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

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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 Ageing for the Year 2001 as proposed by the United Nations General Assembly. In the present paper, two important avenues to social integration of older persons[1] 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 throughout the world, with top-scoring countries in the European region, Japan, the United States of America 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 ageing", with an over-representation of older women over older men. According to Myers (1986), the increase in life expectancy, for those in first marriage, results in a longer duration of the partner bond through "ageing together". However, for those individuals who are confronted with a break-up of their partner relationship (either by widowhood or divorce), it may mean 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 do men) and age (older persons have a smaller chance of remarrying than do younger people) (Bumpass, Sweet and 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 the living arrangements as realized in later life, one needs to keep in mind that characteristics of household composition at this time are directly related to the life histories of older persons,

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including, above all, their marital and partner histories. The 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. Thus, heterogeneity and growing complexity is introduced in the spectrum of marital and partner experiences: marriage and remarriage, cohabitation and, perhaps, a "living apart but together" (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 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 also be affected by country-based differences in socio-structural opportunities. The economic and financial situation, standard of living, and 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 the present paper, the 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. Then, regional differences in Europe will be dealt with.

Data for this study are from the database of the Dynamics of Ageing project, initiated and executed by the Population Activities Unit of the Economic Commission for Europe in Geneva. The data consist of cross-nationally comparable microdata samples based on the 1990 round of population and housing censuses in countries of Europe and North America. In the present paper, data about the following countries will be presented: Finland, representing the Northern European countries; the United Kingdom of Great Britain and Northern Ireland, as a representative of the Western European countries; Italy as a representative of Southern Europe; and Hungary, as a representative of the European countries in transition.[2]

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 in the four countries studied here; women live an additional 7.7 years in Finland, 5.4 years in the United Kingdom, 6.5 years in Italy and 9.1 years in Hungary (United Nations, 1999).

Older person's financial possibilities and the quality of housing (basic housing 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 and 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 to social security and wide acceptance of community solidarity. This is in contrast to the situation in the United Kingdom, with minor rights to social security and less solidarity. The situation in 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 living children, the housing market situation, educational level, labour market history and level of income (and/or pension), age, health and, last but not least, 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 first discuss the marital status characteristics of older persons. We then address living arrangements and related guarantees for familial support, and, finally, social embeddedness and familial support outside the household.

MARITAL STATUS OF OLDER PERSONS

Facts

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

(TABLE 1 HERE)

The distribution of marital status characteristics over the elderly population is directly related to the nuptiality patterns of the populations under study. "What 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 proportions of never-married women in the oldest age groups are significantly higher than in the young old age groups, indicating that for each of these countries the ultimate proportions of never-married women at age 50 and above will be lower in the future.

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 by 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, while the majority of older women are widowed.

Explanations for differences in marital status

Period changes

We will first address differences in the characteristics of successive cohorts entering the population of older adults. In the field of European demography, changing behavioural 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 behavioural 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 labour force participation, and cultural changes such as secularization, the shift towards individualization, and post-materialism (Van de Kaa, 1987, 1994; Lesthaeghe and 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 behavioural 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 is the Eastern European cluster, and Ireland and Iceland trail behind. Research into these regional European patterns has focused on changes in fertility patterns 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 behavioural patterns among persons aged 48 and over is, de facto, absent. Now that younger cohorts, raised and educated in the 1960s, are entering the ages of 50 and above, new norms and behavioural 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, lifelong 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, 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.

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 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 balance of power and for the maintenance of their own personal space and independence in the home (Hilbourne, 1999).

Selective mortality at older ages

The excess 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, ageing is a female experience. And ageing as a female experience differs significantly from ageing as a male experience. This is apparent first and foremost in the economic and financial domains of life, as well as in the area 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 differences 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 ageing together.

Thus, in conclusion, in the first half of the twentieth 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 have the primary responsibility for taking 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 and 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. 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 include, for example, older adults in first marriage, as well as 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 and Liefbroer, 1997). Information about marital history and, preferably, also about 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 extension of their lives.

LIVING ARRANGEMENTS OF OLDER PERSONS AND RELATED GUARANTEES FOR FAMILIAL SUPPORT

Facts

Living arrangements 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 are introduced in the marital histories of older persons, and also in their living arrangements. 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 characteristic of households is no longer sufficient or 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 I to IV provide information about living arrangements by age category and country, subdivided for married, widowed and divorced men and women.

(FIGURES I – IV HERE)

The data for married men indicate a high percentage living with a spouse and without others in each of the four countries. Even in the oldest age categories, living with a spouse and without others is the most characteristic living arrangement of older married men. Going from the younger towards the 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 uncommon in the United Kingdom, but more prominent in the other countries, especially in Italy and Hungary. Insofar 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 do married 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 I to IV 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, for the most part, continue living alone until the age of 85 and over. In the United Kingdom 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 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 the twentieth century, a dramatic increase in the proportions of the widowed population living alone across the more highly developed world has been documented (de Jong Gierveld and van Solinge, 1995; Cherlin, 1983; Clarke and Neidert, 1992; Spitze, Logan and Robinson, 1992).

Living in a two- or three-generation household without others, that is, living with children and/or children-in-law, grandchildren, parents and/or 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. 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, for example, with sisters and/or brothers.

In describing the living arrangements of older divorced men, a number of specific characteristics stand out. First, the living arrangements of "one generation with others" and "one generation without others" are more frequently found among divorced men than among divorced 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 divorced women in Finland, but is 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 older divorced women 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.

Living arrangements of older people and related guarantees for familial support

Living as a couple and reciprocal support

Living together as a couple without others is the living arrangement that is most frequently realized by older married persons in each of the four countries studied (see figures I-IV). 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 and others, 1999). Spouses have the proximity, the long-term commitment and the similarity of interests and values that underlie this type of support (Dykstra, 1993). Now that older men are much more likely to be married than are older women, with surprisingly little variation between European regions, being very old proves to have 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.

Living — with or without a spouse — with children (and/or grandchildren and parents): co-residence and reciprocal support

The microdata set of the Population Activities Unit of the Economic Commission for Europe 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 or 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.

(TABLE 2 HERE)

As expected, co-residence is most prominent under formerly married persons. Widows and widowers are the top scorers in this respect, with Italy and Hungary in a leading position. In these two countries, 30 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 be less prominent 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 and 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 favourable option in the Scandinavian countries as well as in the Netherlands (Mengani and 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 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 support their parents, as indicated by the data from 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 the 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 single parenthood, and the need for support and comfort of grandchildren when parents are involved in labour market activities. In all these situations, it is the older adult who provides rather than receives support. Home ownership by 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). Thus, irrespective of the norms and values prevailing in the Eastern European countries about family responsibilities towards 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 and Spitze 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 on the younger generation (Logan and Spitze, 1995, p. 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 the twentieth 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 favourable 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 poor social relationships in the home, and it has a detrimental effect on childcare (Gove, Hughes and Galle, 1983, p. 184). Other researchers (Townsend and 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 on caring family members, frequently characterize older people's lives at home. Thus, many older persons will have made a positive decision to opt for residential care (Oldman and Quilgars, 1999). Table 3 gives the data for men and women aged 70 and over living in institutions, by country. Table 3 clearly shows 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 studied. 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.

(TABLE 3 HERE)

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 multigeneration household and that 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 and Furstenberg, 1986). As a result, among older adults, family relationships are only indirectly related to household composition.

Living alone

As mentioned earlier, living alone is the most frequently registered living arrangement among older widowed and divorced women and men, according to the 1990/91 census round 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 in a one-person household. The highest proportions living alone are found in Finland and the United Kingdom. This is in accordance with the ideas formulated about trends in the demographic behavioural patterns of the second demographic transition. Italy lags behind, but even in Italy, more than 53 per cent of 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.

(**TABLE 4 HERE)**

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 become 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 above, the preferences of older adults in the 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 behaviour have been viewed as being part of people's more encompassing ideas about how they want their lives to evolve. Giddens (1991, p. 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 behaviour covers decision-making in a wide variety of domains of life, including 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). Thus, 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 lifelong personality traits. Can these personalities and life histories still be patterned, remodelled 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 United States of America and Canada) are explicitly opting for flexible partner bonds such as unmarried cohabitation (Wu and 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 an 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 an LAT relationship. Among the responses were the following:

> "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 an 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 fulfil their private wishes, while 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, what responsibilities do children have towards the new partners of their parents?

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—independent 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 and others, 1999). Of course, intergenerational contacts are bounded by geographical distance and influenced by country-specific values and infrastructures.

It must be stated that older persons in general, including the oldest old, should not be characterized as a "problem group". While 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 and others, 1999). Studies carried out 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 support, such as health care, social companionship and housekeeping assistance, for disabled old people who continue to live independently. 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 the present paper it is not possible to provide an in-depth overview of all the data available about children who are involved in the changing networks of ageing 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 the present 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 of the older widowed persons who live independently, with children alive, and who are 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 and 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 and others, 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, which is welcomed by many older persons.

AN AGENDA FOR FUTURE POLICY-MAKING AND RESEARCH

The present paper provides a comprehensive picture of some characteristics of the living arrangements of older persons in four countries in Europe. We can conclude that new ideas, attitudes and demographic behaviour are not restricted to young adult persons, but are also found in the lives of persons aged 50 and over. New behavioural 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 North-western Europe, followed at some distance by the Southern European countries. The data provided by the Population Unit Activities in the Dynamics of Ageing project served as a reliable and valid tool to investigate the first, general outcomes of this trend. Data from the 2000/01 round of national censuses are needed to further investigate the trend. Will co-

residence in Italy and Hungary continue to decrease? Will higher percentages of older persons opt for new types of living arrangements? Ideally, one needs cohort data to investigate changing patterns of living arrangements, and the determinants of these developments. The present paper contains data about four countries. In total, more than 12 countries were involved in the Unit's undertaking. Most of the countries involved are located in Central and Eastern Europe; many Western European countries were not included. A new programme elaborating on this 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 ageing.

There is an urgent need for improved statistical information about

- Marital status, including partner and marital history;

- New types of living arrangements among older people (e.g., unmarried cohabitation, "living apart but together");

- Determinants of multigeneration households (including information about the timing, and motives for starting such households, and support given and received).

Research is needed on how and why decisions are made to live alone, to start a couple relationship, to enter the household of one of the children, and so on. 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).

NOTES

[1]When we refer to 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.

[2]Data of national censuses have been recoded ex post to harmonize answer categories as accurately as possible in order to facilitate comparative analysis. This ex post data manipulation cannot compensate for intrinsic discrepancies in census question-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 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

Age	Never-married men				Never-married women			
	Finland	*United Kingdom*	*Italy*	*Hungary*	*Finland*	*United Kingdom*	*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
	Married men				**Married women**			
	Finland	*United Kingdom*	*Italy*	*Hungary*	*Finland*	*United Kingdom*	*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
	Widowed men				**Widowed women**			
	Finland	*United Kingdom*	*Italy*	*Hungary*	*Finland*	*United Kingdom*	*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
	Divorced/separated men				**Divorced/separated women**			
	Finland	*United Kingdom*	*Italy*	*Hungary*	*Finland*	*United Kingdom*	*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

Source: Collection of census-based microdata samples of the Population Activities Unit of the Economic Commission for Europe: Finland, 1990 census; United Kingdom, 1991 census; Italy, 1991 census; Hungary, 1990 census.

TABLE 2. PERSONS AGED 70 AND OVER LIVING IN TWO- OR THREE-GENERATION HOUSEHOLDS WITHOUT OTHERS,[a] BY SEX AND MARITAL STATUS, IN PERCENTAGES OF NON-INSTITUTIONALIZED POPULATION

	Finland 1990	*United Kingdom 1991*	*Italy 1991*	*Hungary 1990*
Males				
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
Females				
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

[a] Households including spouse and/or children, children-in-law, grandchildren, parents, parents-in-law.
Source: PAU 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[a]

	Finland 1990	*United Kingdom 1991*	*Hungary 1990*
Males			
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
70 years and older	3.7	4.2	1.6
Females			
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
70 years and older	6.5	7.8	2.4

[a] No data available for Italy.

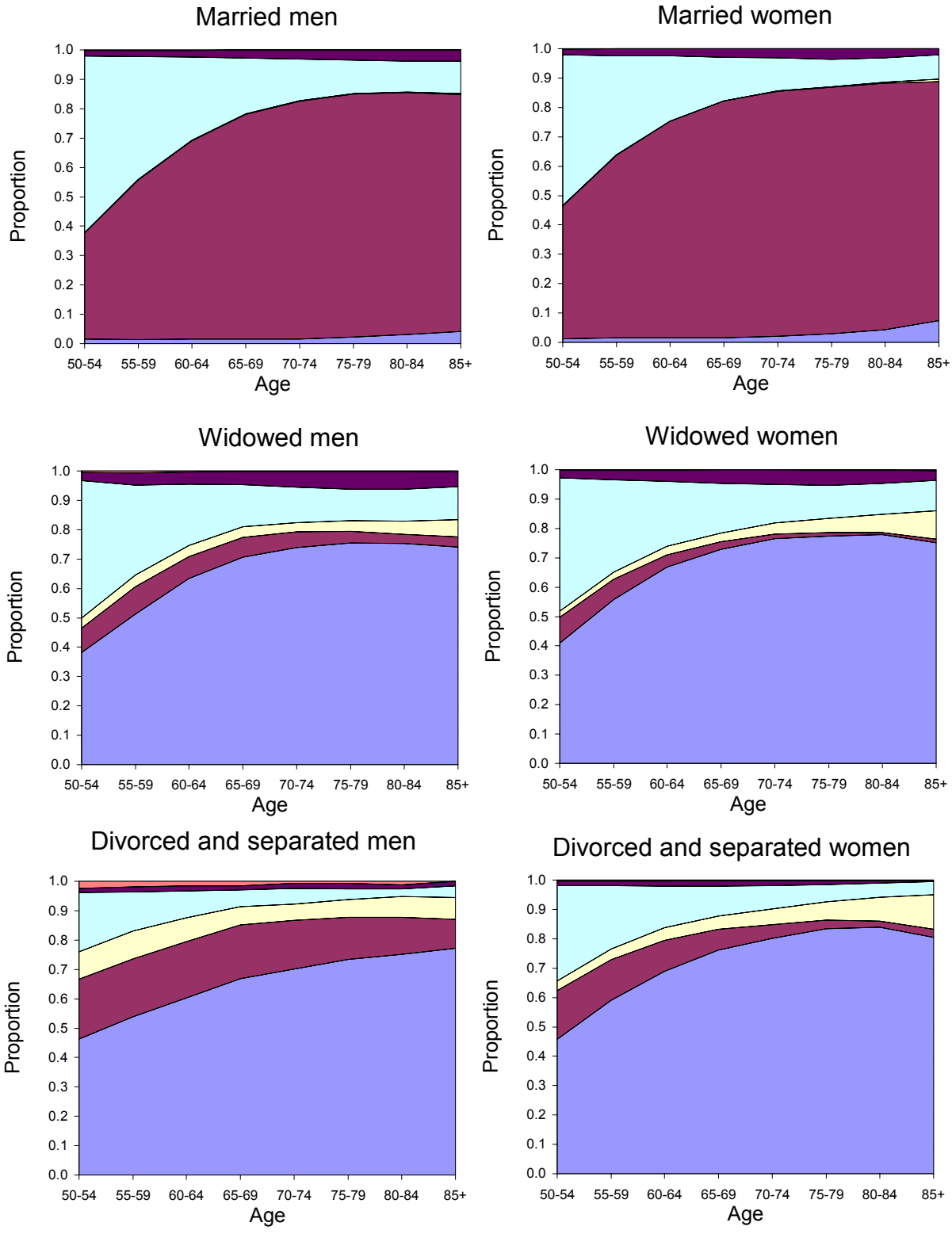
Source: PAU collection of census-based microdata samples

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	*United Kingdom 1991*	*Italy 1991*	*Hungary 1990*
Males				
Widowed	74.8	77.3	55.9	50.6
Divorced	72.1	67.9	61.8	58.9
Females				
Widowed	76.9	78.5	56.0	47.9
Divorced	81.9	75.6	53.8	52.4

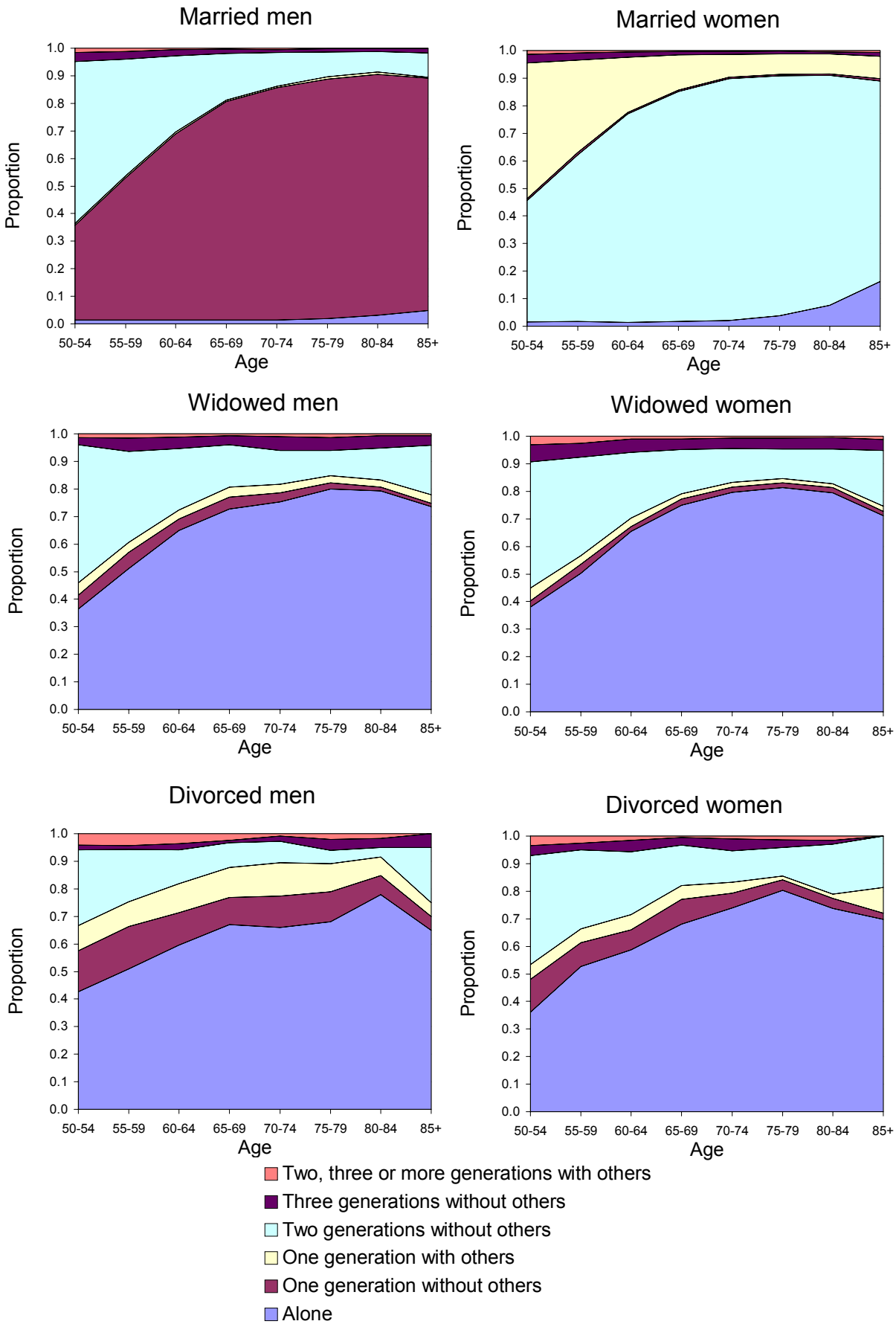
Source: PAU collection of census-based microdata samples.

Figure I. Living arrangements by age category and marital status, Finland, 1990



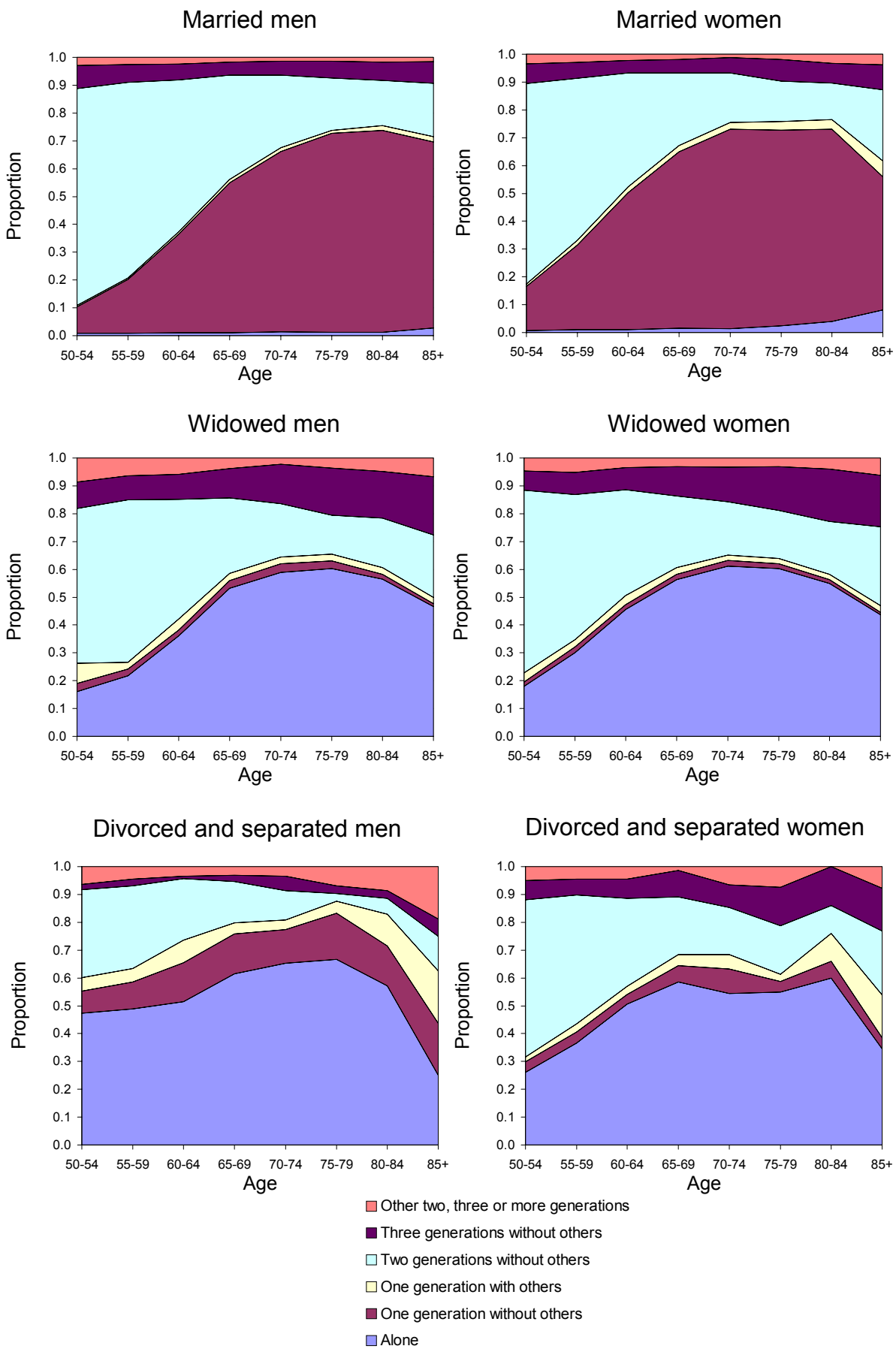
Source: PAU collection of census-based microsample data.

Figure II. Living arrangements by age category and marital status, United Kingdom, 1991



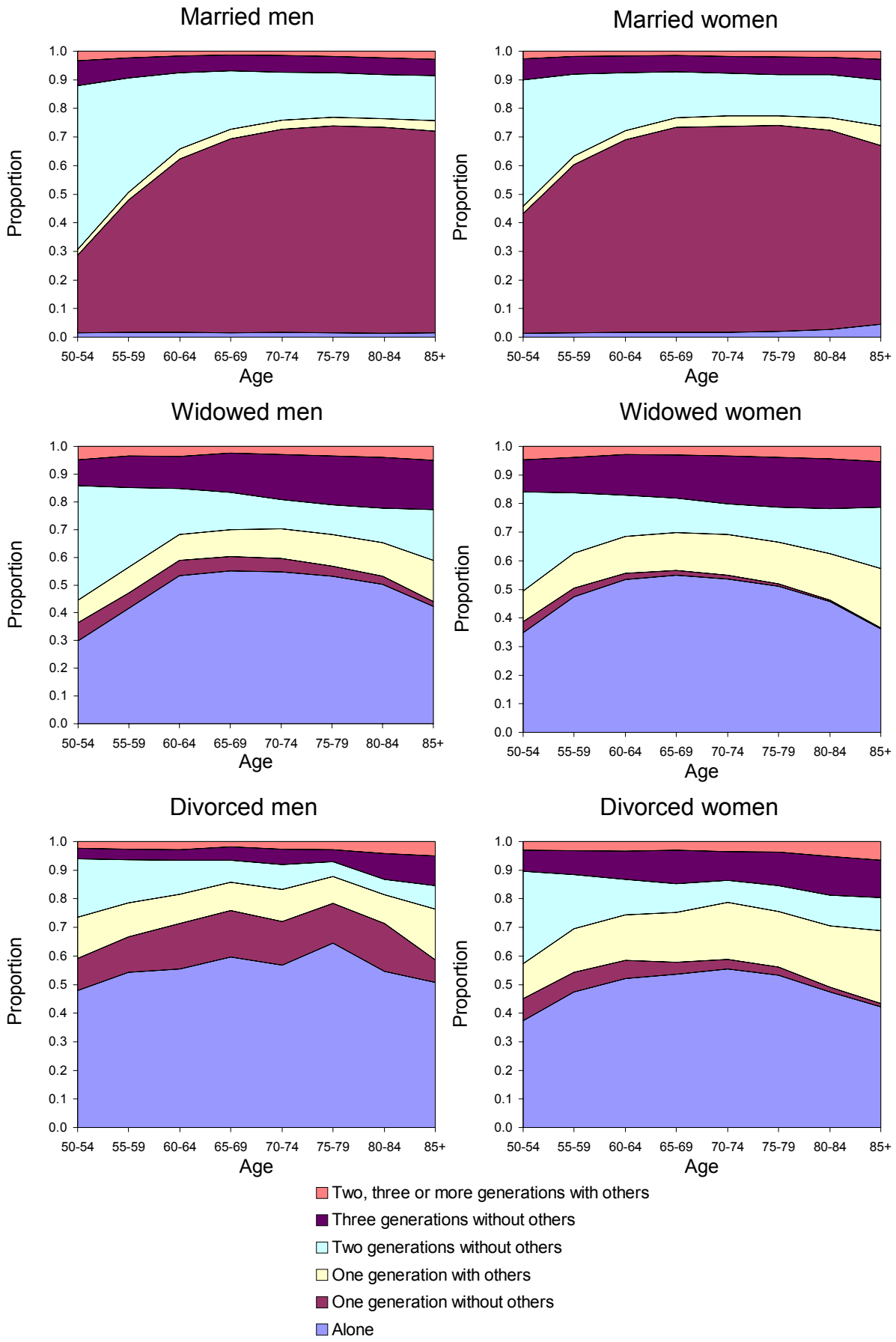
Source: PAU collection of census-based microdata samples.

Figure III. Living arrangements by age category and marital status, Italy, 1991



Source: PAU collection of census-based microsample data.

Figure IV. Living arrangements by age category and marital status, Hungary, 1990



Source: PAU collection of census-based microsample data.