
Changing families in the European Union: trends and policy implications

Livia Sz. Oláh
Dept. of Sociology,
Stockholm University,
10691 Stockholm, Sweden,
Phone: 0046 8- 16 28 76,
e-mail: livia.olah@sociology.su.se

Introduction

Family patterns have changed substantially in Europe over the past fifty years. The early-/mid-1960s marked the end of the “Golden Age of the Family” with high marriage and birth rates at relatively young ages, and low prevalence of divorce and of non-traditional family forms. By the late 20th –early 21st century, a wide variety of family forms and relationships emerged along the married nuclear family with children, as young women and men have increasingly refrained from long-term commitments with respect to partnerships and childbearing. Fertility rates declined well below the level necessary for population replacement, that is 2.1 children per woman on average; marriage and parenthood have been delayed to more mature ages, if entered at all; and couple relationships – both marital and non-marital ones - have become more fragile even among couples with children (Neyer, 2013; Frejka et al., 2008). The increasing family diversity, which was the result of the new partnership and childbearing trends, has been viewed as indication of a de-standardization of the family life-course (Jokinen & Kuronen, 2011; Brückner, & Mayer, 2005), which may nevertheless lead to a re-standardization of family patterns in the long run (Huinink, 2013).

There is a considerable diversity in the extent of and the pace at which the new family patterns emerged across Europe. As the importance of social context (that is specific institutional structures and policy settings, norms, values and gender role attitudes) for family dynamics has been pointed out in the literature (see e.g. OECD, 2011; Hobson & Oláh, 2006), below we display the trends of family changes, when not for individual countries, by country clusters that follow regional and welfare regime differentials (see Thévenon, 2011; Esping-Andersen, 1990). Hence, we study:

- **Scandinavia** (Denmark, Finland, Iceland, Norway and Sweden), the Social Democratic welfare regime type with mainly universal social provisions, promoting dual-earner families and gender equality,
- **Anglosaxon countries** (United Kingdom and Ireland), the Liberal welfare regime type with usually means-tested policy support and market-based solutions regarding welfare provision,
- **Western Europe** (Belgium, France, Luxembourg and the Netherlands), the Conservative welfare regime type that supports men’s primacy at the labour market but also provides possibilities for women to combine paid work and family responsibilities,
- **German-speaking countries** (Austria, Germany and Switzerland), also the Conservative welfare regime type but less supportive for women’s labour force participation than countries in the “Western Europe”-group,
- **Southern Europe** (Greece, Cyprus, Italy, Malta, Portugal, Spain), the Mediterranean or Familistic welfare regime type with extremely limited policy provision to families and pronounced gender role differentiation (Saraceno, 2008; Lewis, 2006), and
- **Central-Eastern Europe** (Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, Slovenia), the Transition Post-Socialist cluster with large variations in the range of state support to families and to women to facilitate the combination of paid work and family.
In the paper, we discuss first regional developments in family formation, with respect to childbearing- and partnership patterns, and implications for the household structure. Thereafter, socio-economic trends and linkages with the changes in family patterns are addressed, followed by a discussion on policies, mainly at the EU-level. A brief conclusion ends the paper. Throughout, we rely on data from the Eurostat Database, Eurobarometer, OECD Labour Force Statistics and the OECD Family Database. Figures and tables are presented at the end of the paper.

Family formation: regional developments

Changes in childbearing patterns

The de-standardization of the family life course in Europe started with the decline of (period) fertility rates below the replacement level (van de Kaa, 1987; Lesthaeghe, 2010). The baby-boom of the 1950s-early 1960s was followed by a rapid decrease in fertility to less than two children per woman on average in German-speaking countries, Western Europe and Scandinavia in the early 1970s (with even earlier decline in some specific countries in these groups). Southern Europe entered the low-fertility path in the early 1980s, joined by Anglosaxon countries and Central-Eastern Europe in the end of that decade (Figure 1). Childbearing trends reached the so-called critical level of low fertility, that is 1.5 children per woman on average, known to accelerate population ageing if sustained for a longer period (McDonald, 2006), in German-speaking countries by the mid-1980s and remained below that level ever since. Southern Europe and Central Eastern Europe displayed similarly low fertility levels from the early-/mid-1990s onwards. Scandinavia and Anglosaxon countries, in contrast, experienced a fertility recovery since the mid-/late 1990s with fertility rates reasonably close to the replacement level. In Western Europe fertility increased slowly since the late 1980s stabilizing at around 1.7-1.8 children per woman on average for the last two decades. Comparing the early 1960s and the most recent years, we do not see much changes in the regional “ranking” regarding fertility levels. Anglosaxon countries and Scandinavia were and remained the high-fertility regions of Europe, while Central-Eastern Europe and German-speaking countries have been and still are the low-fertility regions. Yet, the difference between the period fertility rates diminished for both the high-fertility and the low-fertility regions. Western Europe kept its middle-position unlike Southern Europe that became a low-fertility region since the late 20th century, and the difference between their period fertility rates increased.

The decreasing trends for childbearing have been accompanied by the ageing of fertility, that is increasing mean age of entering parenthood (Figure 2). In the early 1960s, women had their first births at the ages of mid-twenties in most regions of Europe, and in their early twenties in Central-Eastern Europe. In Anglosaxon and German-speaking countries and in Western Europe, first childbearing has been increasingly postponed from the early-/mid-1970s, levelling off in Western Europe in the late 1990s and with continued delay since the early 2000s. The deferment of first births started in Scandinavia and Southern Europe in the late 1970s-early 1980s, but in Central-Eastern Europe not until the early 1990s. In the early 21st century, women in Europe are in their late twenties when entering motherhood. Anglosaxon countries have the oldest first-time mothers, at ages around thirty, while the pattern of early childbearing can still be detected in Central-Eastern Europe with women having the first child at ages 26-27. Although the biological ability for reproduction declines with increasing age, especially from the mid-thirties for individual women (te Velde et al., 2012; Menken, 1985), at the macro-level the association between fertility levels and age at first birth is not straightforward. Central-Eastern Europe, the region with the youngest first-time mothers, displays nearly the lowest fertility rates, whereas the Anglosaxon cluster is a high-fertility region even though the mean age at first birth is also the highest in Europe there.

Period fertility rates are greatly affected by the timing (the postponement) and spacing of births (Sobotka & Lutz, 2010; Hoem, 1993). Therefore, cohort fertility or completed family size is considered to be a
more reliable measurement of fertility. As seen in Figure 3, fertility levels vary not only across countries but also over female birth cohorts, that is, women born in the mid-1930s, 1940s, 1950, 1960s and 1970s (the latter is the predicted completed family size). In all countries the oldest cohorts display higher fertility levels than the younger cohorts, in line with the decline seen for period fertility rates. Focusing on women born in the mid-1960s and 1970s, we find considerable cross-country variation in completed family sizes. Scandinavian and Anglosaxon countries, as well as France and Malta, display completed fertility close to the replacement level also for the youngest cohorts. Final family size is reasonably large also for the rest of Western Europe and a number of Central-East European countries. However, completed cohort fertility is at or only slightly above the critical level of low fertility for German-speaking countries, Southern Europe (with the exception of Malta), Bulgaria, Poland and Romania, indicating concern about long-term demographic sustainability there. The low levels of completed cohort fertility for German-speaking and Southern European societies are also in line with the period fertility trends, marking them as the low-fertility regions of Europe. The reasonably high cohort fertility for Scandinavia, Anglosaxon countries and Western Europe, indicates quite balanced fertility development, as seen also for period fertility for these regions. However, completed cohort fertility levels in Central-Eastern Europe provide little explanation for the region’s poor performance on period fertility in the last two decades, notwithstanding small final family sizes for a few countries, other than indicating continued delay of especially first childbearing.

Low completed cohort fertility levels do not necessarily indicate substantial proportions of women (and men) remaining childless. In German speaking countries (except for the former East-Germany) and Italy, high levels of childlessness seem to contribute to the very low cohort (and period) fertility, but less so in other Southern European societies or Bulgaria, Poland and Romania (Figure 4). Indeed, the very low period fertility in Central-Eastern Europe is less likely to be related to childlessness levels. In contrast, we find high proportions childless in Anglosaxon countries, Finland and the Netherlands, even though both cohort and period fertility rates are reasonably high there. The latter pattern suggests a polarization of fertility, that is some groups of women have no children while other groups bear (quite) many. For most countries the proportions childless increased across cohorts, and expected to rise even further for the youngest cohorts. Hence, childlessness is about to become an important factor for shaping fertility developments in Europe, as suggested in the literature (for overview see Miettinen et al., 2015; Tanturri et al., 2015).

For a better understanding of changes in fertility, also reproductive preferences provide valuable information, especially given the widespread use of efficient contraception across European societies (Sobotka, 2013; Frejka et al., 2008). Focusing on personal ideal family size for women and men at the main childbearing and –rearing ages, that is 25-39 years, in 2001 and 2011, we find little support for childless and/or one-child families becoming popular options across Europe (Figures 5 and 6), notwithstanding decades of experience with below-replacement level fertility. Men are somewhat more inclined than women to prefer smaller families, and small family size ideals are somewhat more prevalent in countries of low-fertility regions than in Scandinavian and Anglosaxon countries. Yet, the vast majority of Europeans desire to have at least two children, and a not negligible share of the population considers three or more children as ideal. This suggests constraints in the realization of fertility ideals, especially in low-fertility regions, which has been increasingly recognized also in European policy making (see European Commission, 2005, 2006).

An important aspect of changes in childbearing trends is the upsurge of extramarital fertility. In the early 1960s, no more than 10 per cent of births took place outside marriage in any European regions (Figure 7). Out-of-wedlock childbearing started to increase first in Scandinavia from the mid-1960s. Since the early 1990s, half of all births occur outside of marriage in this cluster. Other regions have been slower to follow, and a more pronounced increase in non-marital childbearing appeared only from the mid-/late 1980s in Anglosaxon countries, Western Europe, German-speaking societies and Central-Eastern Europe.
Southern Europe shows noticeable increase of out-of-wedlock births not until the last decade, but the changes seem to be more rapid than elsewhere. In recent years, about one-fourth of births occur outside of marriage there, compared to one-third in German-speaking countries, 40 per cent in Central-East European and Anglosaxon societies, and the share of such births in Western Europe approaching that in Scandinavia. The association with overall fertility is far from clear-cut, however, as pronounced levels of non-marital childbearing appear for country clusters with high fertility (Scandinavia, Anglosaxon countries) but also for Central-Eastern Europe which is a region with very low fertility. In any case, the substantial increase of childbearing outside marriage is closely connected to new patterns of partnership formation.

Changes in partnership patterns

The supremacy of marriage has weakened substantially since the late 1960s. The propensity to enter first marriage decreased first in Scandinavia, which up until the late 1990s displayed the lowest marriage rates in Europe (Figure 8). Since then, first marriage rates increased and Scandinavia displays the highest marriage propensity in Europe for the most recent years. Marriage rates declined also in German-speaking countries, Western Europe and Anglosaxon countries from the mid-1970s reaching European-low levels by the early 21st century. The least marriage-prone region of recent years is the German-speaking cluster. In Central-Eastern Europe, high marriage rates prevailed up until the early 1990s, when a rapid decrease took place, followed by a levelling off since the end of that decade. In Southern Europe, a pronounced decline in marriage rates is a rather recent development, taking place over the past 10-15 years. The pace of the decline is much faster though than in the other regions, except for Central-Eastern Europe in the 1990s. In the latter region as in Southern Europe, the quickly diminishing marriage propensity was suggested to be strongly related to growing economic uncertainty and shortage of affordable housing (Philipov & Dobrítz, 2003; Sardon, 1993).

Similarly to the decline of period fertility rates being accompanied by the postponement of parenthood, decreasing marriage-propensity has been paralleled by increasing mean age at first marriage (Figure 9). In the 1960s, women entered marriage in their mid-twenties in Europe, but the mean age of marriage increased from the late 1970s in 1980s, onwards. In the early 21st century Scandinavian women are in their early thirties when marrying for the first time, and the age at marriage reached 30 also in Western and Southern Europe, and around that in Anglosaxon countries (for the latter group, the trend could not be displayed for the past decade due to missing data). Central-Eastern Europe has kept its early marriage pattern throughout the period, women entering first marriage in their early-twenties there up until the early 1990s, when the mean age at marriage increased steeply, reaching the age of 28 in recent years. Comparing the trends of age at first marriage and of age at first birth, that is Figure 2 and Figure 9, we notice that women have entered marriage later than they had a first birth since the late 1970s in Scandinavia, and in the last decade also in Western Europe, the German-speaking countries, and in recent years even in Southern Europe and in Central-Eastern Europe. This is most likely the case also for Anglosaxon countries but data are missing for age at marriage for the years of the early 2000s there.

Delaying marriage for ages of late-twenties-early thirties does not mean, however, that young people refrain from couple relationships overall until such mature ages. In fact, the decline of marriage propensity has been linked to increasing prevalence of non-marital cohabitation in all regions of Europe, although such partnerships remained very rare in Southern Europe up until the early 2000s (Pailhé et al., 2014; Hoem et al., 2009; Frejka et al., 2008). Moreover, there are differences in the prevalence of cohabitation not only across but also within regions (Figure 10). In Scandinavia and Western Europe cohabitation is widespread, as is in Estonia, Austria and the UK. In Southern Europe, it is more common in Portugal and Spain, but also increasingly prevalent in Italy. In Central-Eastern Europe this partnership form is still quite rare in Poland, Slovakia and the Czech Republic, but less so in other countries of the region.
Non-marital cohabitation is a heterogeneous phenomenon with various meanings attached to it in different contexts with implications for the level of commitment among the partners (Hiekel & Castro-Martin, 2014; Perelli-Harris et al., 2014). Cohabitation may be a stage in the marriage process, that is, a step to be taken before the relationship would be transferred to marriage, if at all, or it can be viewed as an end in itself, an alternative to marriage (Heuveline & Timberlake, 2004). Although the latter view is likely to be more common in the regions with high prevalence of cohabiting relationships and with longer history of such union type being an obvious choice for couples even as context for childbearing, the upsurge of marriages in Scandinavia since the early 2000s (Figure 8) and the fact that cohabiters’ intentions to have a child are still closely associated with plans to get married (Hiekel & Castro-Martin, 2014; Moors & Bernhardt, 2009) suggest that cohabitation is far from replacing marriage altogether even where it is well established. Comparing marriages with cohabiting relationships by the presence of children in recent years, we see that, nearly everywhere, cohabitation is less likely to involve children, especially so for more than one child (Figure 11). This is in line with recent findings on cohabiters being more likely to use the most effective contraceptives in some but not all countries (Sweeney et al., 2015). The difference regarding the presence of children by partnership type is especially striking in Southern Europe (except for Portugal) and Ireland, but also in Western Europe and the German speaking countries. In Central-Eastern Europe, the difference is quite limited, which suggests the importance of other factors influencing the choice of partnership type there.

The new partnership patterns have also had implications for family stability. Couple relationships have become less stable over time as consensual unions, which are more fragile than marriages have spread and divorce rates increased. The propensity to divorce increased steeply in Scandinavia, Western Europe and the German-speaking countries from the 1970s (Figure 12). Along with Anglosaxon countries, about half of marriages may end in divorce in these regions if early 21st century-trends will hold. Divorce rates increased more gradually in Central-Eastern Europe until the early 1980s, stabilizing until the late 1990s, and rising again in the early 2000s suggesting that about one-third of marriages may end in divorce there. For Southern Europe, a noticeable increase of divorce rates is a recent development, confined to the early 2000s, but the levels approach those seen for Central-Eastern Europe for the last years. Declining partnership stability also has implications for childbearing trends (Oláh et al., 2014). It may reduce fertility given shorter time spent in couple relationships and/or people choosing to have fewer offspring due to the prospect of having to raise their children alone or not being able to be involved with the children because of divorce or separation. Alternatively, it may boost fertility as second- and higher order partnerships are increasingly formed during reproductive ages and couples may opt for joint children even if they have offspring from previous relationships (Thomson, 2004). Indeed, reconstituted- or stepfamilies are often non-marital partnerships, which may or may not transform into marriage. In any case, the high and/or increasing partnership instability contributes to the increasing diversity of family forms and relationships, making it another important dimension in the de-standardization of the family life-course in Europe.

Implications for the household structure

Changing partnership and childbearing patterns also have implications for the household structure. Focusing on data on the distribution of population across households from the latest year available (Table 1), we find about one-fifth of the population in single-person households in Scandinavia and Germany, 13-17 percent in Western Europe, the other German-speaking countries, Italy and the Baltic states, and about 10 per cent or less in Southern Europe (except for Italy) and Central-Eastern Europe. Also, it is more common among women to live alone as seen in the percentage of female-headed compared to that of all single-person households. In some regions, single living is also more likely to be an old-age living arrangement, with the proportion elderly in such household type exceeding half of all single-person households in most Central-East European and Southern European countries. In Scandinavia, Western Europe and German-speaking countries, the proportion elderly living alone is about one-third of the
population living in single-person households. This suggests that in the latter regions single living is equally common among younger and middle-aged adults. Comparing the percentages for old-age single living and for female-headed single households, we find rather small differences in Central-Eastern Europe except for the Baltic states, most Southern European countries and Anglosaxon societies, indicating that a large share of female-headed households in these regions are elderly women living alone, which may have implications for poverty levels given women’s generally lower pensions. The range of couples without children in the population varies between around 20 per cent in Southern- and Central-East European countries and around thirty per cent in German-speaking societies, Finland and the UK where also childlessness levels among more recent cohorts are highest. About 40 per cent of the population lives in households of couples with children in Scandinavia, Western Europe, and Anglosaxon countries where fertility rates have been reasonably high even in the past decades. The low-fertility regions of German-speaking countries, Southern- and Central-Eastern Europe display somewhat lower proportions for couple households with children. The share of single-parent households is highest (around 6-7 per cent) in Anglosaxon societies, Scandinavia and Western Europe which also displayed the highest divorce rates over the past decades, and lowest in the less divorce-prone regions of Southern- and Central-Eastern Europe. Extended households with more than two adults with or without children, that is the ‘other’ category, include a rather large proportion of the population in Central-Eastern Europe (20-44 per cent) and Southern Europe (27-36 per cent). This may reflect the pattern of adult children leaving the parental home at more mature ages in these regions, especially in Mediterranean countries, and/or young couples starting their family moving in with the parents of one of the partners, which has been quite common in Central-Eastern Europe (Frejka et al, 2008; Billari, 2004). The lowest share in this category is seen for Scandinavia, Western Europe and Germany, where intergenerational co-residence has been less common historically (Dykstra et al., 2013; Reher, 1998).

To gain a better understanding of the importance of different household types in a society, we also study their prevalence across all households (Table 2). The most common household type in Scandinavia, Western Europe and the German-speaking countries, and the next-common type in Anglosaxon societies is the single-person household, in line with the pattern of early home-leaving of young adults and also rather high divorce rates over the past decades in these regions. Couples without children and couples with children are the next common household types. Extended households are rare, but are somewhat more common in Anglosaxon countries, Western Europe and German-speaking societies than are single-parent households, the latter are more frequent in Scandinavia though. In Southern Europe, couple households without children are most frequent, and couples with children, single-person and extended households are about equally common. Single-parent households are extremely rare in Mediterranean countries, in line with the low divorce rates displayed there, and possibly even lower divorce-proneness among parents. In Central-Eastern Europe, couples without and with children, extended households and single-person households are about equally common living arrangements, while the prevalence of single-parent households is somewhat above Southern European levels as also divorce rates are higher.

Looking at the distribution of households with children by the number of children (Figure 13), we find the highest prevalence of one-child households in Central-Eastern Europe and Southern Europe (about 50-60 per cent) and German-speaking countries (around 50 per cent), that is the regions with the lowest fertility rates since the mid- or late 1980s. Scandinavia and Western-Europe display the lowest prevalence of one-child households (40-45 per cent), with somewhat higher levels in Anglosaxon countries. This is in line with the reasonably high fertility levels displayed in the latter regions even in latest decades. The share of two-child families is highest in Scandinavia (38-44 per cent), while the lowest prevalence is seen for Central-Eastern Europe (around 30-35 per cent). Families with three children are most prevalent in Scandinavia, Western Europe, Ireland and Croatia (12-16 per cent), and least common in Southern Europe and Central-Eastern Europe (4-9 per cent). Large families with 4 or more children are rare in Europe, ranging between 0.6-1.5 per cent in Southern Europe (with higher prevalence in Cyprus and
Greece), to 3-4 per cent in Anglosaxon countries and Western Europe, and more than 5 per cent in Hungary and Finland.

Socio-economic trends and linkages with changes in family patterns

Changes in women’s economic activity

The changes in family patterns outlined above have been paralleled by a substantial increase of female labour force participation over time (OECD, 2011, 2012). From the late 1970s onwards, female employment rates have approached that of men in Scandinavia where also the new partnership patterns emerged first. These countries were the first ones to experience a change in women’s employment aspirations resulting in a new female work pattern according to which women do not withdraw from the labour market upon marriage or motherhood, but remain employed until retirement (Gornick & Meyers, 2003). High levels of female employment, although still below the Scandinavian levels, were displayed in Western Europe and Anglosaxon countries from the mid-/late 1980s and in German-speaking countries from the early-/mid-1990s. Central-Eastern Europe has a long history of high female labour force participation given its state-socialist past, but experienced a substantial decline in the late 1980s and throughout the 1990s as a result of the economic restructuring and growing difficulties of work-family reconciliation. Southern Europe still lags behind but women’s presence at the labour market has been rapidly increasing there since the late 1990s. In any case, gender differences in labour force participation have greatly diminished in Europe by the early 21st century (Figure 14). The gender activity gap is rather small in Scandinavia, and decreased substantially over the 1990s - early 2000s also in German-speaking societies, Western Europe and Anglosaxon countries, having reached the level displayed for Central-Eastern Europe. The gender activity gap is still pronounced for Southern Europe, despite a quite steep growth in female employment over the past two decades there. The macro-level association between female employment and fertility rates was negative before the mid-1980s, turning positive by the late 1980s and remaining that ever since, linked to cross-country variations regarding the development of reconciliation policies (Castle, 2003; Brewster & Rindfuss, 2000), discussed in the next section. At the individual-level, however, the negative relationship between fertility and women’s labour force activities weakened only recently, even vanishing in certain countries (Matysiak & Vignoli 2008).

Notwithstanding advancements in female employment rates, women still earn on average 16% less than men (European Commission, 2015) and the difference is even larger among top earners, about 21% (OECD, 2012). The female disadvantage is strongly related to their weaker position in the labour market as women have continued to bear a disproportionately large share of family responsibilities in terms of household work and care, despite their increasing involvement in paid work (Sullivan et al., 2009). Due to their domestic- and care engagements, women are much more likely to work part-time than men (Figure 15). Currently, more than half of employed women at ages 20-64 work part-time in German-speaking countries, and only slightly less in Western Europe. Their share equals about a third of employed women in that age-range in Anglosaxon societies and Scandinavia, while only one-fifth in Southern Europe and one-tenth in Central-Eastern Europe. Given more rigid labour market structures in the latter regions, part-time options are less likely to be available there. The share of part-time work is at or below ten per cent among employed men in all country clusters. There does not seem to be a direct link between fertility levels and female part-time employment, as regions with the lowest fertility display both high levels of such work arrangements, such as German-speaking countries, and very low female part-time rates such as Southern- and Central-Eastern Europe.

Gender differences are more modest regarding unemployment levels, which have varied between 4 - 18 per cent for women and 3 – 17 per cent for men at ages 15-64 years over the period from the mid-1980s up until today (Figure 16). The highest rates for women have been seen for Southern Europe and for
Central-Eastern Europe, for the latter only during the 2000s. The high unemployment rates of the early-/mid-1980s in Anglosaxon countries declined to very low levels by the early 2000s, but increased again to around 10 per cent since 2008. Female unemployment declined in Western Europe over the period, while German-speaking countries displayed rather low and stable levels throughout. In Scandinavia, an increase was confined to the early-/mid-1990s, with rather low unemployment levels since. The recent economic recession has had a pronounced impact in Southern- and Central-Eastern Europe and in Anglosaxon countries from 2008 onwards, but less so in the other country clusters. The patterns are similar across regions also for male unemployment, but Anglosaxon countries had the highest rates up until the late 1990s, and Southern Europe surpassed them only in 2010s. Unemployment levels are much higher among the youth (aged 15-24), with a range between 5 – 40 per cent (Figure 17). The lowest rates prevail in the German-speaking countries, for both women and men. Southern Europe displayed extremely high levels of female unemployment, from the early 1980s onwards, with a brief decline in some years before the current economic crisis that again forced up the rates to unprecedented levels. Also for men, the highest unemployment rates were seen in Southern Europe, except for the late 1990s – early 2000s when Central-Eastern Europe showed the highest levels. Since the start of the crisis, about one-fourth of young men and women have been unemployed in the Anglosaxon and Central-East European clusters, and one-third in Southern Europe. Although the literature indicates suppressing impact of longer-term high unemployment levels on fertility (Adsera, 2005), and this has indeed been the case in Southern- and Central Eastern Europe, the association is far from straightforward given low levels on both accounts in the German-speaking region, and both high fertility and high unemployment in the Anglosaxon countries.

Along with the growing presence of women in the labour force, female aspirations for education have also increased (Blossfeld, 1995). Since the late 1990s, women’s educational attainment surpassed that of men in the main childbearing ages in all regions except for German-speaking countries, the latter approaching parity in recent years (Figure 18). As for the broader working age population, women reached similar levels of education as men in the past few years, but not yet in German-speaking societies. For both age-groups the new female educational advantage is most pronounced for Southern Europe, notwithstanding their lowest but rapidly increasing labour market activity rates across the regions (Figure 14) and highest unemployment rates at working ages (Figure 16) and among the youth (Figure 17). In fact, the frustrated work ambitions of more highly educated women in Southern Europe may have contributed to keeping fertility at very low levels there since the 1990s.

Female activity levels per se are less informative though of women’s possibilities to combine paid work and family responsibilities in a country. Hence, it is important to also look at maternal employment rates, especially for recent years when the gender educational gap has basically disappeared. Maternal employment matters also with respect to child poverty, as seen in reduced rates for the latter in countries with higher rates of mothers’ labour force participation (OECD, 2011). Yet, women’s and especially mother’s paid work engagements are greatly influenced by reconciliation measures provided in a country (Hegewisch & Gornick, 2011), which we will discuss in the next section. Here we only present the country variations in women’s economic activity. For ages 25-54 years, the highest rates both for female employment and for maternal employment are seen for Scandinavian countries, with rather small differences between these rates (Figure 19). Similarly high levels for both female and maternal employment are seen only for Slovenia. We find the lowest female and maternal labor force activity levels in Ireland and in most Southern European countries with the exception of Cyprus and Portugal. The largest differences between female and maternal employment rates, that is, close to or above ten percentage points, are displayed for Central-East European countries, except for Latvia, Lithuania, Poland, Romania and Slovenia, for Anglosaxon societies and German-speaking countries but less so in Austria.

However, maternal employment is affected both by the number of children and by the age of youngest child (Pettit and Hook, 2005). The differences between one-child and two-child mothers’ employment
rates are quite limited in most countries below 10 percentage points, except for Estonia, the Czech Republic and Hungary (Figure 19). Mothers with three or more children have much lower labor force presence than those with smaller families, but the differences are relatively small in Scandinavian countries, the Netherlands, Greece and Slovenia. In contrast, we find pronounced differences, that is, at or above 30 percentage points, for the United Kingdom, Bulgaria, the Czech Republic, Hungary and Slovakia. Focusing at the age of the youngest child, we see that having a pre-school aged child, especially one below age three has the most deteriorating effect on mothers’ paid work engagement. The differences are relatively modest in Scandinavian countries except for Finland, in Ireland, in Western Europe except for France (only for very young children), in Southern Europe, and some countries of Central-Eastern Europe, namely Lithuania, Romania and Slovenia. The latter region is otherwise characterized by the most pronounced differences in maternal employment rates by the age of youngest child, at around 50-65 percentage points, for ages below three compared to pre-school and school ages, in Bulgaria, the Czech Republic, Estonia, Hungary and Slovakia. The latter countries offer extensive leave options for parents to care for their very young children at home (Moss, 2014), which obviously suppresses mothers’ labor force activities.

Links of socio-economic trends and family changes

The more or less parallel development of new family patterns and socio-economic changes has been recognized early on among scholars of the family, especially in economics, demography and sociology, social policy and gender studies. Various theoretical explanations have been provided addressing the linkages between the de-standardization of the family life course on the one hand, and women’s labour-force engagement and educational attainment approaching that of men, on the other hand. Depending on the main focus, we distinguish between i) cultural perspectives taking changes in norms, values and attitudes as their point of departure, ii) economic approaches with emphasis on structural changes, iii) gender perspectives emphasizing changes in gender relations, and iv) approaches with main focus on the context such as institutional and policy setting.

The most prominent cultural approach is the Second Demographic Transition theory in which ideational changes are seen as the main driving forces of new patterns of partnership and childbearing behaviour given increased emphasis on self-realization, individualization and declining importance of “authorities” like religion that represent a traditional value system (Lesthaeghe 2010; van de Kaa 1987). According to the theory, the weakening of normative constraints resulted in changes in family patterns, specifically the postponement of marriage and births, childlessness, non-marital cohabitation, growing partnership instability) as well as new behaviours in the public sphere including the domain of paid work. In the long run a substantial diversity of family forms and relationships emerged, such as cohabiting and living-apart-together relationships, same-sex families, single parent families, stepfamilies. Critiques of the theory pointed out the lack of an explicit gender perspective (Bernhardt 2004) and failures to incorporating changes in the economic constraints as increasing economic uncertainties affected partnership and childbearing behaviours from the 1980s, along with changes in values and attitudes (Perelli-Harris et al, 2010). Another influential cultural approach linking women’s labour market and fertility aspirations is the Preference theory (Hakim 2003). Women are considered to belong to one of three groups: i) family-oriented, prioritizing family life and children with little labour force aspirations, ii) career-oriented, devoted to their work and likely to remain childless, and iii) adaptive, the vast majority, without clear preference for either family or work, hence likely to combine the two. The Preference theory has been criticized for taking preferences as static over the individual life course, and because of its neglect of the interplay between the societal context and individual attitudes and preferences which is likely to influence the sizes of these groups in a society, hence affecting levels of both fertility and female employment (see e.g. Oláh & Fratczak, 2013).
Economic theories, especially the New Home Economics framework, have been frequently applied in family studies of recent decades. The most widely used approach, introduced by Becker (1991), links the decline of marriage and birth rates and increasing divorce rates to women’s economic independence. Women’s employment is considered reducing the gains of role specialization seen as the basic rationale for entering marriage and remaining in it. Also, it results in increasing opportunity cost of childbearing. The approach suggests a gendered impact of socio-economic resources, with highly educated and/or high-earner men being successful both in partnership formation, in keeping their marriages intact and having more children than their low educated/low-income counterparts, whereas women with more education and/or resources are expected to be less likely to marry and/or to have children, and more likely to divorce than low-educated women. Yet, other approaches view women’s higher educational enrolment and earnings as encouraging family formation, providing opportunities for young people with similar interest to find partners and contributing to a couple’s higher standard of living (Blossfeld, 2009; Oppenheimer, 1994, 1997). Earlier empirical research has found much support for Becker’s approach with respect to men, but findings regarding women are far from consistent (for an overview see Oláh et al. 2014; Pailhé et al. 2014). The theory of ‘risk-aversion’ (Beck, 1999) seems especially useful when seeking to explain the delayed transition to adulthood, postponement of parenthood and childlessness. According to the theory, as future costs and benefits are difficult to calculate, the rational actor postpones irreversible family decisions, especially that of parenthood, and invests instead in strengthening own labour market position in precarious situations like unemployment or times of economic recession and crisis. Yet, there may be an interplay between gender and socio-economic resources leading to differential strategies across these dimensions. For example, unemployment may be considered the right time for childbearing by low-educated women, but less so by men and highly-educated women (see e.g. Kreyenfeld et al., 2012; Mills et al., 2005).

Also gender perspectives have become more influential in explaining the relationship between socio-economic developments and changes in family patterns. One such approach, the Gender Equity Theory addresses the very low fertility levels experienced in some but not all European societies in the last decades. The approach relates the substantial cross-national fertility variations to inconsistencies between high level of gender equity in individual-oriented social institutions, such as the educational system and the labour market, and low level of gender equity in family-oriented social institutions, most specifically the family itself (McDonald, 2000). Pointing to the unequal division of labour in the home in which the domestic burden multiplies upon entering motherhood, the approach suggests that an increasing proportion of women may choose to reduce their fertility aspirations, or forego childbearing altogether to keep their options beyond the family sphere open. The gap in gender equity levels is considered to have especially pronounced impact on highly educated women’s childbearing decisions. Another perspective relies on a broader view of gender egalitarianism, also known as the ‘gender revolution’ approach. It seeks to explain both partnership- and fertility changes in relation to the comprehensive changes in the female gender role that not yet have been accompanied by similar extension of the male role (Esping-Andersen & Billari, 2015; Goldscheider et al. 2010; Esping-Andersen, 2009). The approach suggests that as men will engage in family tasks in the extent as women share the burden of the economic provision to the family, relationships will become more stable and fertility may increase reasonably close to the replacement level.

Specific attention has been paid to the social context in welfare state and policy configuration approaches. The policy regime framework, first presented by Esping-Andersen (1990) addresses the constraints and possibilities of individuals and families affecting the organization of paid and unpaid work, fertility, intergenerational dependence or independence. Care regimes (Leitner 2003; Daly and Lewis, 2000) reflect variations in the public and private mix of care regarding how individual care needs are met, organized and financed in societies which also have implications for family patterns. More recent welfare regime typologies (Thévenon, 2011; Lewis, 2009) and policy configuration approaches (Korpi et al, 2013; Korpi, 2000) highlight the linkages between variations of family and reconciliation policies and fertility,
whereas the Intergenerational Policy Regimes typology (Saraceno & Keck, 2010) addresses patterns of institutionally regulated care and financial support downward (towards children) and upward (towards the old) with possible implications for family formation. The Capabilities approach, originated in Amartya Sen's (1993) framework of capabilities and their relation to the institutional environment, seems especially suitable to study how the interplay between gender and family changes in different contexts shape the possibilities to form and maintain stable relationships and have and care for children (Fahlén, 2013; Hobson, 2011; Hobson & Oláh, 2006).

**Policy implications**

*Why family changes are of interest for policy makers: concerns of ageing*

The level of awareness of long-term below-replacement fertility accompanied by high and further increasing life expectancies resulting in population ageing, that is, a relatively large proportion of the population at and above age 65, and its economic and societal consequences, has been greatly increased among governments in Europe and elsewhere in the world in the past decades. The United Nations began addressing these issues in the late 1970s-early 1980s (United Nations, 1983). The first World Assembly on Ageing was held in Vienna in 1982, and the second in Madrid in 2002 (United Nations, 2002a) when also the first comprehensive report on world population ageing (United Nations, 2002b) was published, followed by three more reports in 2007, 2009 and 2013 (United Nations, 2013). In the European Union, explicit articulation of the ageing challenge has been delayed to the late 1990s-early 2000s. The Green Paper on “confronting demographic change” in March 2005 and the Commission’s Communication on “the demographic future of Europe” in October 2006 (European Commission, 2005, 2006) were among the key early documents shaping a strategy for how the EU can meet the substantial changes in population age structure towards a greater dominance of the elderly. The latter document also announced the establishment of the European Demography Forum to be held every two years to take stock of the latest demographic developments and review policy responses on the demographic changes. Four such Fora took place, in 2006, 2008, 2010 and 2013. Related to the European Demography Forum, the biennial European Demography Report 2007, 2008 and 2010 (European Commission 2007, 2008, 2011) was published along with a growing number of specific ageing-related reports over the past years.

Ageing has indeed become one of the most important issues addressed in the European Union. The demographic rationale is easy to understand when we look at the EU-28 population pyramid of 2013 and compare it with the projected development for 2050 (Figure 20). In 2013, the population of the European Union was around 505 million, expected to increase to 525.5 million by 2050 and decrease thereafter (Eurostat). The main source of the projected increase is immigration, without which the population in a great number of EU countries would be shrinking. The proportion of children (below age 15) will remain quite stable around 15 per cent, since the steep decline in their share in the population took place in the 1960s-1990s, linked to the fertility decline. The proportion of the working-age population (15-64 years) will decline from 66 per cent to about 57 per cent which is quite substantial, and the age-structure of the group itself changes towards higher share in the more mature ages, seen as less beneficial for economic competitiveness (McDonald, 2008). The proportion elderly increases from about 18 to 28 per cent of the population, including the doubled share of the oldest ages (80 years and above) increasing from 5 to 11 per cent as also life-expectancy is projected to increase further. The shrinking working-age and increasing elderly population also has implications for the old-age dependency ratio which is expected to increase from 27.5 in 2013 to 49.4 in 2050 (Eurostat), meaning that compared to about 4 working-age person per every elderly today, only about 2 working-age person will support each elderly person by the middle of the century. Based on this development along with the dramatic increase of health care and elderly care-related expenses for especially the 80+ ages, the growing concern of the European Union about the

Family policy responses

The European Union does not have authority to pass policies on all areas of family policies (Thévenon & Neyer, 2014), hence there are considerable variations across Member States with respect to family policy spending and design. Focusing on family-related benefits over a 30-year period, Figure 21 reveals that such spending varied in a range of 0.2-4.1 per cent of the GDP. Scandinavian and Anglosaxon countries, Luxembourg, Austria and Hungary spent more than 3 per cent of GDP on such benefits, and other West-European countries spent nearly as much. Southern Europe, Switzerland and Poland, all with very low fertility levels, also have the lowest family-benefit spending. Also the Netherlands shows limited spending, below 2 per cent, without negative impacts on fertility, perhaps because half of their spending has been directed to services. Other Central-East European countries display moderate levels of spending over the 1990s and recently, when also fertility has been very low there. Distinguishing between cash benefits and spending on services provides somewhat better understanding regarding possible links to fertility. We find for countries of high-fertility regions that a relatively large portion of family benefits were spent on services. This is seen only for the most recent years for Southern- and Central-East European countries, except for Hungary where mothers with very young children have extremely low labor force participation rate, hence these service-expenditures probably reflect care-services for older children, which may have less impact on fertility levels.

While the European Union has limited competence on family policies, it does have the competence to legislate on employment and gender equality, which have implications for family patterns (Thévenon & Neyer, 2014), given their interplay with female labour force participation, discussed in the section of socio-economic trends above. Especially in the last decades, promoting women’s employment and gender equality have been clear policy priorities for the EU. The ‘Lisbon Strategy’, agreed at the Lisbon Council in 2000, was launched as a response to the challenges of globalization and ageing, with the aim of the EU “to become the most dynamic and competitive knowledge-based economy in the world by 2010” (European Commission, 2010a). To achieve this objective, the main target of 70 per cent employment rates, with 60 per cent employment rate for women and 50 per cent for older workers as secondary targets were set, but none were not reached. In line with the aims of the ‘Lisbon Strategy’, the Barcelona European Council in 2002 urged the Member States to remove disincentives to female labour force participation, and to provide childcare to at least 90 per cent of children aged 3 and the mandatory school age, and to 33 per cent of children below age 3 by 2010 (European Commission, 2013). The ‘Barcelona objectives’ had been achieved in only 10 Member States for the youngest children in 2010 and have remained at the EU policy agenda. Figure 22 shows the considerable variations across EU countries in formal childcare provision for the latest year available. As seen, childcare is often provided on a part-time basis, if at all, which is less effective to promoting mothers’ employment. For the youngest children formal care is available mainly in Scandinavia, Portugal and Slovenia, while German-speaking, Southern and Central-East European countries are far from reaching the target or the provision confines to part-time, often very short, which explain the low levels of maternal employment as well as prevailing low fertility in these regions. The focus on growth and jobs have remained on the EU agenda, as seen in the Europe 2020 strategy, adopted by the European Council in June 2010 for the next 10 years. Employment rate for ages 20-64 is set to 75 per cent with a continued emphasis on greater involvement of women as well as older workers (European Commission, 2010b). In this context, early childhood education provided via formal childcare, also seen as valuable measure to diminish differences in children’s development independently of parents’ socio-economic background (Brilli et al, 2013), is likely to gain further importance given EU-efforts for inclusive growth and for promoting gender equality.
Leaves provided for care purposes are the other key group of policy instruments that promote female employment and are likely to influence fertility, although research evidence for the latter is somewhat inconclusive (Thévenon & Neyer, 2014; OECD, 2011). At the EU-level, two types of leaves are regulated currently: maternity leave and parental leave. Maternity leave is a work-related health and welfare measure, available for mothers at and around childbirth, but fathers may be eligible under special circumstances. The EU Pregnant Workers Directive (Directive 92/85/EEC) set minimum provisions for maternity leave of 14 weeks at the level of sick pay. The length of leave varies across Member States up to 52 weeks – the latter provided in Poland and the UK-, and the compensation level varies up to full earnings with usually a ceiling at high earnings levels (Moss, 2014). More recently, part of the maternity leave can be transferred to fathers without exceptional circumstances in the Czech Republic, Croatia, Poland, Spain and the UK. The other care-related leave regulated at the EU-level is the parental leave, offered after the maternity leave or later, generally up to age of 8. According to the revised EU Parental Leave Directive, Member States must provide at least 4 months leave per parent (Directive 2010/18/EU). The leave is defined as individual right, but no payment or flexibility requirements are specified. The length of parental leave varies from less than 15 months to up to three years across Member States, with both low and high-fertility countries represented in both groups. Parental leave is a family entitlement in Denmark, Finland, France, Austria, Germany, Estonia, Hungary, Poland, Slovakia and Slovenia, where the parents themselves can decide how and whether to divide the leave between themselves; it is an individual entitlement in Ireland and the UK, Belgium, Luxembourg, the Netherlands, Greece, Italy, Spain, Croatia, Czech Republic - some of these countries allowing that unused leave will be transferred to a partner; and mixed entitlement in Iceland, Norway, Sweden and Portugal (Moss, 2014). Payment levels vary from flat-rate to relatively high earnings-related rate with a ceiling for the entire leave or part of it, but no payment is provided in Greece, Spain, Ireland and the UK. Job protection linked to the parental leave is a very important feature promoting especially mothers’ return to the labour force (Ray et al. 2010), while flexibility is essential to promote fathers’ parental leave uptake, along with the fathers’ quota, that is part of the parental leave reserved for fathers exclusively, and, if not used by him, lost (Thévenon & Neyer, 2014). A third type of leave is the paternity leave, not yet regulated at the EU level. This is an entitlement for fathers to take a short leave after the birth of a child, promoting early bonding. The length varies between one or a few days to two weeks at usually high income-replacement rate, but for longer leave some part or the entire leave is unpaid or paid at a low flat-rate. There has been much discussion in the EU about paternity leave, over the past several years related to the aim of gender equality. However, it has not yet resulted in an EU directive, which would be an important marker of acknowledging men’s parental responsibilities on a part with mothers, possibly encouraging men to also improve their parental-leave uptake, which is at negligible levels except for Scandinavian countries.

Concluding remarks

This paper provided a brief overview of changes in partnership patterns and fertility levels in different European regions from the 1960s onwards. It also addressed the links between family patterns and socio-economic changes, as highlighted in the literature. Recent policy concerns of population ageing as the result of family changes were discussed along with implications for economic trends and sustainability, and main policy responses were presented. Here we summarize the main policy challenges ahead, linked to the EU’s employment target as well as the gender equality objective:

- Economic sustainability cannot be reached based on immigration alone, but requires demographic sustainability. It is essential to make it possible for families to realize their fertility aspirations, without having to compromise their members’ labour force aspirations.
- Reconciliation of employment and family responsibilities requires increased labour market flexibility, as rigid structures may force women to prioritize their care obligations if cannot be combined with labor force participation.

- Governments need to invest in improving the provision of formal childcare on full-time basis, especially for the very youngest, and to also provide after-school arrangements for school-age children up to the early teen-years. Both early childhood education and arrangements for older children are likely to diminish differences among children’s skills independently of socio-economic background, reducing the reproduction of inequality and promoting inclusive growth.

- EU-level regulations on leave options are of great importance setting minimum standards, and influencing entitlements, length, flexibility and payment levels to facilitate reaching the employment targets and the gender equality objective. In line with this, EU-regulation of paternity leave should not be postponed any further.

- Finally, given our ageing societies, job-protected leave options should be extended to include care for disabled and elderly relatives, to be regulated at the EU level. This is an aspect of care obligations, often neglected by policy makers even at the level of Member States, which is of increasing importance, as the proportion elderly, and especially that of the oldest ages with pronounced care needs, are rapidly increasing. The need of provision of formal care arrangements for this group is also likely to intensify in the next decades as the number of prospective care-providers declines due to reduced fertility over the past several decades.

Acknowledgement
The research leading to these results has received funding from the European Union’s Seventh Framework Programme (FP7/2007-2013) under grant agreement no. 320116 for the research project FamiliesAndSocieties. Financial support via the Swedish Research Council grant to the Linnaeus Center on Social Policy and Family Dynamics in Europe, SPADE (grant number 349-2007-8701) is also gratefully acknowledged. The author would like to thank Gerda Neyer and Susanne Fahlén for valuable comments and Erik Carlsson for excellent assistance.
References


FIGURES AND TABLES

Figure 1. Period total fertility rates for different country clusters, 1960-2012

Source: Council of Europe (2004); Eurostat
Note: Unweighted data; means for each group. Data are missing for Cyprus in 1960-1969 and Malta in 1960-1976 for Southern Europe.
Figure 2. Mean age at first birth for women for different country clusters, 1960-2012

Source: Council of Europe (2004); Eurostat
Figure 3. Total completed cohort fertility of selected female birth cohorts


Figure 4. Proportion childless across female birth cohorts (%)

Source: OECD Family database; Frejka et al. (2008) for cohort 1965 for West and East Germany
Figure 5. Personal ideal family size at ages 25-39 years, 2001

Source: Eurobarometer, 2001
Figure 6. Personal ideal family size at ages 25-39 years, 2011

Source: Eurobarometer, 2011
Figure 7. Extramarital births per 100 live births (%), 1960-2012

Source: Eurostat
Note: Unweighted data; means for each group. Data are missing for Romania 1960-1992 for Central-Eastern Europe.
Figure 8. Total first marriage rates, 1960-2011

Source: Council of Europe (2004); Eurostat

Figure 9. Mean age at first marriage for women, 1960-2012

Source: Council of Europe (2004); Eurostat

Figure 10. Partnership and prevalence of cohabitation at ages 20 and older, recent years

Source: OECD Family Database
Figure 11. Partnership and children at ages 20 and above, 2010

Married:

Cohabiting:

Source: OECD Family Database
Figure 12. Total divorce rates, 1960 –2007

Figure 13. Distribution of households with children by the number of children, 2013

Source: Eurostat
Figure 14. Gender differences in labour market activity [women’s activity rate in proportion of men’s rate] at ages 20-64 years, 1992-2013.

Source: Eurostat

Figure 15. Part-time employment (per cent of total employment, ages 20-64 years), 1992-2013

Women

Source: Eurostat

Figure 16. Unemployment rates (15-64 years), 1983-2013

Women

Source: OECD


Men

Source: OECD

Figure 17. Youth unemployment rates (15-24 years), 1983-2013

Women

Source: OECD
Figure 18. Gender differences in education (proportion of women with upper secondary and tertiary education in proportion to men with similar educational attainment), 1992-2014

Ages 25-34 years

Ages 25-64 years

Source: Eurostat

Figure 19. Female and maternal employment rates, ages 25-54 years (by number of children and age of youngest child), recent years

Source: OECD Family database
Note: Data are missing for Denmark with respect to maternal employment rates by the number of children, and for Iceland regarding maternal employment rates for three or more children and for the age of youngest child below age three.
Figure 20. Population Pyramids for EU28, 2013 and 2050

Source: Eurostat
Figure 21. Family benefits in percentage of GDP in 1980, 1995 and 2011

Source: OECD Family database
Note: No information is available for the year 1980 for Iceland, Czech Republic, Estonia, Hungary, Poland, Slovakia and Slovenia.
Figure 22. Formal childcare - by duration, 2013

Ages below 3 years

Ages 3 years - compulsory school age

Source: Eurostat
Table 1. Distribution of population by household type, 2013

<table>
<thead>
<tr>
<th></th>
<th>Single person</th>
<th>Couple</th>
<th>Couple with children</th>
<th>Single parent</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>female age 65+</td>
<td>&lt; age 65</td>
<td>with children</td>
<td>with parent</td>
<td></td>
</tr>
<tr>
<td>EU-28</td>
<td>13.7 (7.8)</td>
<td>5.7</td>
<td>24.9 (13.2)</td>
<td>35.1 (4.6)</td>
<td>21.7</td>
</tr>
<tr>
<td>Denmark</td>
<td>24.4 (12.4)</td>
<td>7.6</td>
<td>26.7 (14.9)</td>
<td>36.7 (6.6)</td>
<td>5.6</td>
</tr>
<tr>
<td>Finland</td>
<td>19.6 (10.9)</td>
<td>7.4</td>
<td>31.7 (19.5)</td>
<td>37.7 (5.0)</td>
<td>6.0</td>
</tr>
<tr>
<td>Iceland</td>
<td>11.9 (5.9)</td>
<td>4.7</td>
<td>21.6 (13.3)</td>
<td>43.4 (7.7)</td>
<td>15.4</td>
</tr>
<tr>
<td>Norway</td>
<td>19.8 (9.5)</td>
<td>6.0</td>
<td>26.2 (15.4)</td>
<td>40.9 (7.4)</td>
<td>5.7</td>
</tr>
<tr>
<td>Sweden</td>
<td>18.9 (9.9)</td>
<td>7.0</td>
<td>28.8 (15.4)</td>
<td>38.8 (6.4)</td>
<td>7.1</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>12.2 (6.6)</td>
<td>5.8</td>
<td>28.5 (16.2)</td>
<td>34.6 (7.2)</td>
<td>17.5</td>
</tr>
<tr>
<td>Ireland</td>
<td>8.2 (4.4)</td>
<td>3.8</td>
<td>19.8 (11.5)</td>
<td>45.1 (7.7)</td>
<td>19.2</td>
</tr>
<tr>
<td>Belgium</td>
<td>15.1 (7.9)</td>
<td>5.6</td>
<td>24.4 (13.1)</td>
<td>39.3 (6.7)</td>
<td>14.5</td>
</tr>
<tr>
<td>France</td>
<td>15.9 (9.3)</td>
<td>6.5</td>
<td>27.1 (15.3)</td>
<td>41.1 (6.3)</td>
<td>9.6</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>13.4 (6.5)</td>
<td>4.2</td>
<td>19.8 (11.5)</td>
<td>41.7 (5.0)</td>
<td>20.1</td>
</tr>
<tr>
<td>Netherlands</td>
<td>16.8 (9.0)</td>
<td>5.1</td>
<td>27.5 (15.3)</td>
<td>40.0 (4.5)</td>
<td>11.2</td>
</tr>
<tr>
<td>Austria</td>
<td>16.2 (9.1)</td>
<td>6.1</td>
<td>23.8 (13.2)</td>
<td>32.9 (4.0)</td>
<td>23.1</td>
</tr>
<tr>
<td>Germany</td>
<td>19.9 (10.9)</td>
<td>6.6</td>
<td>31.0 (16.3)</td>
<td>32.9 (5.4)</td>
<td>10.8</td>
</tr>
<tr>
<td>Switzerland</td>
<td>13.9 (7.8)</td>
<td>5.5</td>
<td>30.8 (18.4)</td>
<td>35.4 (3.2)</td>
<td>16.7</td>
</tr>
<tr>
<td>Greece</td>
<td>10.0 (6.1)</td>
<td>4.7</td>
<td>22.3 (9.6)</td>
<td>33.9 (1.5)</td>
<td>32.3</td>
</tr>
<tr>
<td>Cyprus</td>
<td>7.5 (4.4)</td>
<td>2.7</td>
<td>20.9 (10.1)</td>
<td>37.1 (2.9)</td>
<td>31.6</td>
</tr>
<tr>
<td>Italy</td>
<td>13.6 (8.1)</td>
<td>6.6</td>
<td>20.6 (8.3)</td>
<td>34.9 (3.5)</td>
<td>27.4</td>
</tr>
<tr>
<td>Malta</td>
<td>8.6 (4.5)</td>
<td>4.4</td>
<td>19.4 (9.6)</td>
<td>32.6 (3.7)</td>
<td>35.7</td>
</tr>
<tr>
<td>Portugal</td>
<td>7.7 (5.1)</td>
<td>4.4</td>
<td>22.5 (10.3)</td>
<td>32.8 (3.9)</td>
<td>33.1</td>
</tr>
<tr>
<td>Spain</td>
<td>9.2 (4.9)</td>
<td>3.9</td>
<td>22.7 (11.9)</td>
<td>36.1 (2.7)</td>
<td>29.3</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>8.5 (5.0)</td>
<td>5.0</td>
<td>19.9 (9.3)</td>
<td>24.9 (2.8)</td>
<td>43.9</td>
</tr>
<tr>
<td>Croatia</td>
<td>8.8 (5.7)</td>
<td>5.5</td>
<td>17.6 (7.7)</td>
<td>28.3 (1.7)</td>
<td>43.6</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>11.6 (6.9)</td>
<td>5.7</td>
<td>24.8 (13.7)</td>
<td>37.2 (4.0)</td>
<td>22.4</td>
</tr>
<tr>
<td>Estonia</td>
<td>16.1 (10.3)</td>
<td>6.9</td>
<td>23.7 (13.6)</td>
<td>34.9 (5.0)</td>
<td>20.3</td>
</tr>
<tr>
<td>Hungary</td>
<td>9.1 (6.3)</td>
<td>4.3</td>
<td>23.6 (13.0)</td>
<td>32.1 (3.7)</td>
<td>31.5</td>
</tr>
<tr>
<td>Latvia</td>
<td>12.7 (8.8)</td>
<td>6.6</td>
<td>23.0 (12.8)</td>
<td>28.0 (5.6)</td>
<td>30.7</td>
</tr>
<tr>
<td>Lithuania</td>
<td>16.1 (10.4)</td>
<td>7.8</td>
<td>19.9 (10.6)</td>
<td>34.1 (6.4)</td>
<td>23.5</td>
</tr>
<tr>
<td>Poland</td>
<td>8.7 (5.7)</td>
<td>4.3</td>
<td>17.9 (10.7)</td>
<td>28.6 (1.9)</td>
<td>42.9</td>
</tr>
<tr>
<td>Romania</td>
<td>7.3 (4.9)</td>
<td>4.4</td>
<td>17.6 (9.8)</td>
<td>32.5 (1.7)</td>
<td>40.9</td>
</tr>
<tr>
<td>Slovakia</td>
<td>8.1 (5.9)</td>
<td>4.2</td>
<td>13.3 (6.7)</td>
<td>33.6 (2.4)</td>
<td>42.6</td>
</tr>
<tr>
<td>Slovenia</td>
<td>11.9 (6.7)</td>
<td>5.6</td>
<td>19.0 (9.7)</td>
<td>39.8 (3.5)</td>
<td>25.8</td>
</tr>
</tbody>
</table>

Source: Eurostat
<table>
<thead>
<tr>
<th></th>
<th>Single person</th>
<th>Couple</th>
<th>Couple with children</th>
<th>Single Parent</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>female</td>
<td>age 65+</td>
<td>&lt; age 65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EU-28</td>
<td>31.6</td>
<td>18.1</td>
<td>13.4</td>
<td>29.2</td>
<td>15.4</td>
</tr>
<tr>
<td>Denmark</td>
<td>47.4</td>
<td>24.0</td>
<td>14.7</td>
<td>26.0</td>
<td>14.5</td>
</tr>
<tr>
<td>Finland</td>
<td>40.3</td>
<td>22.4</td>
<td>15.2</td>
<td>32.6</td>
<td>20.1</td>
</tr>
<tr>
<td>Iceland</td>
<td>29.3</td>
<td>14.5</td>
<td>11.6</td>
<td>26.7</td>
<td>16.4</td>
</tr>
<tr>
<td>Norway</td>
<td>41.3</td>
<td>19.8</td>
<td>12.6</td>
<td>27.3</td>
<td>16.1</td>
</tr>
<tr>
<td>Sweden</td>
<td>39.8</td>
<td>20.9</td>
<td>14.6</td>
<td>30.3</td>
<td>16.1</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>28.5</td>
<td>15.3</td>
<td>13.4</td>
<td>33.3</td>
<td>18.9</td>
</tr>
<tr>
<td>Ireland</td>
<td>22.0</td>
<td>12.0</td>
<td>10.2</td>
<td>26.7</td>
<td>15.5</td>
</tr>
<tr>
<td>Belgium</td>
<td>34.5</td>
<td>18.0</td>
<td>12.7</td>
<td>27.8</td>
<td>14.9</td>
</tr>
<tr>
<td>France</td>
<td>35.3</td>
<td>20.5</td>
<td>14.3</td>
<td>30.1</td>
<td>16.9</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>32.9</td>
<td>16.1</td>
<td>10.2</td>
<td>24.3</td>
<td>14.1</td>
</tr>
<tr>
<td>Netherlands</td>
<td>37.0</td>
<td>19.8</td>
<td>11.2</td>
<td>30.3</td>
<td>16.9</td>
</tr>
<tr>
<td>Austria</td>
<td>36.7</td>
<td>20.7</td>
<td>13.9</td>
<td>26.9</td>
<td>15.0</td>
</tr>
<tr>
<td>Germany</td>
<td>40.2</td>
<td>22.0</td>
<td>13.3</td>
<td>31.3</td>
<td>16.5</td>
</tr>
<tr>
<td>Switzerland</td>
<td>31.7</td>
<td>17.8</td>
<td>12.5</td>
<td>35.0</td>
<td>20.9</td>
</tr>
<tr>
<td>Greece</td>
<td>25.7</td>
<td>15.8</td>
<td>12.1</td>
<td>28.7</td>
<td>12.4</td>
</tr>
<tr>
<td>Cyprus</td>
<td>20.8</td>
<td>12.1</td>
<td>7.4</td>
<td>28.9</td>
<td>14.0</td>
</tr>
<tr>
<td>Italy</td>
<td>32.3</td>
<td>19.1</td>
<td>15.7</td>
<td>24.5</td>
<td>9.9</td>
</tr>
<tr>
<td>Malta</td>
<td>22.8</td>
<td>12.0</td>
<td>11.6</td>
<td>25.6</td>
<td>12.7</td>
</tr>
<tr>
<td>Portugal</td>
<td>20.0</td>
<td>13.4</td>
<td>11.5</td>
<td>29.4</td>
<td>13.5</td>
</tr>
<tr>
<td>Spain</td>
<td>23.5</td>
<td>12.4</td>
<td>9.9</td>
<td>28.8</td>
<td>15.1</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>22.4</td>
<td>13.1</td>
<td>13.3</td>
<td>26.9</td>
<td>12.6</td>
</tr>
<tr>
<td>Croatia</td>
<td>24.6</td>
<td>15.9</td>
<td>15.5</td>
<td>24.6</td>
<td>10.7</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>27.8</td>
<td>16.5</td>
<td>13.6</td>
<td>29.8</td>
<td>16.5</td>
</tr>
<tr>
<td>Estonia</td>
<td>36.0</td>
<td>22.9</td>
<td>15.4</td>
<td>26.5</td>
<td>15.2</td>
</tr>
<tr>
<td>Hungary</td>
<td>23.6</td>
<td>16.5</td>
<td>11.2</td>
<td>30.7</td>
<td>16.9</td>
</tr>
<tr>
<td>Latvia</td>
<td>30.4</td>
<td>21.0</td>
<td>15.8</td>
<td>27.5</td>
<td>15.3</td>
</tr>
<tr>
<td>Lithuania</td>
<td>36.6</td>
<td>23.8</td>
<td>17.7</td>
<td>22.7</td>
<td>12.0</td>
</tr>
<tr>
<td>Poland</td>
<td>24.3</td>
<td>16.0</td>
<td>11.9</td>
<td>25.0</td>
<td>14.9</td>
</tr>
<tr>
<td>Romania</td>
<td>31.0</td>
<td>20.1</td>
<td>18.6</td>
<td>34.0</td>
<td>16.9</td>
</tr>
<tr>
<td>Slovakia</td>
<td>23.5</td>
<td>17.3</td>
<td>12.2</td>
<td>19.5</td>
<td>9.7</td>
</tr>
<tr>
<td>Slovenia</td>
<td>29.7</td>
<td>16.7</td>
<td>13.9</td>
<td>23.8</td>
<td>12.1</td>
</tr>
</tbody>
</table>

Source: Eurostat