of the improved overall situation of the elderly. At each age they are in better health and spectacularly better-off financially. Improvements in formal care services and more modern housing units have also helped to allow people to live independent lives in their own homes for a longer period.

While before the age of 85 a common trend appeared for all countries in the past, this is not the case for the 85 and more: each country is distinct, particularly in terms of institutionalisation. Clear country profiles appear (graph 4).

- *In Belgium*, the increasing institutionalisation of the elderly has more than offset the decline in multigenerational cohabitation. As a consequence the trend of the previously increasing prevalence of people living alone has reversed: not married people aged 85 and more (except for widowed men) live less often alone in 2000 than 10 years before[1].
- *In Finland*, besides the important decrease of people living with others, the proportion of people residing in institutions remains constant and the prevalence of people living alone increases in all the categories of the not married population to the highest level of all countries.
- *In France* the rarefaction of multigenerational living arrangements is going hand in hand with an increase in the proportion of people living alone and of the prevalence of living in an institution. This is also the case *in Portugal* but this country has experienced the most important change for institutionalisation : in 1990 only 8% of the widowed women lived in an institution while this proportion reaches 15% in 2000
- *The Netherlands* are a noteworthy exception. Admittedly, like in the other countries, to live alone has become more common. But the percentage of older persons living with others remains stable (since it has already reached a very low level), and above all, the prevalence of institutionalisation has considerably decreased : 42% of the widows lived in an institution in 1995, only 33% in 2003. Without doubt, this can be seen as a clear evidence for changes in the policy orientation concerning the elderly towards a limitation of the institutionalisation in favour of the possibility of home care.

---

[1] This is also the case for single women in France and Portugal.

Graph 4 : Living arrangements of widowed women aged 85 and more in 1990 and 2000 in some countries

This example shows the importance of the policies concerning dependency at older ages. In most of these countries the socio economic characteristics and health conditions of the older population are very similar but each country seems to have followed a specific way in terms of institutionalisation. It also shows how the living arrangement of the future older population are difficult to anticipate. But still we can conclude on one certainty:

T*he analysis of the cohabitation habits of the youngest generations,* the elderly of tomorrow, allows to anticipate that to live with a partner at old ages without being married should become more common. Indeed, for not married individuals that have not yet passed the threshold of 65 years of age - the future elderly - the main tendency is the increase in informal unions and the decline in the cohabitation with others. These trends can be observed in all countries and for all not married categories, but the highest values are found for single persons and for the Finish population. For example: In Finland, at the age 45 to 54 only 10% of single women lived with a partner in 1990 compared to 25% in the year 2000.

Admittedly, when these generations will reach the age of 75 a certain number of them will have already lost their partner through death but, nevertheless and without doubt, the proportion of not married persons living with a partner will then be higher than today. This of course is good news because we know that, in the case of dependency, the spouse is the first provider of care. Moreover, living with a partner has a protective effect, both on physical health - especially for men- and on mental health. More generally, this lifestyle favours good social integration.

2) The influence of demographic and socio economic variables on living arrangements

Up to now we analysed the effect of sex, age and marital status on living arrangement. Now we are going to show the influence of other variables (health, availability of children and income) using multi-variable analyses.

For the time being, this analyse has only been done for France (Table 1), using the HID survey. This survey has been carried out in 1998 and 1999, including about 4,000 individuals in private households aged 75 and more and as many persons living in institutions. This survey allows the analysis of most determinants (sex, age, marital status, health status, number of children, education level, income level) of the living arrangements.

These very primarily results confirm our former results and show :
- compared to men, women have a higher probability to live alone or with others and lower risks to be institutionalised.

- With advancing age the risk to live in an institution increases, and the oldest have lower probabilities to live alone than the "younger" old population.
- When compared to the married , singles, widowed and divorcees have higher probabilities to live in an institution, alone or with others and lower chances to live with a partner. Singles have the highest probabilities to live in an institution or with others, and the lowest to live alone.
- The higher the income, the lower the risk to live in an institution and the higher the probability to live with a partner.
- Bad health increases the probability to live in a collective household and reduces the probability to live alone or with a partner.
- The higher the number of children, the higher the probability to live with others or with a partner. Compared to being childless, the fact of having at least one child (independently of the total number) has a positive effect on the probability of living alone and reduces the risk of living in an institution.

	reference	in a institution		living alone		with others		with partner	
		yes = 3384 odds ratio	no=3574 signific	yes= 1537 odds ratio	no=5421 signific	yes=424 odds ratio	no=6534 signific	yes=1613 odds ratio	no=5345 signific
women	men	0,752	0,0001	1,448	0,0001	1,394	0,017	0,705	0,0131
age 85-94	75-84	2,246	0,0001	0,494	0,0001	0,886	**0,299**	0,299	0,0001
95+		2,979	0,0001	0,244	0,0001	1,125	**0,623**	0,251	0,02
widowed	married	4,779	0,0001	447,7	0,0001	101,762	0,0001	0,00001	0,0001
single		10,131	0,0001	162,681	0,0001	127,607	0,0001	0,003	0,0001
divorced		4,755	0,0001	490,625	0,0001	69,033	0,0001	0,003	0,0001
middle income	low income	0,723	0,0001	0,593	0,0001	3,427	0,0001	2,243	0,0001
hight income		0,18	0,0001	0,889	**0,5328**	10,573	0,0001	3,739	0,0001
middle health	good health	5,663	0,0001	0,2	0,0001	0,665	0,02	0,227	0,0001
bad health		10,6	0,0001	0,077	0,0001	0,908	**0,43**	0,087	0,0001
1 child	0 child	0,564	0,0001	1,327	0,02	2,179	0,0001	1,852	0,005
2 children		0,451	0,0001	1,419	0,004	2,669	0,0001	2,963	0,0001
3 children		0,449	0,0001	1,324	0,02	3,016	0,0001	2,711	0,0001

These analysis will be extended to other subpopulations (men and women, not married, widowed and single…) and to other countries (the Netherlands, Italy, Finland, UK, Belgium).

Definitions of the 4 categories of living arrangements

• Living alone meaning one-person household

• Living with a partner meaning living with a spouse or a cohabitee and eventually with others

•Living with others combines all other categories (one-parent family or other forms of cohabitation) of private households

•Living in collective household meaning all persons not living in a private household

Sources for the first part : national census and registers. INE (Portugal), INSEE (France),Official Statistics of Finland (Population 2001:12, Families 2000, Helsinki : Statistics Finland), GSOEP (Germany),
Statistics Netherlands, ONS (United Kingdom)

149 mots :

This article examines the effects of demographic and socio-economic variables on living arrangements among the population aged 75 and more in some European countries.

The first part is a descriptive analysis of the links between marital status and living arrangements: if some common trends appears for all countries (e.g. the increase with age of the proportion of people living in collective household, the specific position of the single or the decline of people living with other persons for the last decade) a clear country profile appears and each country have followed a specific way in terms of institutionalisation.

The second part go ahead in the topic and presents multivariate analysis. Using nationally surveys and ECHP, the effects of sex, age, marital status, health, availability of children and education (or income) on the odds of living alone, with partner or with others and, for France, in a institution are examined.