

**TECHNICAL MEETING ON POPULATION AGEING AND LIVING ARRANGEMENTS OF  
OLDER PERSONS: CRITICAL ISSUES AND POLICY RESPONSES**

Population Division  
Department of Economic and Social Affairs  
United Nations Secretariat  
New York, New York, 8-10 February 2000

Item 3 of the provisional agenda

**LIVING ARRANGEMENTS OF OLDER PERSONS AND FAMILY SUPPORT IN MORE  
DEVELOPED COUNTRIES \***

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# LIVING ARRANGEMENTS OF OLDER PERSONS AND FAMILY SUPPORT IN MORE DEVELOPED COUNTRIES

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## A. INTRODUCTION

Promoting an age-integrated society that encourages the participation of older persons is one of the main elements of the set of recommendations on Aging for the Year 2001 as prepared by the UN General Assembly. In this paper two important avenues to social integration of older persons<sup>1</sup> will be addressed, namely living arrangements, that is the composition of the households in which older persons live, and familial embeddedness, more in particular the familial support given and received by older women and men, respectively. The two are directly and reciprocally interrelated: living arrangements, in particular the relationships available within the household, are of crucial importance as determinants of older adults' financial and social situation, the social support arrangements available to them, and the realized level of well-being or loneliness.

Life expectancy continues to increase all over the world, with top-scoring countries in the European region, Japan, the U.S. and Canada. This increase in life expectancy and the falling birth rate underlie the sharp increase in the number and percentages of persons in the older age brackets. Even more noteworthy is the rate of growth of people aged 80 and over, so-called 'double aging', with an overrepresentation of older women over older men. According to Myers (1986), the increase in life expectancy results, for those in first marriage, in a longer duration of the partner bond via '*aging together*'. However, for those individuals who are confronted with a breakup of their partner relationship (either by widowhood or divorce), it may mean longer and very long periods of absence of a partner relationship. Some of the ever-widowed and ever-divorced remarry, many do not. It is well known from Country Statistics that the probability of remarriage is strongly related to – among other things – sex (women have a higher risk of not remarrying than men), and age (older persons have a smaller chance of remarrying than younger people) (Bumpass, Sweet & Martin, 1990). Consequently, living arrangements in later life differ strongly between women and men. In all age categories, widowed and divorced women outnumber widowed and divorced men. And, especially at ages above 70, widowed women outnumber married women in many countries.

In investigating living arrangements as realized in later life, one needs to keep in mind that characteristics of household composition at this time in their lives are directly related to the life histories of older persons, including above all their marital and partner histories. Marital status characteristics of older adults have undergone constant change since the first half of the century. New cohorts of older persons have dramatically different marital and partner *histories* that set them apart from previous generations. So, heterogeneity and growing complexity is introduced in the spectrum of marital and partner experiences: marriage and remarriage, cohabitation, and perhaps a LAT relationship – having a partner outside the household -, alternated with periods of living alone or as a lone parent with children. These changes in marital histories are reflected in changing living arrangements. On the one hand, households incorporating other family members or non-family members are on the decline. On the other

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hand, besides living as a couple with children, the periods lived as a couple without children, or as a person alone, may alternate during the course of people's lives.

Older person's types of living arrangements and the familial support given and received will furthermore be affected by country-based differences in socio-structural opportunities. The economic and financial situation, standard of living, the quality of social security and health care systems affect the opportunities and restrictions experienced by older persons in their efforts to realize independence and well being in later life. Whether support is available when deteriorating health makes help necessary, is another important factor that sets apart older inhabitants of different countries. These country differences are based on varying attitudes and good practices towards informal support provided by children and other family members, or by the community.

In this paper, living arrangements of older persons will be addressed, taking into account a selection of factors behind the total array of heterogeneity. We shall first look into sex, age groups, and marital status. Secondly, regional differences in Europe will be dealt with. Data for this study stem from the database of the project "Dynamics of Aging", initiated and executed by the Population Activities Unit of the UN ECE in Geneva. The data consist of cross-nationally comparable micro-data samples based on the 1990 round of population and housing censuses in countries of Europe and North America. In this study, data about the following countries will be presented: Finland representing the northern European countries, the United Kingdom as a representative of western European countries, Italy as representative of southern Europe, and Hungary as a representative of the European countries in transition<sup>ii</sup>.

An in-depth investigation of the major national differences in living arrangements and familial support of older adults needs to focus on a large set of determinants behind the country-specific outcomes. In the context of this study, we will briefly indicate some of these factors.

There are major differences in attitudes and beliefs about marriage (versus unmarried cohabitation and living alone as a never-married person), and marriage dissolution (especially as far as social acceptance of divorce is concerned). These differences, together with gender-specific discrepancies in life expectancy, affect the patterns of marital status as realized by older persons. Life expectancies at birth differ significantly for men and women between the four countries studied here, and are 7.7 years in Finland, 5.4 in the United Kingdom, 6.5 in Italy and 9.1 in Hungary (UN World Population Prospects, 1999).

Older person's financial possibilities and the quality of housing (basic as well as specific equipment for physically handicapped older persons) are directly related to and part of the very different national systems of social security, including prevailing ideas and practices with regard to old-age pension schemes. There are major differences in the welfare state, both in ideas about its functioning for public support as well as in the institutional arrangements available to older persons in need of care. The welfare systems of the Scandinavian countries, including Finland, can be characterized as driven by generous rights towards social security and wide acceptance of community solidarity. This is in contrast to the situation in the UK, with minor rights towards social security and less solidarity. The situation of Italy is described as a moderate system of social security and solidarity (Esping-Andersen, 1990). Countries in central and eastern Europe have until now not been included in welfare systems research.

When investigating determinants of differences in living arrangements one needs to take into account a complex set of interrelated fields, such as marital situation and marital history, the availability of children alive, the housing market situation, educational level, labor market history and level of income (and/or pension), age, health and last but not least sex and gender-based differences in opportunities and restrictions with respect to realizing one's preferences and intentions in the field of living arrangements and social embeddedness.

We shall firstly discuss marital status characteristics of older persons. We shall then address living arrangements and related guarantees for familial support, and thirdly social embeddedness and familial support outside the household.

## B. MARITAL STATUS OF OLDER PERSONS

### *1. Facts*

Data about marital status of older men and women are provided in table 1.

The distribution of marital status characteristics over the elderly population is directly related to the nuptiality patterns of the populations under study. "Which percentage of the population has ever been married?" is one of the crucial questions in this context. For men, table 1 indicates a more or less stable percentage of never-married as far as the older age groups are concerned, followed, especially in Finland and to a lesser extent in the United Kingdom and Italy, by a remarkably higher percentage among the younger elderly. The data in table 1 show that the ultimate proportions of never-married women in the older age groups are on the decline, with lower percentages of never-married women in the younger old age groups.

Divorce (and separation) is also found among older persons, especially among the younger old. The percentages are highest in Finland, followed by Hungary and the United Kingdom. In these three countries the percentages per age category are higher for women than for men, indicating differences in remarriage patterns for divorced men and women.

Most important, however, is the striking difference between older men and older women in the proportion married versus the proportion widowed. By far the majority of older men are still married, by far the majority of older women are widowed. In the age category 80 and above, more than half of the men are still married: 60.9% in Italy, 60.0% in Finland, 57.3% in the United Kingdom and 52.2% in Hungary. In contrast, comparable data for older women reveal a very low probability of being married at ages 80 and above: 17.5% in Britain, 15.4% in Italy, 13.0% in Finland and only 8.7% in Hungary.

### *2. Explanations for differences in marital status*

#### *a. Period changes*

Firstly, we will address differences in the characteristics of successive cohorts entering the population of older adults. In the field of European demography, changing behavioral patterns, including marital status patterns, have been studied using the concepts of the first and second demographic transition (Van de Kaa, 1987, 1994). Central to the ideas of the second demographic transition is the paradigm that the replacement of older norms, values and behavioral patterns by new ones is caused and supported by in-depth socio-structural, socio-cultural and technical changes that are taking place at the broader national and international levels. The multiple set of causes includes economic growth, an improved standard of living, better quality of social security and health care systems, a rise in (female) educational levels and female labor force participation, and cultural changes such as secularization, the shift towards individualization, and postmaterialism (Van de Kaa, 1987, 1994; Lesthaeghe & Surkyn, 1988). Incorporated in the concept of the second demographic transition are the differences between regions and countries in their pace of accepting and realizing new behavioral patterns. In this respect, according to Van de Kaa (1987), the northern European

countries are at the forefront of the process, followed directly by the western European countries. The second group, with a time lag, are countries in southern Europe, the third group in this league table is the eastern European cluster, and Ireland and Iceland trail behind. Research into these regional European patterns has focused on changes in fertility careers and family formation, including divorce patterns (Bosveld, 1996). Empirical research concentrates on persons between about 18 and 48 years of age. Research into the acceptance of, and participation in new behavioral patterns among persons aged 48 and over, is de facto absent. Now that younger cohorts, raised and educated in the sixties, are entering the ages of fifty and above, new norms and behavioral patterns are taking shape among younger cohorts of older persons. The relatively large proportion of men who never married in the younger old age groups (see table 1) is thought to be a result of the trend away from marriage and towards long-term, life-long variations of unmarried cohabitation. The same conclusion can be drawn for the higher percentages of divorced men and women, a phenomenon affected by increased divorce rates among the youngest cohorts entering older ages. In the near future, the proportion of divorced elderly is expected to rise tremendously as this phenomenon, which is widespread among the middle age groups (40-49 years) in Finland, the UK, Hungary and the United Kingdom, will reach the elderly population, the more so because remarriage rates do not appear to be keeping pace with divorce rates.

*b. Transitions in marital status among older persons*

The transition from marriage to widowhood is one that is broadly expected to happen in this phase of life. However, the age at which the transition from 'off-time' to 'on-time' is experienced, is rising rapidly, more or less parallel to the rise in life expectancy. "Many of the present oldest old never expected to reach their current age, because when they started life's journey early in this century, interrupted lives and broken ties were common, due to infectious disease, famine, and life's dangers. The changes in survival patterns have been so rapid that they have created 'surprised survivors'" (Hagestad, 1998). The percentage of older persons experiencing the transition from married status to divorced status after the age of 50 is low, but still on the rise (Cooney, 1993). Older women, especially wives in dual-career marriages, are well aware of the negative implications of retirement on marital relationships. They foresee implications for emotional harmony, for the balance of power, and the maintenance of their own personal space and independence in the home (Hilbourne, 1999).

*c. Selective mortality at older ages*

The surplus mortality rates of men, at younger and at older ages, is resulting in lower absolute numbers of men and higher absolute numbers of women for each of the 50-and-over age categories, in each of the countries under study. As a result, aging is a female experience! And aging as a female experience differs significantly from aging as a male experience. This is apparent first and foremost in the economic and financial domains of life, as well as in the field of social participation in intimate relationships and in the community, more particularly after becoming widowed.

Trends in several western European countries indicate a decrease in gender-specific life expectancies, in contrast to the situation in Hungary and other countries in transition. This trend will affect the percentage of couples aging together.

So, in conclusion, in the first half of this century older cohorts of men and women and their life courses could still fruitfully be described by referring to the 'standard biography' or 'semi standard biography'. This biography consisted of leaving the parental home to marry (or followed by marriage), followed by the birth of the first child. Included in these standard

biographies is the unwritten rule that women are the first ones to take care of the children and the household. Parents stayed together until death. Usually, the widower remarried, while the widow continued life as a widow living with her children or in a one-person household. This situation has changed remarkably. Instead of standard biographies, more and more adults realize a so-called choice biography (Beck & Beck-Gernsheim, 1996). Transitions no longer follow a strict sequence, a large variety of pathways through the life course are possible, and are followed. Reconsidering transitions of the past and returning to former positions is now accepted. So, starting the life course with unmarried cohabitation, followed by marriage, followed by divorce, living alone or as a parent without a partner, followed by unmarried cohabitation with another partner, is broadly accepted.

Consequently, investigating the current marital status of older persons provides no more than a partial picture. Those currently married, includes, for example, older adults in first marriage, but also men and women involved in a second or higher number of marriages after widowhood or divorce. The effects of different partner histories on the financial and social resources and the well being of currently married older persons have to be taken into account (Peters & Liefbroer, 1997). Currently divorced older persons represent only a proportion of those ever-divorced, with higher risks that women will still become divorced and lower risks for men. Information about the marital *history*, and preferably also about the partner *history* (including periods of unmarried cohabitation), is urgently needed to fully understand the life courses of older men and women who today face an (unexpected) extension of their lives.

## C. LIVING ARRANGEMENTS OF OLDER PERSONS AND RELATED GUARANTEES FOR FAMILIAL SUPPORT

### 1. Facts

Living arrangements, in particular household composition, are of crucial importance as determinants of the social and financial position of older adults, the social support arrangements available to them, and the realized level of well being. As a result of the transitions that have already taken place in their long lives - with or without explicit decision-making - heterogeneity and growing complexity is introduced in the marital histories of older persons, and also in the living arrangements as realized. Investigating the household situation could, in the past, comfortably start with the registration of the marital status of the couple, as the core persons, adding the characteristics of other persons who happened to be in the household, such as children, other family members, servants, or lodgers. Investigating the marital status of older adult persons as the basic characteristics of households is no longer sufficient nor adequate when addressing the determinants and outcomes of household types and family relationships. However, in the absence of detailed information about partner and marital histories in census data, we have to use the current marital status position as the first determinant of differences in living arrangements.

Figures 1 to 4 provide information about living arrangements per age category, per country, subdivided for married, widowed and divorced men and women.

The data for *married men* indicate a very high percentage living with a spouse only, in each of the four countries. Even in the oldest age categories, living with a spouse without others is the most characteristic living arrangement of older married men. Going from younger towards older age groups, living with a spouse and young adult children decreases, and is replaced – to a certain extent – by co-residence with adult children. Living with one's spouse, children and grandchildren is very uncommon in the United Kingdom, but more prominent in

the other countries, especially in Italy and Hungary. In so far as older women are still married, their living arrangements – to a large extent – resemble those of their spouses. There is one exception: in the oldest age groups *married women* more frequently live alone than men, especially in the United Kingdom. This might be related to the institutionalization or hospitalization of their spouses.

A large proportion of the older population consists of *widows*. Figures 1 to 4 provide information about their living arrangements. Among widows, the proportions living alone are highest in Finland and the United Kingdom, considerably lower in Italy, and much lower in Hungary. This is in line with the ideas of the second demographic transition, namely that living alone as an indicator of individualistic living arrangements will become more and more prominent, starting in the northern and western European countries, followed by the southern European countries. In Finland, older widows largely continue living alone until the age of 85 and over. In the UK and in Italy, a decrease in living alone is registered for those aged 85 and over and 75 and over, respectively. The proportion of older widows living alone in Hungary lags behind those in other countries, gradually decreasing from the age category of 70-74 years. Nevertheless, living alone is the most common living arrangement among older widows in each of the four countries. During the second half of this century, a dramatic increase in the proportions of widowed living alone across the more highly developed world has been documented (de Jong Gierveld & van Solinge, 1995; Cherlin, 1983; Clarke & Neidert, 1992; Spitze, Logan & Robinson, 1992).

Living in a two- or three-generation household without others, that is living with children and/or children-in-law, grandchildren, parents, parents-in-law, is common among older widows too. Going from younger to older age groups, living with children first decreases as a result of the nest-leaving process, and is replaced by co-residence of older widows with their adult children (and grandchildren). The latter phenomenon is particularly common in Hungary and Italy. In Hungary and to a lesser extent in Finland, living arrangements of ‘one generation with others’, for example with a lifelong acquaintance, is also found among widows. So, for older women, being widowed means either that they live alone (the most widespread living arrangement among older women in western and northern Europe), or that they co-reside with their children (and perhaps also a parent, or grandchildren).

The living arrangements of *widowers* aged 50 and over in the United Kingdom, Finland and Italy closely resemble those of their female peers. The same parallel is found between the living arrangements of widows and widowers in Hungary, with the following exception: older widows more frequently live as ‘one generation with others’, while older men live both as ‘one generation with others’ and as ‘one generation without others’, the latter indicating living together e.g. with sisters and/or brothers.

In describing the living arrangements of older *divorced men*, a number of specific characteristics stand out. Firstly, the living arrangements ‘one generation with others’ and ‘one generation without others’ are frequently found among divorced men, more frequently than among women, in Finland, the United Kingdom and Italy. Co-residence in two- or three-generation households without others, that is with children (and/or a parent and grandchildren), is significantly less common among divorced men than among divorced women. Living alone is less widespread among older divorced men than among women in Finland, but more frequently reported by divorced men than by women in Italy and Hungary.

Older *divorced women* tend to live alone. The proportion of those living alone in Finland is even somewhat higher than among older widows, especially among the oldest old. In contrast, the proportion living in two- or three-generation households, that is with children (and/or a parent and grandchildren), is lower than among widows in the same age groups. Furthermore, in Finland, the United Kingdom, Italy and Hungary, the proportion of those in ‘one generation with others’, indicating, for example, unmarried cohabitation or living with a

lifelong acquaintance, and in 'one generation without others' (living with sisters and/or brothers) is higher than among widows.

## *2. Living arrangements of older people and related guarantees for familial support*

### *a. Living as a couple, and reciprocal support*

Living together as a couple is the living arrangement that is most frequently realized by older married persons in each of the four countries studied (Figures 1 to 4). It is also the living arrangement that provides older men and women with the greatest possibilities to live independently and to realize reciprocal support on a daily basis, if needed. This may be attributed firstly to their financial situation, based on state and company pension and social security schemes of at least a male person and perhaps additionally of women's past earnings, which tends to be much better than the situation of those living alone, especially women. If household incomes allow, paid helpers to clean the house, wash clothes and dishes, and perhaps cook meals, are an option for those who wish to continue living independently. Secondly, one's spouse can and will serve as the optimal (long-term) provider of emotional as well as instrumental support. Nearly all husbands and three-quarters of the wives rely on their spouses (Kendig, Koyano, Asakawa & Ando, 1999). Spouses have the proximity, the long-term commitment and the similarity in interests and values that underlie this type of support (Dykstra, 1993). Now that older male persons are much more likely to be married than women, with surprisingly little variation between European regions, being (very) old proves to have very different implications for men and women. For men, being old generally means being attached, that is, having a spouse available for assistance and care. For women, it generally means being spouseless, that is having to turn to others when they are no longer able to cope by themselves.

### *b. Living - with or without a spouse - with children (and/or grandchildren and parents); co-residence and reciprocal support*

The PAU micro-data set allows us to reliably compare the co-residence situation of older persons in the four countries under study. Assuming that persons aged 69 and under are generally not frail nor totally support-dependent, our focus is on men and women aged 70 and over. Table 2 gives the patterns of co-residence for each of the countries, subdivided by marital status and sex.

As expected, co-residence is most prominent under formerly married persons. Widows and widowers are top scorers in this respect, with Italy and Hungary in a leading position. In these two countries, thirty per cent or more of the (non-institutionalized) widowed men and women aged 70 or over co-reside with their children (and/or grandchildren and parents). In Finland and the United Kingdom, the percentages are significantly lower, in line with the idea of the second demographic transition that traditional patterns of living arrangements will become less and less prominent, starting in the northern and western European countries.

Divorced and widowed parents are treated differently. The children of divorced parents appear to be less frequently involved in co-residence with their parents than are the children of widows and widowers. The risk of not being involved in co-residence with children is highest for divorced fathers, followed by divorced mothers, aged 70 or over. These differences may be explained by the better health situation of divorced parents, who tend to be somewhat younger

than widowed parents, and the lower mean number of children born to them. Another explanation refers to disturbed relationships between children and divorced parents, especially with non-custodian fathers (de Jong Gierveld & Dykstra, 1997).

In accordance with the data in table 2, the option of co-residence still seems to be a welcome one in several countries of southern Europe, but it is evaluated as a less favorable option in the Scandinavian countries as well as in the Netherlands (Mengani & Lamura, 1995). This finding is also in agreement with the data provided by the Eurobarometer Survey (European Commission, 1993). This indicates that patterns in southern Europe are still more oriented towards traditional family patterns and towards the idea that children are obliged to support their parents. Younger and older adults in Italy are convinced that the best thing children can do is to support their parents, as indicated by the data of the Population Policy Acceptance Surveys (Palomba, 1995). As far as the oldest old are concerned, co-residence with children can be triggered by deteriorating health and other physical or psychological handicaps that force the elderly to give up independent living. We have to bear in mind that the prevalence of disabilities is strongly age-related and reaches high rates at more advanced ages. However, the need to support frail parents is not the only possible trigger to start (or continue) co-residence. The pathways to co-residence are much more diverse and complex, as indicated by Grundy (1992): it is not only the older adults' need for support, but also the needs (socially or financially) of the children that have to be taken into account. This includes situations such as having a disabled child, a specific situation after divorce, the case of lone parenthood, and the need for support and comfort of grandchildren when parents are involved in labor market activities. In all these situations, it is the older adult who provides rather than receives support. Home ownership of the older adults can also contribute to co-residence, either because the children lack suitable housing or because they have low levels of income. In general, a low-income situation either among the children or among the older persons, increases the probability that parents and adult children will co-reside. Societies in central and eastern Europe have traditionally been considered to have a high prevalence of extended families. This has been intensified by the fact that the income security of many older persons has been eroded as a result of economic decline. This, combined with the poor housing situation of the younger generation, has forced older and younger persons to co-reside and to give up independent living either as a couple or alone (Botev, 1999). So, irrespective of the norms and values prevailing in the eastern European countries about family responsibilities for older persons, the socio-economic and housing situation in these countries may force family members to start and continue co-residence.

Today, many older people in Europe and the United States prefer not to live with their children, but to continue living independently either as a couple or alone as long as possible. The oldest old are least likely to emphasize adult children's obligations to their parents. However, Logan & Spitze (1995) admit that this pattern may have many sources. The social norms evinced by older people may reflect their desire for autonomy and self-reliance, their sense that the proper role of parents is to be givers rather than receivers, and their wish not to become a burden to the younger generation (Logan & Spitze, 1995, 362). In this context, Burch (1985) emphasized the effects of changes in the normative aspects of age and age roles that took place in the second half of this century: household members attach greater importance to goods such as privacy. As a result, households tend to be less willing to accommodate non-nuclear family members such as their parents. On the other hand, potential household members, such as older parents, may be less interested in entering the households of their adult children, feeling that their niche in the household would not be a favorable one.

Moreover, co-residence may include not only reciprocal support possibilities, but also cost elements. Crowding in co-residence living arrangements, measured in terms of persons per room, is related to poor mental health, poor physical health and to poor social relationships in the home, and it has a detrimental effect on childcare (Gove et al, 1983, 184). Other researchers (Townsend & Tunstall, 1973) point to the fact that co-residence of adult children and their parents is a threat to well-being, and is correlated with higher feelings of loneliness among elderly persons, primarily because they see less of their contemporaries, feel obliged to take up a lot of responsibilities and feel a loss of privacy and self-determination.

Included in modern ideas about care, support and services for older persons, taking into account their desire for self-determination and privacy, is the availability of (privately or publicly financed) institutional care for older persons. The old idea of institutionalization as a 'last resort' has to be updated and revised. Feelings of boredom and loneliness, as well as feelings of being a burden to caring family members, frequently characterize older people's lives at home. So, many older persons will have made a positive decision to opt for residential care (Oldman & Quilgars, 1999). Table 3 gives the data for men and women aged 70 and over, living in institutions, per country. Table 3 clearly points out that, relatively speaking, more persons in the United Kingdom are institutionalized than in Finland, with Hungary lagging behind. No data are available for Italy, but the phenomenon of institutions for the elderly appears to have been almost absent until now. As expected, the percentage of older persons involved in institutional care increases sharply with age, and is higher among women than among men, in each of the three countries under investigation. The higher percentage of older persons in institutional care compensates, to a certain extent, for the lower proportions of co-residing older people in Finland and in the United Kingdom as compared with Italy and Hungary.

Major changes appear to have occurred in the past few decades. A declining proportion of elderly persons live with their children. Statistical data for several European countries and for the United States show that a decreasing proportion of older persons live together with kin in a multi-generation household and that life-years lived in old-age co-residence have declined substantially. In Europe, more and more elderly - after the death of the spouse - tend to choose to live independently for as long as possible. They appreciate good relationships with their children, but they prefer 'intimacy at a distance' (Cherlin & Furstenberg, 1986). As a result, among older adults family relationships are only indirectly related to household composition.

### *c. Living alone*

As mentioned earlier in this paper, living alone is the most frequently registered living arrangement among older widowed and divorced women and men, in the census round 1990/1 in each of the four countries studied. Table 4 presents data about living in a one-person household for persons aged 70 and over in the four countries under investigation. An overwhelming majority of older widowed and divorced persons in each of the countries live alone in a one-person household. The highest proportions living alone are found in Finland and in the United Kingdom. This is in accordance with the ideas formulated about trends in the demographic behavioral patterns of the second demographic transition. Italy lags behind, but even in Italy more than 53 per cent of the persons aged 70 and over live independently and alone. In Hungary, the percentages of elderly aged 70 and over who live alone are significantly lower, varying between 48 and 59 per cent.

These recent trends have resulted in an increase in the number of households, and a decrease in the number of persons per household in each of the European countries.

As economic welfare increases in more and more countries in the Western world, there is less need for people to share their homes and form part of the same household. At the same time, ongoing improvements in social security are enabling growing numbers of older and younger people to embark on independent living arrangements and lifestyles. These developments go hand in hand with the aforementioned trend towards greater privacy and individualization, resulting in higher percentages of divorce, living alone or living as a parent without a partner. And as mentioned, the preferences of older adults in more developed countries are increasingly moving towards a continuation of independence, by living in a one-person household.

Intentions that today shape specific decisions about future behavior have been viewed as being part of people's more encompassing ideas about how they want their lives to evolve. Giddens (1991, 85) suggests that life planning constitutes a general feature of modern life. In a world of alternative lifestyle options, strategic life planning is of special importance. (...) Through life planning, people can prepare a course of future actions. The concept of individual-level strategic behavior covers decision-making in a wide variety of domains of life, including domains such as partner selection, the start and continuation of a specific type of living arrangement, and other personal relationships. In opting for either 'living alone' or sharing a household with (adult) others, one has to weigh the pros and cons of both options. Sharing a household may provide people with personal care, reciprocal attention and support, solidarity, division of household tasks and other positive goods. Possible negative outcomes include a bias in solidarity costs whereby one of the partners invests less time, money and effort in the cooperative undertaking than the other (and than laid down in informal contracts between the partners) (Lindenberg, 1998). So, strategic life planning takes into consideration the specific positive and negative aspects of sharing or not sharing a household.

Older adults (age 50 and over) might hesitate to remarry and restart a two-person household as a married couple. A new marriage bond at older ages involves, by definition, two persons, both of whom are characterized by specific life histories and have evolved into persons with unique personalities and life-long personality traits. Can these personalities and life histories still be patterned, remodeled and harmonized as they could at young ages? Nowadays, more and more older divorced and widowed persons (starting in the western and northern European countries, the USA and Canada) are explicitly opting for flexible partner bonds such as unmarried cohabitation (Wu & Balakrishnan, 1994) and LAT-relationships – where partners do not actually live together - rather than remarrying. In-depth interviews with persons aged 55 to 89 years involved in a LAT relationship (de Jong Gierveld, forthcoming) showed that for older widows, widowers and divorcees the strong desire to continue living in their own private homes and being able to make independent decisions about their day-to-day activities, in combination with a desire to share time with a partner to avoid loneliness and to be comforted by mutual solidarity, has led them to start a LAT relationship.

*“After a period of living alone, you have fixed habits ... It is difficult to adjust ... If you are very old, you are a whole person, and it is difficult to change your habits ...”*

*“Since we both have a life behind us ... it's much more difficult than starting a relationship from scratch .... He is an authoritarian type of person .... He is always trying to fix things for me ...”*

*“I know many elderly who start a LAT relationship, simply for the sake of companionship. Most of them drink a cup of coffee together, share meals .... to avoid feeling lonely. Weekends are awful for people who live alone ...”*

In doing so, they are realizing the benefits of combining a partner relationship with a one-person household: guaranteeing a certain amount of independence and privacy, time to be alone and to fulfill their private wishes, whilst at the same time enjoying part-time companionship, friendship, intimacy, love, and (opportunities for) reciprocal care. This has given rise to new questions. Will LAT-partners de facto support one another; is the bond strong enough to guarantee ongoing support? And, which responsibilities do children have towards the new partners of their parents?

#### D. THE BROADER SOCIAL EMBEDDEDNESS OF OLDER PEOPLE; GUARANTEES FOR FAMILIAL SUPPORT OUTSIDE THE HOUSEHOLD

Social participation of older persons as volunteers and carers in all kinds of community activities is widespread. Many organizations, including religious groups, are dependent on the time budgets and investments of older persons. Within the realm of the family, older parents perform specific activities too, such as supporting young parents in raising their children, either financially or by participating in childcare. Older parents maintain these intergenerational support ties - independently of processes of family change on the part of the parents and/or the children. Older parents speak of a continued link as they adjust to new relationships with their children's generation and to new extended families following divorce (Bornat, Dimmock, Jones & Peace, 1999). Of course, inter-generational contacts are bounded by geographical distance, and influenced by country-specific values and infrastructures.

It has to be stated that older persons in general, including the oldest old, should not be characterized as a "problem group". Whilst some are unable to remain independent, a majority are able to do so. It cannot be denied, however, that with advancing age, older adults are increasingly confronted with ill health and physical and mental handicaps. Many studies show that if health deteriorates and help is needed, the elderly continue to rely primarily on family members, firstly on their partners, but in the absence of a partner other family members will step in. The first ones to substitute for the bereaved intimate relationship with the partner will be the children, daughters more specifically (Kendig *et al.* 1999). Studies conducted in developed countries have repeatedly shown that adult children are more supportive, either providing time or money, of parents living alone than of parents who are still together (Dykstra, 1990; Wenger, 1984). Children provide all kinds of (long-term) support for disabled old people who continue to live independently, such as health care, social companionship, and housekeeping assistance. This informal, private-sector support still prevails across the more developed world, despite the availability of institutional care and other types of social services. Families still provide most of the support needed. Within the realm of this paper it would go too far to provide an in-depth overview of all the data available about children who are involved in the changing networks of aging individuals, as well as information about care given to non co-resident older parents in need of support. More information about this phenomenon can be found in, among others, Grundy (1999) and Van Tilburg (1998).

In today's developed world, the decision to start giving informal support to frail older parents is not a matter of course. The decision depends on the ongoing quality of social relationships between parents and children, on voluntary principles and on individual agreement (Keith, 1992). As pointed out earlier in this paper, within each of the countries studied, co-residence is more frequently reported by older widows and widowers, and less frequently by older divorced women and men. The same pattern has been found for informal support provided to non co-resident older parents. Research has shown that about half the older widowed persons who live independently, with children alive and in need of support, mentioned that one (or more) of the children were active in the support network, compared with

less than a quarter of all the ever-divorced older persons (de Jong Gierveld & Dykstra, 1997). In such a situation, those most likely to be at risk are fathers who did not maintain a high-quality relationship with their children following divorce (Bornat *et al.* 1999). The latter have to rely more heavily on support from community volunteers ('meals on wheels'), as well as on support that has to be paid for, or formal support arrangements.

However, national surveys from several countries indicate that a majority of older persons can rely on, and receive assistance from informal helpers. This enables the elderly to continue living independently, as welcomed by many older persons.

#### E. AN AGENDA FOR FUTURE POLICY MAKING AND RESEARCH

This paper provides a comprehensive picture of some characteristics of living arrangements among older persons in four countries in Europe. We can conclude that new ideas, attitudes and demographic behavior are not restricted to young adult persons, but are also found in the lives of persons aged 50 and over. New behavioral patterns such as divorce and living alone, unmarried cohabitation and LAT relationships are becoming more widespread among the elderly in Europe. In accordance with the central ideas of the second demographic transition, these trends started in the countries of northwestern Europe, followed at some distance by the southern European countries. The data provided by the PAU activities in the project 'Dynamics of Aging' served as a reliable and valid tool to investigate the first, general outcomes of this trend. This paper has presented data about four countries. In total, more than 12 countries were involved in the PAU undertaking. Most of the countries involved are located in central and eastern Europe; many western European countries were not included. A new program elaborating on the good principles of this PAU initiative is urgently needed. The new initiative should preferably include more detailed information about the important themes under investigation. In particular, and in conclusion, we shall identify some areas in which more detailed information and more research are needed. This could serve as a basis for the improvement of existing policies and for ideas about new avenues for policy making in the field of aging.

*There is an urgent need for improved statistical information about*

- *marital status connected to partner and marital history,*
- *new types of living arrangements among older people (e.g. unmarried cohabitation, 'living apart together')*
- *(determinants of) multi-generation households (including information about the timing, motives for starting such households, and support given and received).*

*Research is needed on how and why decisions to live alone, to start a couple relationship, to enter the household of one of the children, and so on, are made. More research is needed on the effects of types of living arrangements on independence and self-reliance, and on personal and social well being (of each of the household members of each of the generations involved).*

## ENDNOTES

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<sup>i</sup> When we use the concept older persons or elderly persons, we address a category that is not clearly defined. Not only does the minimum age fluctuate - 55, 60 or 65 - but various classifications are used within the group as well.

<sup>ii</sup> Data of national censuses have been recoded ex post to harmonize answer categories as accurately as possible, in order to facilitate comparative analysis. It goes without saying that this ex post data manipulation can not compensate for intrinsic discrepancies in census questions and answer categories between national censuses. In particular in the area of complex types of living arrangements and of housing equipment, intrinsic differences still exist, making between-country comparisons difficult. In other fields, comparisons are difficult because not all national censuses include questions about specific themes, such as about older persons' institutionalization in Italy, and housing equipment in the United Kingdom.

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*Table 1. Marital status of persons aged 50 and over according to age and sex, in percentages; Finland (Census 1990), the United Kingdom (census 1991), Italy (census 1991) and Hungary (census 1990)*

	<b>Never married men</b>				<b>Never married females</b>			
	Finland	U.K.	Italy	Hungary	Finland	U.K.	Italy	Hungary
50-54	13	8	9	5	9	4	7	3
55-59	12	8	8	4	10	5	8	3
60-64	11	8	8	3	10	6	9	4
65-69	9	8	8	3	11	7	10	4
70-74	7	7	7	2	11	7	10	5
75-79	6	6	6	3	12	8	10	5
80-84	6	6	6	3	14	11	11	6
85+	6	5	5	3	17	12	11	6
	<b>Married men</b>				<b>Married females</b>			
	Finland	U.K.	Italy	Hungary	Finland	U.K.	Italy	Hungary
50-54	73	82	87	83	70	80	82	73
55-59	75	83	87	85	66	76	76	67
60-64	76	82	86	84	59	70	67	59
65-69	77	79	84	83	49	59	57	47
70-74	76	77	81	79	36	47	44	33
75-79	70	71	75	71	24	33	30	22
80-84	60	62	66	59	14	21	19	12
85+	42	47	49	41	6	12	9	4
	<b>Widowed men</b>				<b>Widowed females</b>			
	Finland	U.K.	Italy	Hungary	Finland	U.K.	Italy	Hungary
50-54	1	2	1	3	7	6	8	13
55-59	2	3	3	4	12	10	14	20
60-64	4	5	4	7	20	18	22	30
65-69	7	9	7	10	32	29	31	43
70-74	12	14	10	15	46	43	45	57
75-79	20	21	18	24	58	57	60	69
80-84	31	31	27	36	66	66	69	80
85+	49	47	45	55	73	76	80	88
	<b>Divorced/separated* men</b>				<b>Divorced/separated* females</b>			
	Finland	U.K.	Italy	Hungary	Finland	U.K.	Italy	Hungary
50-54	13	8	3	9	14	10	3	10
55-59	11	7	2	7	12	8	3	9
60-64	9	5	2	6	10	6	2	8
65-69	7	4	2	4	8	5	2	6
70-74	5	3	1	3	7	4	1	5
75-79	4	2	1	2	6	3	1	4
80-84	3	2	1	2	5	2	1	3
85+	3	1	1	1	4	1	1	2

\*) In Finland and Italy divorced and separated have been added  
Source: PAU's collection of census based microdata samples

*Table 2. Persons aged 70 and over living in two or three generation households without others<sup>1</sup>, by sex and marital status, in percentages of non-institutionalized population*

	Finland 1990	U.K. 1991	Italy 1991	Hungary 1990
<u>Males</u>				
Married	15.9	11.4	27.1	21.8
Widowed	16.8	16.6	35.1	29.8
Divorced	6.1	9.7	11.8	12.6
<u>Females</u>				
Married	13.4	8.9	23.1	20.7
Widowed	16.2	17.3	36.4	30.8
Divorced	7.9	15.5	27.7	20.3

1) households including spouse and/or children, children-in-law, grandchildren, parents, parents-in-law

Source: PAU's collection of census based microdata samples

*Table 3. Persons aged 70 and over living in institutions, by sex and age, in percentages of the population<sup>1</sup>*

	Finland, 1990	U.K., 1991	Hungary, 1990
<u>Males</u>			
70-74	1.5	1.9	0.9
75-79	2.8	3.0	1.5
80-84	5.7	6.7	2.2
85+	13.5	15.6	3.7
T 70+	3.7	4.2	1.6
<u>Females</u>			
70-74	1.6	1.8	1.1
75-79	4.0	4.1	1.8
80-84	9.0	10.9	3.3
85+	21.2	27.6	5.8
T 70+	6.5	7.8	2.4

1) no data available for Italy

Source: PAU's collection of census based microdata samples

*Table 4. Persons aged 70 and over living in a one-person household, by sex and marital status, in percentages of the non-institutionalized population*

	Finland, 1990	U.K., 1991	Italy, 1991	Hungary, 1990
<u>Males</u>				
Widowed	74.8	77.3	55.9	50.6
Divorced	72.1	67.9	61.8	58.9
<u>Females</u>				
Widowed	76.9	78.5	56.0	47.9
Divorced	81.9	75.6	53.8	52.4

Source: PAU's collection of census based microdata samples