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## The living arrangements of elderly Europeans

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# *The living arrangements of Elderly Europeans*

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## **Abstract**

This paper uses data from the European Community Household Panel survey to chart the living arrangements of older people in 13 countries across the European Union, focusing particularly on whether older people live with a spouse, with their children, or with other adults. There are wide variations between men and women, mainly due to the fact that women are widowed at a much earlier age than men; there are large variations with age; and there are also large differences between countries. Men and women in a 'Southern', or 'Catholic' group of countries are much more likely to live with their children, either with or without a partner, than men and women in 'Northern', or 'Protestant' countries, who tend to live with just a partner, or to live alone. A large proportion of the older people in our sample who live with their children are receiving care within the household, particularly in the Southern countries; we also find that the giving of care is to a large extent reciprocal, with child care being provided within the household by the 'younger old', to almost the same extent as care is provided by other family members to the 'older old'. However, this reciprocity of care holds only in the case of women: older men living with their children provide very little child care, while receiving the same amount of care as older women.

## **Acknowledgements**

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## 1. Introduction

This paper deals with the living arrangements of older people in the European Union: who do older people live with, and how does this vary between age groups and countries? Our interest in this subject arises for a number of reasons.

Firstly, there is a great deal of interest throughout Europe in the concept of social exclusion. There is no generally accepted definition of this concept<sup>1</sup>, but if we think of social exclusion as a process whereby certain citizens are excluded from many of the advantages and normal activities of life, as a result of (among other things) persistently low incomes, lack of access to education and labour markets, and reduced participation in social networks, then it is clear that older people may be at greater than average risk of social exclusion. In many countries older people live on lower incomes than people of working age<sup>2</sup>; they are for the most part out of the labour market; and they may lack access to social networks and be socially isolated, because of a degree of infirmity, because they live alone, or because many of their contemporaries have died.

In addition, policy-makers are interested in older people because they are a group rapidly increasing in number; with improved life expectancy among older cohorts and declining fertility among younger cohorts, this increase in the proportion of older people in society is set to continue. This demographic change is particularly important because older people tend to receive more inputs from the state than younger cohorts, either in cash (in terms of pensions and social assistance), or in kind (for example, in social services and medical care)<sup>3</sup>.

The object of this paper is to give a detailed picture of older people's household structure and living arrangements across the European Union, and to compare behaviour between various groups of people (men and women; older and younger age groups; people who live in different countries or groups of countries). Various statistics on living arrangements are already available, both from official sources and elsewhere (Eurostat 1999; OECD 1992 and 1996; Vogel, 1997; Grundy, 1995); the aim here is to provide a comprehensive overview of living and caring arrangements in one publication.

This paper makes use of the European Community Household Panel (ECHP), a large and relatively new survey of households in the member states of the European Union, which provides several opportunities for research. We exploit the fact that the ECHP is the first large-scale survey which has been administered in a comparable way across the EU, to households rather than to individuals. The survey thus provides an opportunity to compare household composition across the EU in a way which has not been previously possible.

As well as describing older people's living arrangements, we are also interested in explaining this behaviour, and in each section we discuss a range of possible explanations for the variations which we observe. For example, many differences between countries may be discussed in terms of a typology of welfare states along the lines proposed by Esping-Andersen in Esping-Andersen (1990); we return to this idea in the concluding section.

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<sup>1</sup> See Burchardt et al (1995)

<sup>2</sup> See Whiteford and Kennedy (1995)

<sup>3</sup> See OECD (1996) and OECD (1996b).

However, we do not undertake any formal econometric analysis of decision-making in this paper, both for reasons of space, and because our aim here is to highlight in detail the many differences in behaviour between different groups of people. Another working paper in this series takes a more structured and formal approach to older people's decision-making (Iacovou, 2000).

The paper is structured as follows. In Section 2 we discuss issues of data and sampling. Section 3 describes older people's marital status and history; Section 4 provides a description of older people's fertility histories; and Section 5 deals with living arrangements, paying particular attention to whether older people live with their children. Section 6 examines the issue of whether older people who live with their children live with sons rather than daughter, and Section 7 describes how multi-generational families living together assist each other with care, either for the older people or for children. Section 8 discusses living arrangements in a dynamic context; Section 9 draws together the findings from the paper and suggests directions for future work.

## **2. Data: the European Community Household Panel**

The analysis in this paper is based on Waves 1 and 2 of the European Community Household Panel (ECHP), a large-scale longitudinal survey set up and funded by the European Union. The ECHP contains data on personal characteristics, incomes and expenditure, education, employment and unemployment, and various measures of life satisfaction.

In Wave 1, collected in 1994, the following countries took part in the survey: Denmark, the Netherlands, Belgium, Luxembourg, France, the UK, Germany, Ireland, Italy, Greece, Spain and Portugal. In Wave 2, collected the following year, Austria also took part in the ECHP.

This data set has several advantages. Because it is a household survey, it collects information on *all* members of respondents' households, which is particularly useful in the analysis of living arrangements. Because the same questions are asked in each country, our results are directly comparable across countries. In addition, the ECHP is relatively large compared to some other data sets; Wave 1 contains information on over 9 000 males and over 12 000 females aged 65 and over.

Table 1 gives Wave 1 sample sizes for each country<sup>4</sup>, for men and women aged 65-74, and for men and women aged 75 and over.

The first column in Table 1 gives the total populations of all the sample countries. These figures are given for information, and also because these are used to re-weight observations when analysis is performed using groups of countries rather than individual countries. It should be noted that because of this weighting procedure, these multi-country analyses will reflect behaviour in large countries to a greater extent than small countries.

Although two waves of data are available for all countries except Austria, most of the analysis in this paper is cross-sectional; we have therefore used only the Wave 1 data, using Wave 2 data only where data was not available for Wave 1 (in Austria, or for

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<sup>4</sup> Wave 2 sample sizes are given for Austria.

individuals with missing interviews in Wave 1). In Section 8, where we deal with transitions, both waves are used.

**TABLE 1: ECHP POPULATION AND SAMPLE SIZES**

	Population (millions, 1994 LFS)	Women aged 65-74	Men aged 65-74	Women aged 75+	Men aged 75+
Denmark	5.1	345	307	277	196
Netherlands	15.1	534	449	304	224
Belgium	10.1	511	419	333	209
Luxembourg	0.4	105	82	50	33
France	56.1	882	753	559	319
UK	57.3	731	602	503	307
Germany	80.4	747 <sup>2</sup>	569 <sup>5</sup>	-	-
Austria	7.9	486	348	292	161
Ireland	3.5	462	432	282	259
Italy	56.3	928	785	570	398
Greece	10.2	869	687	550	419
Spain	38.8	1124	949	839	488
Portugal	9.8	863	765	514	353
Total <sup>6</sup>	361.0	7352	6230	4781	3205

The sampling procedure in all countries was designed to be representative of the population as a whole, and the sample has been weighted in accordance with Census results for each country. However, one important issue arises which relates specifically to the older population as a topic of study. In many countries, a significant proportion of older people live not in private homes but in residential institutions. However, as in nearly all large-scale surveys, people living in residential institutions are not sampled at all in the ECHP. Thus, it should be borne in mind that strictly, the sample represents *those elderly people not in residential care*<sup>7</sup>, rather than the total population of elderly people.

This limitation assumes an additional importance when we remember that certain types of older people may be more likely to enter residential care – for example, those who are infirm, and those without relatives able to look after them at home. Therefore, it is not only the raw breakdowns of living arrangements which are affected by this deficiency in the data, but also cross-tabulations by variables such as age and fertility history.

<sup>5</sup> The German data is anonymised with all ages over 70 coded as 71. Hence, these entries refer to sample sizes for all people over age 65 in Germany.

<sup>6</sup> Totals in final 4 columns are calculated without German data.

<sup>7</sup> As an approximate idea of how far this affects the results, we present results published in Allen and Perkins (eds), 1995. In the UK in 1991 there were an estimated 296,000 places in private residential and nursing homes; 54,000 places provided by the voluntary sector; and 120,000 places provided by local authorities, making a total of 470,000 places in residential care (*page 177*). Given that the 1991 Census recorded 8,114,000 people over age 65 (*page 3*), this means that around 6 per cent of the population over age 65 were living in residential homes in 1991. Of course, the proportion would be lower for the younger part of this age group, and higher for the older part of the age group. OECD (1996) puts the average OECD figure for over-65s in residential care at less than 4.5 per cent for Italy, Portugal, Spain and Greece; 4.5-5.4 per cent for Austria, Belgium, France, Germany, Ireland and the UK; 5.5-6.4 per cent for Denmark; and 9 per cent for the Netherlands.

In the sections which follow, we describe older people's living arrangements. Because an older person's possible set of living arrangements is very much linked to their marital status and their fertility history (for example, one can only live with one's children if one has ever had children), we begin by describing marital status and fertility history, and move on to describe living arrangements in Section 5.

### 3. Marital Status

We define four possible statuses: currently married; widowed; separated or divorced; and never married. Figures 1 and 2 show how the Europe-wide proportions of older people in each of these states vary with age. The vertical axis indicates the proportions in each marital status, while the horizontal axis indicates individuals' age.

Figure 1, which refers to women, shows that a majority of women (around 65 per cent) are married at age 65, but this proportion declines with age, until by age 85 less than 15 per cent of women are married. There is a corresponding increase in widowhood: around a quarter of women aged 65 are widows, rising to almost 80 per cent by age 85.

Only a small minority of women in this older cohort report themselves to be separated or divorced. Less than 3 per cent of women at the younger end of this age group, and less than 2 per cent at the older end, are separated or divorced.

Finally, a small proportion of women had never married. This figure is slightly lower at the younger end of the age group (around 7 per cent) than it is at the higher end of the age group, where it is between 8 and 9 per cent.

Turning to Figure 2, which shows the marital status of older men, we see that men are much more likely than women to remain married in older age. Around 80 per cent of men are married throughout their sixties and seventies, and this proportion does not begin to decline until the age of 80.

Correspondingly, the rates of widowhood are lower for men than for women in this age group. There is a significant increase in the incidence of widowhood with age only after age 80, and only after age 85 does widowhood becomes more common than marriage for older men.

The proportions of men divorced and separated are similar to those for women, with between 3 and 4 per cent in this state at the younger end of the age group, and between 1 and 2 per cent in this state at the older end of the group.

There are fewer never-married men than never-married women: around 6 per cent of men at the younger end of the age group, and around 4 per cent at the older end of the age group declare themselves single and never married.

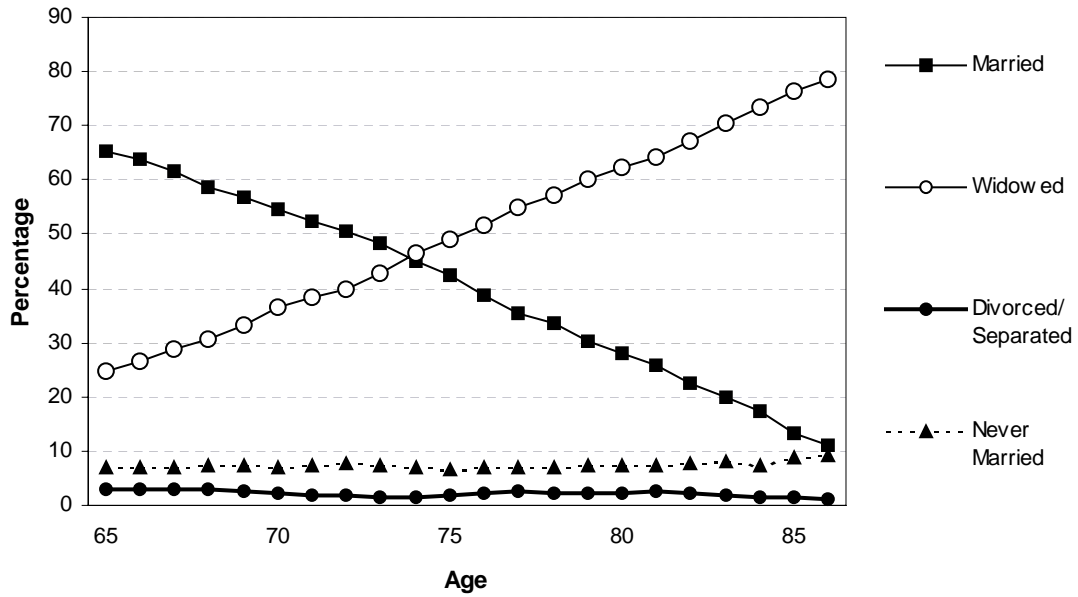
#### *Differences between men and women*

The most obvious difference between men and women is that women are much more likely to be widowed at a relatively early age. This has to do partly with women's higher life expectancy. In all countries, women live longer than men. This varies from country to country, but women's higher life expectancy ranges from approximately five and a half years in the UK and Denmark, to almost eight years in France and Spain<sup>8</sup>.

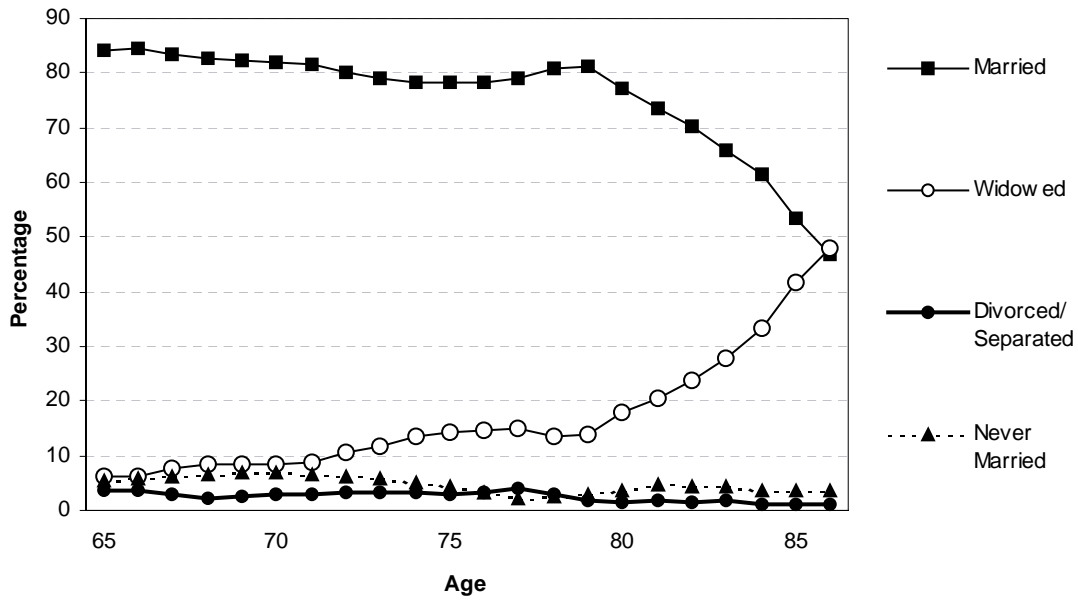
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<sup>8</sup> See Appendix 3 for life expectancy figures by country.

**Figure 1: The Marital Status of Older Women**



**Figure 2: The Marital Status of Older Men**



This, combined with the fact that women tend to be younger than their husbands (by a little over two years, on average, from our data) means that a woman of this cohort would generally outlive her husband by around eight or nine years.

There is a less obvious difference between men and women in the proportions who never married. We have already noted that a greater proportion of women than men never married; this difference is much more marked among those in their late seventies and eighties than for younger members of this cohort. Table 2 shows that women aged 65-74 are only slightly more likely to be never-married than their male counterparts, but women aged 75 and over are more than twice as likely as men to be never-married.

**TABLE 2: THE PROPORTION OF MEN AND WOMEN NEVER MARRIED.**

	Men	Women
Age: 65-74	6.3	7.2
Age: 75+	3.8	8.0

Unweighted sample size: 6717 men and 7995 women aged 65-74, and 3459 men and 5258 women aged 75+  
 German data excluded as age information not available

There are a number of possible explanations for these differences. Firstly, studies have indicated that life expectancy tends to be shorter among single people, and that the impact is higher on men than it is on women<sup>9</sup>. Secondly, in countries where older people commonly live in institutions, a single man may be more likely to move to an institution<sup>10</sup>, and hence out of our sample. Finally, it may be explained by the fact that in many European countries, large numbers of men in the older cohort were killed in the Second World War and other civil wars during the 1930s and 1940s, meaning that women in this cohort were more likely than men to remain single all their lives<sup>11</sup>.

*Differences between countries .....*

In general, the composition of the elderly population by marital status does not vary a great deal from country to country within Europe. However, there are some important inter-country differences. Full country-by-country breakdowns of marital status are given in Appendices 1 (women) and 2 (men); here, we highlight the most important cases where countries or groups of countries diverge from the European norm.

*..... in the proportion of people currently married*

The proportion of married men and women in each country will depend on many factors: how many men and women of this age group married in the first place in each country; the legality and acceptability of divorce or separation; men's and women's life expectancy in each country (for example, there will tend to be more married

<sup>9</sup> See, for example, Breeze, Sloggett and Fletcher (1999)

<sup>10</sup> *ibid.*

<sup>11</sup> See *Casualties of World War II* (2000)



women and fewer widows in countries with higher male relative to female life expectancy); and how much older husbands are (or were) than wives for this cohort.

There are clear differences between countries. In the case of women, Austria and Ireland have much lower than average proportions of currently married women: in Austria, this is due to the presence of many widowed and separated women, while in Ireland it is due to the large numbers of never-married women.

Spain and France have higher-than-average proportions of married women in these age groups; Denmark and the UK have lower-than-average proportions of married for those aged 70 and over.

For men, a geographical pattern is discernible: men in the Mediterranean countries (Italy, Greece, Spain and Portugal) are more likely than average to be married in older age, while men in the UK, Ireland and Denmark are less likely to be married.

*..... in the proportion of widows and widowers*

There is some variation in the pattern of widowhood between countries. No systematic pattern is discernible, although to some extent, the proportion of widows bears an inverse relationship to the proportion of people currently married. Austrian women are most likely to be widowed at a relatively young age, while women in the UK are more likely than average to be widowed after age 70. Greek and Italian women are also more likely than average to be widowed. Spanish and French women, by contrast, are rather less likely than average to be widowed.

Men are more likely than average to be widowed in Austria, Denmark, the UK and Ireland.

*..... in the proportion of people separated and divorced*

A regional pattern is evident for both men and women, with those in Ireland and the Mediterranean countries less likely than those in other countries to be separated or divorced. Those in Portugal appear more likely than those in other Mediterranean countries to be separated or divorced.

*..... in the proportion of people never married*

The outlier here is Ireland, where the proportions of never-married men and women are far higher than in any other country, and more than double the European average. This reflects the tradition whereby men would delay marriage until they inherited a piece of land on the death of their father; inevitably, this led to large numbers of men and women remaining unmarried all their lives. The fact that a higher proportion of men than women in Ireland are never married reflects women's higher rate of migration out of the country for this cohort.

#### **4. Fertility History**

We have two sources of information about older people's children in the ECHP. Firstly, we have details of all children (both minors and adult children) who live in the same house as the older people. Secondly, respondents are asked the question: "Have you had or adopted any children, apart from children living in this household?", and those answering "yes" are asked to give the dates of birth of their children. These two

sources of information should combine to give a comprehensive fertility history for each person, but unfortunately, a number of problems arise.

Firstly, data on fertility is not available for Germany; for Austria (since fertility questions were asked only at Wave 1 and Austria joined the survey at Wave 2); and the Netherlands (where a different questionnaire was used). Therefore, these countries must be omitted from any analysis of fertility history.

Secondly, although few respondents failed to provide data on fertility history (the number of missing observations is under 2 per cent for the whole sample, and no higher than 3.5 per cent in any country), it appears that there is some under-reporting of fertility: in a number of countries the proportion of older people reporting never having had children is higher than we would expect.

There are various reasons why this may have arisen. Possible candidates are faults in sample design, leading to childless people being more likely to be sampled; or differential response rates (it may be that childless people are more likely to respond to a survey because they are lonelier, or because they live longer than those who have had children).

However, the most likely reason is reporting error (people ‘forget’ that they have had children, or misunderstand the fertility questions, or answer them incorrectly for some other reason). In a few countries (particularly France), it is evident that in many cases where a married couple was interviewed together, one partner gave details of the couple’s children while the other did not. We have adjusted the data to take this into account<sup>12</sup>; nevertheless, in a few countries (particularly Italy and Portugal) the proportion of childless respondents is a good deal higher than we would expect.

Table 3 shows the proportions of men and women who give valid responses to the fertility questions, and who report themselves childless (ie, not currently living with children and never having had any children). The first two columns give the proportions of men and women aged 65 and over in each country who report themselves childless; the third column gives the proportion of women aged 65-70 who report themselves childless. In the final column, official figures are given for comparison; these pertain to women born in 1930 and so are approximately comparable to the figures in the third column.

In all cases except Spain, where official figures are available, they give a somewhat lower proportion of childless people than the ECHP; however, only in Italy might this difference be called extreme.

We have investigated the data further for reasons why reported rates of childlessness are so high in Italy, Portugal and Luxembourg, but can find none. In these countries, reported rates of childlessness are similar between men and women, and also between groups of people who are currently married and previously married. We are unable to correct the figures further, and will use the data as reported in later analysis, merely asking the reader to be aware that for one reason or another, we believe the reported rates of childlessness in these countries to be too high. A side-effect of this is that, as

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<sup>12</sup> By this method, some people who have never had children of their own, but who acquired step-children through marriage will be wrongly classified as parents. However, the number of people wrongly classified will be small, since the number of ‘re-constituted’ families in this age group is small. In addition, for later analysis of living arrangements, it may be more useful to think of children of *either* member of a couple as somehow pertaining to *both* members of the couple.

only non-resident children are omitted from the data, the proportion of parents living with their children in these countries will tend to be inflated.

**TABLE 3: PERCENTAGE OF OLDER PEOPLE REPORTING THEMSELVES CHILDLESS**

	Men aged 65+ (EHP)	Women aged 65+ (EHP)	Women 65-70 (EHP)	Women born 1930: Official <sup>13</sup>
Denmark	12	13	10	-
Belgium	23	24	23	17
Luxembourg	25	25	27	-
France	15	17	15	13
UK	20	21	16	14
Ireland	32	27	21	-
Italy	35	38	40	16*
Greece	13	19	18	-
Spain	12	16	14	15*
Portugal	33	30	27	-

Sample sizes (unweighted):

Men 65+: DK 502; BE 622; LU 115; FR 1064; UK 909; IE 691; IT 1175; GR 1106; ES 1437; PT 1118

Women 65+: DK 621; BE 833; LU 155; FR 1440; UK 1233 IE 744; IT 1487; GR 1419; ES 1962; PT 1377

Netherlands, Germany and Austria excluded because of missing data on fertility history

## 5. Living Arrangements

Living arrangements will vary by many factors, including sex, age, country of residence, marital status and fertility history. Table 4 describes living arrangements by sex and country. We identify five sets of arrangements: (1) a partner is present, but no children, (2) both a partner and children are present, (3) children are present, but no partner, (4) the person lives alone, and (5) the person lives with other adults (relatives or otherwise), but not with a partner or children. Note that the first three categories are defined by the presence or absence of a partner and/or children, and that other people may *also* be present in these households.

There are remarkable differences between men's and women's living arrangements. Looking at the averages across all countries, men are much more likely to be living with a partner (with or without children) than are women; this has to do with the higher rates of widowhood among women discussed earlier. Men are correspondingly less likely than women to live just with their children or to live alone in older age.

There are also important variations by country, and many of these variations occur between *groups* of countries. Previous work on young people's household formation (Iacovou, 1998) and inspection of the data on older people, leads us to define two groups of countries: a 'Northern', or 'Protestant' group including Denmark, the Netherlands, Belgium, Luxembourg<sup>14</sup>, France, the UK and Germany; and a (less geographically cohesive) 'Southern', or 'Catholic' group including Austria, Ireland,

<sup>13</sup> These figures refer to the cohort born in 1930, or (where starred) to the cohort born in 1935. They are taken from Coleman (1995), Table 1.5.

<sup>14</sup> Because of small sample sizes and a particularly small sample of older people (see Table 1), Luxembourg is excluded from the following discussion and much of the analysis in the rest of the paper.

Greece, Spain, Portugal and Italy. We should stress that these groupings of countries are empirically derived, and therefore neither the ‘North/South’, nor the ‘Protestant/Catholic’ appellations fit perfectly<sup>15</sup>.

**TABLE 4: LIVING ARRANGEMENTS OF MEN AND WOMEN AGED 65 AND OVER, BY SEX AND COUNTRY**

Living with:	<i>Row Percentages</i>				
	Just Partner	Partner and Children	Just Children	Living Alone	Other
<b>Women 65+</b>					
Denmark	40	1	2	55	1
Netherlands	39	4	3	54	0
Belgium	41	5	8	44	3
France	41	5	9	42	3
UK	36	4	7	50	3
Germany	34	3	9	52	3
Austria	24	11	16	45	4
Ireland	24	10	20	36	10
Italy	31	9	19	37	3
Greece	34	10	21	32	4
Spain	31	15	24	23	8
Portugal	35	12	23	25	7
Average: N	37	4	8	48	3
Average: S	31	11	21	31	5
Total	35	7	14	40	4
<b>Men 65+</b>					
Denmark	68	3	1	28	1
Netherlands	71	8	1	20	1
Belgium	69	10	2	18	1
France	68	10	3	18	2
UK	61	9	3	25	3
Germany	71	8	3	17	1
Austria	51	26	7	14	1
Ireland	37	23	6	25	9
Italy	56	25	6	12	2
Greece	59	25	5	11	1
Spain	51	30	7	9	3
Portugal	58	24	6	10	2
Average: N	67	9	3	20	2
Average: S	54	27	6	11	2
Total	61	17	4.2	15.4	2.0

Unweighted sample sizes: Men: DK 507; NL 692; BE 660; FR 1076; UK 912; DE 571; AU 508; IE 706; IT 1235; GR 1139; ES 1466; PT 1165

Women: DK 629; NL 851; BE 888; FR 1454; UK 1240; DE 752; AU 777; IE 767; IT 1571; GR 1488; ES 2025; PT 1426

Luxembourg excluded owing to small sample size

<sup>15</sup> The shortcomings of the ‘North/South’ classification become apparent on reference to a map of Europe; Appendix 4 gives the proportions of Catholics living in each country, and highlights the inadequacy of the ‘Protestant/Catholic’ classification.

The 'Northern' group of countries is characterised by a tendency to live with just a partner or to live alone, while the 'Southern' group of countries is characterised by a greater propensity to live with children, either with or without a partner.

Clearly there are also variations within the 'Northern' and 'Southern' groups; for example, older people in Denmark are most likely to live alone and most unlikely to live with their children, whereas older people in Spain are most likely to live with their children, and most unlikely to live alone.

The 'other' category, where people live with other adults besides a partner or children, is the least common category for virtually all groups. However, there are interesting differences between countries in the prevalence of this living arrangement. Those in Southern Europe are more likely to find themselves in this category than those in Northern Europe, and those in Ireland are the most likely, by a rather wide margin. This is probably related to the large numbers of men and women in Ireland who never married (as is the large number of men in Ireland who live on their own).

Most older people in this 'other' category live with relatives, with 55 per cent living with a sibling, 4 per cent living with a (very) elderly parent, and 33 per cent living with relatives other than a sibling or a parent. It is much less common to live with non-relatives; this is done by only 8 per cent of older people in this group.

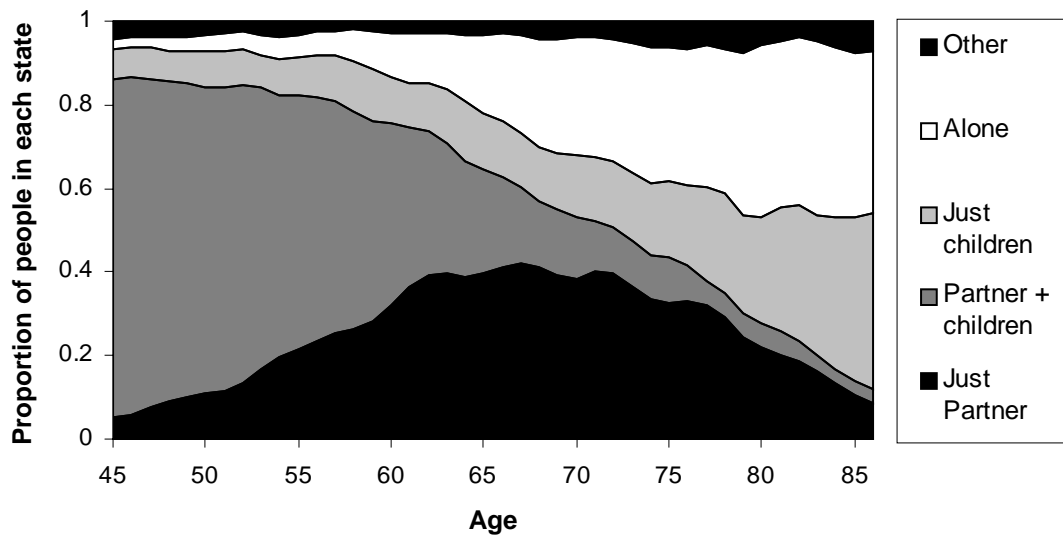
#### Variations with Age

The figures in Table 4 are broken down by sex and country; it is clear that it is also appropriate to break them down by age. We would expect older people within this group (those over age 80, for example) to be less likely to live with a partner, while younger people (those aged under 70) may be more likely to be living with their children, who may not yet have left home. Full breakdowns by sex, age group and country are given in Appendix 5; we provide a simpler demonstration of how living arrangements change with age in Figures 3(a) to 3(d).

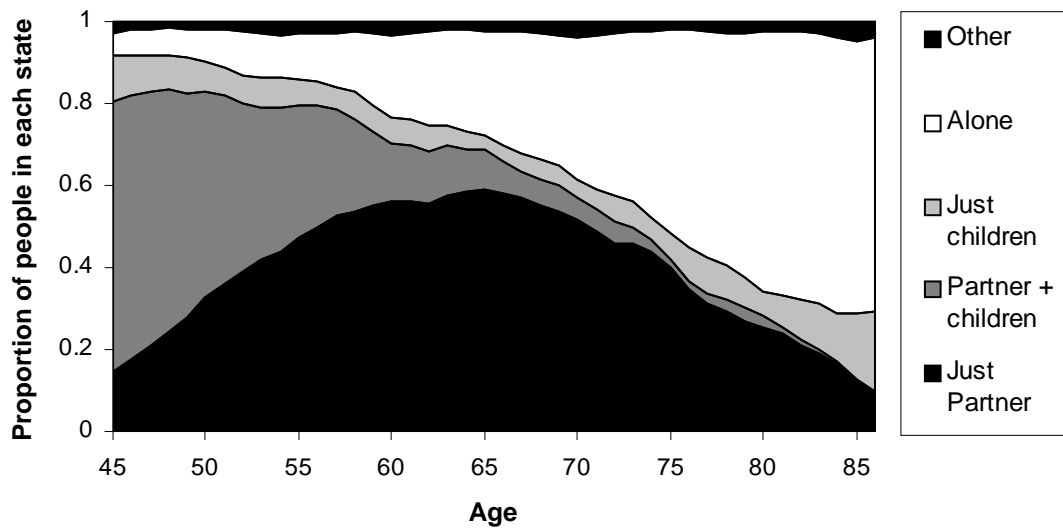
These figures show living arrangements from age 45, giving an idea of what happens in the lead-up to older age as well as in older age itself. Age is shown on the horizontal axis in each graph, and the proportion of older people in each state is shown on the vertical axis.

Looking first at the graphs for women, we see that the proportion of women in each situation does indeed change with age, and in this respect, there are a number of similarities between 'Northern' and 'Southern' Europe. In both groups of countries, living with a partner but without children is relatively uncommon in the late forties (when most women live with a partner plus children), but becomes more common towards the mid-sixties as children leave home, and declines after the mid-sixties as women become widowed. In both groups of countries, the proportion of women living with a partner plus children declines rapidly until the mid-sixties, and more slowly thereafter. In both Northern and Southern Europe, the proportion of women living alone increases throughout the age range (though in Southern Europe the proportion remains more or less constant after age 80).

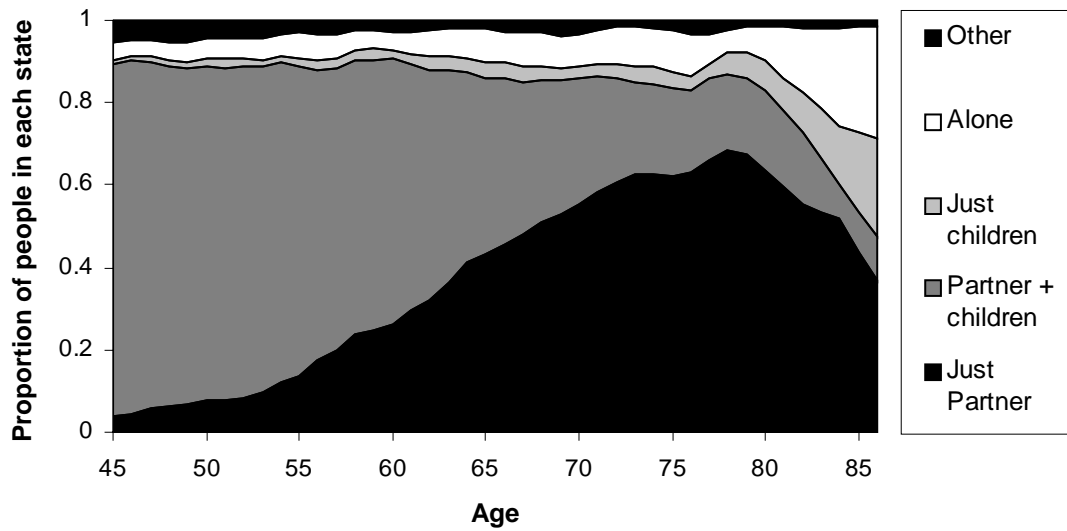
**Figure 3(a):  
Living arrangements, Women in 'Southern' Europe**



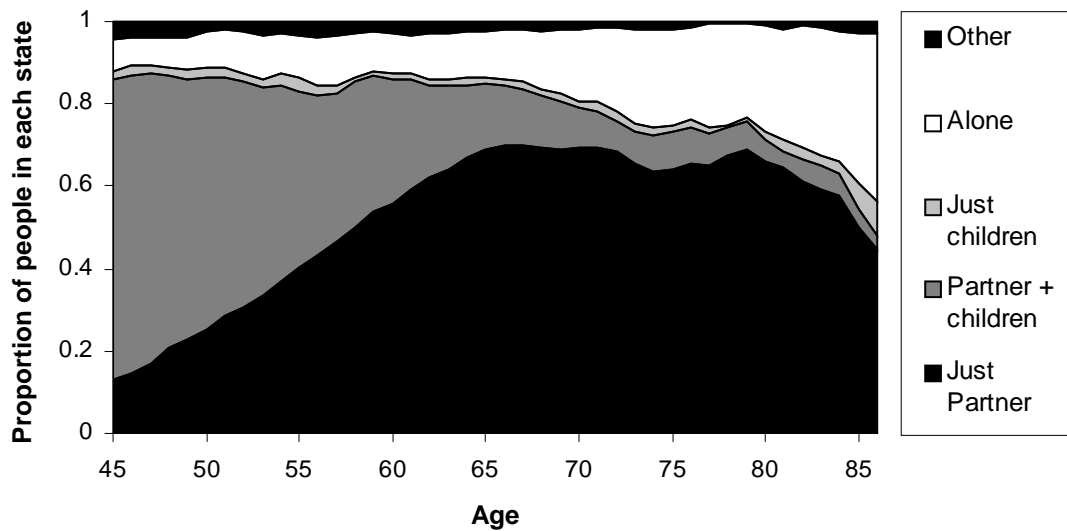
**Figure 3(b):  
Living arrangements, Women in 'Northern' Europe**



**Figure 3(c):  
Living arrangements, Men in 'Southern' Europe**



**Figure 3(d):  
Living arrangements, Men in 'Northern' Europe**



These are the similarities between the two groups of countries; however, there are striking differences too. Looking again at the graphs for women, we see that it is much more common in Northern than in Southern Europe to live with a partner but without children. This difference is apparent at all ages, but particularly towards the younger end of the age group, where it has to do with young people in Northern Europe leaving home earlier than their Southern European peers (Iacovou, 1998).

Likewise, the large difference between Northern and Southern Europe in the proportion of people living with a partner plus children is visible throughout the age range, but is particularly great towards the younger end of the age group.

The proportion of women living with just their children appears to increase throughout the age range in Southern Europe, whereas in Northern Europe it appears to decline somewhat until the mid-sixties, and to increase slightly thereafter. It is much more common in Southern than in Northern Europe for a woman to live with just her children at all ages after the mid-forties. However, the large difference in proportions we observe in Table 4 is attributable mainly to women aged 75 and over.

Similarly, the proportion of women living alone is higher at all ages in Northern Europe, but it is in older age groups that this difference becomes particularly apparent.

All the foregoing discussion has focused on women, but the same sort of evolution of living arrangements with age is visible for men, with a number of interesting differences. First, because men tend to have children later and keep their partners longer than women, all the curves for men are shifted to the right. Also because of lower rates of widowhood, men in both Northern and Southern countries are less likely than women at any age to live alone or to live with just their children. But, as for women, differences are observable between North and South: men in Southern Europe are more likely to live with their children at all ages, whether with or without a partner, and less likely to live alone, than men in Northern Europe.

Neither for men nor for women is there any great difference between Northern and Southern Europe in the proportion who live with a partner. Rather, the differences arise because Southern Europeans are far more likely to live with their children into older age, whether or not they also live with a partner. This difference is particularly pronounced in those aged under 75 for women with partners, and more pronounced in those aged over 75 for those without partners.

Given that the major difference between these groups of countries is the proportion living with children, the final table in this section shows how many men and women live with their children, as a proportion of those who have ever had children. For countries where there is possible under-reporting of past fertility (Italy and Portugal), these figures will be too high (since we record as parents all those who have co-resident children, but only some of those with non-co-resident children).

Table 5 identifies three 'clusters' of countries: Denmark stands alone, with by far the lowest proportion of older people living with their children; Belgium, France and the UK have fairly low proportions living with children; while in the 'Catholic' countries it is much more common for older people to live with their children, regardless of sex or marital status.



**TABLE 5: MEN AND WOMEN AGED 65 AND OVER,  
LIVING WITH THEIR CHILDREN,  
AS A PERCENTAGE OF THOSE WHO HAVE EVER HAD CHILDREN  
(CELL PERCENTAGES)**

	Women without partner	Women with partner	Men without partner	Men with partner
Denmark	3	4	3	5
Belgium	21	12	13	14
France	21	11	18	14
UK	14	11	13	14
'North': average	18	11	15	14
Ireland	46	33	42	43
Italy	52	35	51	46
Greece	48	24	39	33
Spain	55	35	52	39
Portugal	61	36	58	42
'South': average	53	34	50	42

Unweighted sample sizes:

Men: DK 443; BE 474; FR 907; UK 733; IE 508; IT 803; GR 966; ES 1256; PT 723.

Women: DK 535; BE 634; FR 1204; UK 983; IE 588; IT 964; GR 1163; ES 1632; PT 918.

Note: Germany, Austria and the Netherlands are omitted owing to lack of fertility data; Luxembourg omitted owing to small sample size.

## 6. Those who live with children: sons or daughters?

We now ask, in respect of older people who live with their children, whether they live with sons or daughters. An elderly widow may have an unmarried son still living with her, or she might move in with a married daughter and her family. Which type of arrangement predominates? Are there variations between countries?

These questions are interesting both in themselves, and in the context of the giving of care, which is discussed in the next section. For example, research in the UK suggests that the burden of care for elderly people rests mainly on their daughters (Tinker 1997, OPCS 1992, Walker and Warren 1996). Is this reflected in living arrangements?

In this analysis, as well as excluding Luxembourg, which we excluded previously, we exclude Denmark and the Netherlands. These are small countries with relatively small sample sizes, and given that the proportion of older people living with their children in these countries is so small, we have insufficient observations to yield meaningful results.

We also consider only those aged over age 70, since by doing this we exclude a group of people who are more likely to be living with their children because their children have not yet left home, rather than through their own choice. An even older age group would exclude even more of these people, but would compromise sample size.

For women not currently married and over age 70, and who live with one or more of their children, Table 6 shows the sex and marital status of these co-resident children. For each country, where one type of arrangement is particularly prominent, it is highlighted in bold type.

**TABLE 6: SEX AND MARITAL STATUS OF CO-RESIDENT CHILDREN  
(SAMPLE: WOMEN NOT CURRENTLY MARRIED OVER AGE 70 WHO LIVE WITH  
THEIR CHILDREN)**

	<i>Row Percentages</i>					
	Single daughter/s	Married daughter/s	Single Son/s	Married son/s	Son/s and Daughter/s	Sample Size
Belgium	27	22	<b>46</b>	5	1	59
France	27	26	26	15	6	65
UK	19	29	31	16	6	104
Germany	19	29	25	27	0	67
Austria	13	25	28	31	3	165
Ireland	20	13	<b>38</b>	22	7	250
Italy	15	25	20	<b>35</b>	5	283
Greece	15	22	18	<b>43</b>	3	369
Spain	23	<b>37</b>	22	12	6	220
Portugal	28	<b>43</b>	15	13	2	115
Total	20	30	23	24	5	1697

Denmark and Netherlands are omitted as hardly anyone in these countries lives with their children; Luxembourg is omitted owing to small sample size.

First we should state that these proportions are not independent of age. The proportion living with single sons decreases with age, and probably indicates late home-leaving or marriage by sons; the proportions living with married sons and daughters increase with age.

Although overall, an older person is more likely to live with a married daughter than any of the other options, this is certainly not the case in all countries. In Spain and Portugal older women are much more likely to live with married daughters (and are also relatively likely to live with *single* daughters, so that over 60 per cent in each country live with a daughter). By contrast, older women in Italy and Greece are more likely to live with married sons than with married daughters, and are also more likely to live with single sons than single daughters.

Ireland displays a different pattern again, with almost 40 per cent of women living with a single son. This is very likely a result of the same phenomenon of (possibly infinitely) delayed marriage, which gives rise to the large numbers of never-married elderly men and women in this country. Another 20 per cent of older women in Ireland live with a married son, meaning that 60 per cent of women in Ireland live with sons rather than daughters.

Less can be said about patterns of co-residence in the other countries, partly because of smaller sample sizes, and partly because in most of these countries there does not appear to be a single predominant arrangement. The only thing which can be said is that in most Northern European countries, living with a single son is somewhat more common than it is in most Southern European countries. However, rather than reflecting any tradition for living with sons, this probably indicates more of a reluctance to enter into other sorts of living arrangements with one's children.

## 7. Giving and receiving care in the extended family

As we mentioned in the last section, research in the UK suggests that the care of elderly people falls mainly to women. However, we found that this was not reflected in living arrangements: older people were almost as likely to live with a son as with a daughter.

Table 7 offers one possible explanation for this: elderly people who live with single sons tend to be younger (by two to three years), and thus possibly less in need of care than those who live with single daughters, married daughters, or married sons. Women who live with single sons are also in better health than those living with children in other arrangements: only 28 per cent have a severely limiting health problem, compared with 33 per cent for all the other groups. The data displayed are a weighted average for all countries, but the results are similar if data are broken down by countries or groups of countries.

**TABLE 7: AGE AND HEALTH STATUS, BY LIVING ARRANGEMENT  
(SAMPLE: PEOPLE OVER AGE 70 NOT CURRENTLY MARRIED)**

Live with:	Single daughter/s	Married daughter/s	Single Son/s	Married son/s	Don't live with children
Mean age (years)	79.7	80.4	77.9	80.9	78.3
Percentage where health hampers activity severely	33%	33%	28%	33%	25%

Note: does not include data for Germany, as age data is not available in this country  
Unweighted sample size: 7477

Another possible explanation of the fact that older people are often just as likely to live with sons, even though research finds that care is given by women, is that where elderly people live in their married sons' households, it is their daughters-in-law who take on the caring. To address this possibility, we use a question in the ECHP which asks respondents (who have just been asked about child care responsibilities): "Do your daily activities include looking after, without pay, another person who needs special help because of old age, illness or disability? The person could be living in the household or elsewhere". Those who respond in the affirmative are asked "[Is] any looked-after person living in this household?"

These questions allow us to state who in the household is providing care for an elderly person also in the household, but where more than one elderly person lives in the household, we cannot identify which of them is receiving the care<sup>16</sup>. In order to avoid this uncertainty, we focus on people over age 70 who live with their children, who do not have a spouse in the same household.

Table 8 tabulates the responses of other household members under age 65 in these households, as to whether they look after an older person in the same household. For each panel, the first row gives the percentages of older people who are cared for by a man under age 65 in the same household; the second row gives the percentages being

<sup>16</sup> In fact, we cannot say for sure whether it is an elderly person rather than (say) a disabled husband who is receiving the care, although the number of people we mis-classify because of this will be small.

cared for by a woman under 65 in the same household; and the third row shows the percentages being cared for by a man *or* a woman in the same household.

**TABLE 8: CARE FOR OLDER PEOPLE WITHIN THE HOUSEHOLD,  
BY LIVING ARRANGEMENT  
(SAMPLE: WOMEN AND MEN NOT CURRENTLY MARRIED OVER AGE 70, WHO LIVE  
WITH THEIR CHILDREN)**

<b>Weighted average, All countries</b>	Single daughter/s	Married daughter/s	Single Son/s	Married son/s	Son/s and daughter/s	All
Cared for by a man under 65 in the same household	4%	15%	22%	21%	16%	16%
Cared for by a woman under 65 in the same household	38%	54%	3%	49%	36%	38%
Cared for by <i>anyone</i> under 65 in same household	39%	55%	23%	51%	37%	43%
<b>‘Southern’ Countries</b>						
Cared for by a man under 65 in the same household	4%	12%	22%	18%	15%	14%
Cared for by a woman under 65 in the same household	36%	51%	4%	48%	41%	38%
Cared for by <i>anyone</i> under 65 in same household	36%	52%	24%	50%	41%	43%
<b>‘Northern’ Countries</b>						
Cared for by a man under 65 in the same household	5%	22%	21%	28%	*	19%
Cared for by a woman under 65 in the same household	43%	61%	2%	54%	*	38%
Cared for by <i>anyone</i> under 65 in same household	45%	63%	21%	54%	*	44%

Unweighted sample sizes: ‘Southern’ countries: 1829; ‘Northern’ countries: 421.

Cells marked with an asterisk have too few observations to provide meaningful percentages; other cells all have 65 observations or more.

As we would expect, where an older person lives with a single daughter, care is provided mainly by a woman in the household, and where an older person lives with a single son, the care is provided mainly by a man<sup>17</sup>. However, there is a gender difference: those living with single daughters are much more likely to be receiving care from *someone* under age 65 in the household than those living with single sons. This difference is observable in all panels, and is particularly pronounced for the ‘Northern’ countries, where 45 per cent of older people living with a single daughter receive care, compared with only 21 per cent of older people living with single sons.

Gender differences in the giving of care are even more pronounced where older people live with married sons or daughters. In both cases, they are far more likely to be cared for by a woman than by a man, and in nearly all of the households where a man is providing care, care is also being provided by a woman. Looking at the

<sup>17</sup> Because other people may be present in households where older people live with single sons or daughters, caring arrangements in these households are not completely one-sided when analysed by gender.

weighted averages of all countries, we see that of older people who live with married sons, 51 per cent are receiving some sort of care from within the household, and 49 per cent are receiving care from a woman. This leaves only 2 per cent receiving care exclusively from a man, (ie, their son).

We have found strong evidence that the bulk of care provided within the household for older people falls to women rather than men, and we find that this arises firstly from the fact that older people are slightly more likely to live with daughters than with sons; secondly from the fact that those who live with unmarried sons are rather less likely to need inputs of care; and thirdly from the fact that that where older people live with married sons, the care is performed mainly by their daughters-in-law rather than their sons.

We have too few observations to repeat this analysis separately on a country-by-country basis, but we will comment briefly on differences between the ‘Northern’ and ‘Southern’ groups of countries. Firstly, we note that where older people live with daughters, those in Northern countries are more likely to be receiving care than those in Southern countries, sometimes by a considerable margin. However, this difference is not reflected in the aggregate percentages in the far right column of Table 8, because people in the North are proportionately more likely to live with a single son, and those living with single sons receive the least care of all those living with children<sup>18</sup>.

A second difference between Northern and Southern countries is that where an older person lives with a married son or daughter, men in Northern countries are more likely to report providing care for the older person – again, by a considerable margin. In neither group of countries, however, do we find more than a tiny proportion of households where care for an older relative falls exclusively to the man.

Finally in this section, we examine how far the receiving of care within the extended family is related to age, and how it may be seen as a reciprocal rather than a one-way arrangement. We have shown that many older people living with their children receive care from within the household, but in this section we examine how many of the older people provide caring services in the other direction, by looking after grandchildren.

Figure 4(a) shows how the receiving of care in the extended family changes with age. This chart is based on a sample of men and women living with one or more of their children, and *not* living with a spouse<sup>19</sup> – this enables us to be more or less sure that the individual in question is receiving care, but means that some of the cell sizes, particularly for men in Northern Europe, are rather small.

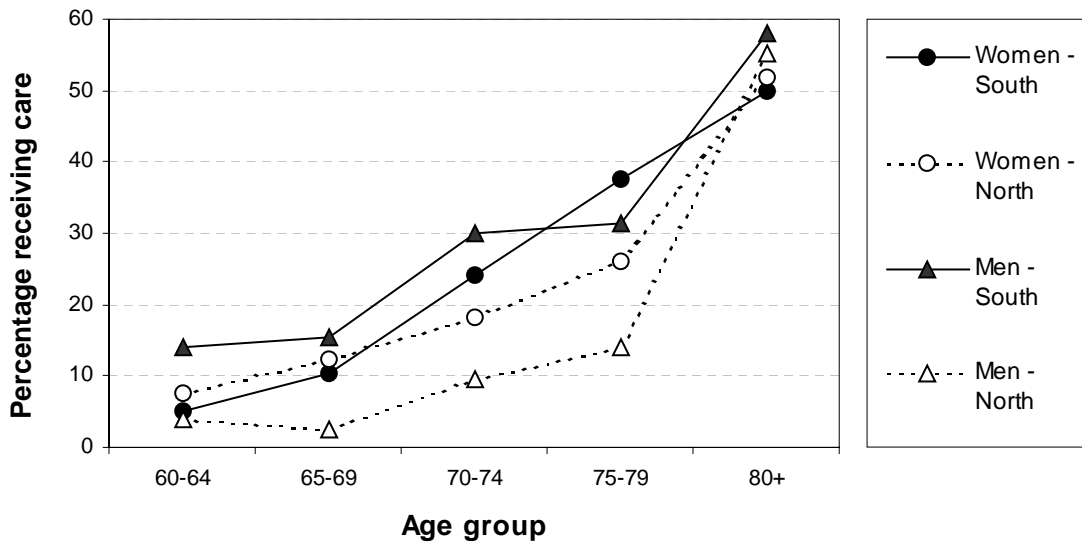
For each group of people, the proportion receiving care within the extended family increases with age, from under 15 per cent for the 60-64 and 65-69 age groups, to 50 per cent or more for those aged 80 and over.

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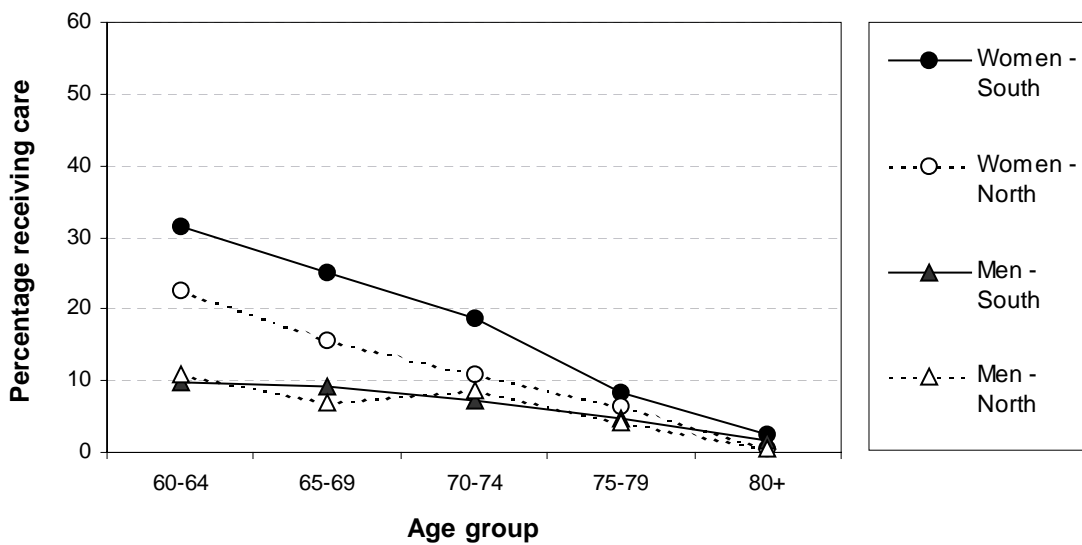
<sup>18</sup> This means that we cannot attempt to explain the North/South differences in the proportions of older people living with their children by hypothesising that older people live with their children in Northern Europe because they need care, while older people in Southern Europe live with their children because it is a culturally usual thing to do. If this were the case, we would observe a higher proportion of co-resident parents receiving care in the North than in the South – something that Table 8 shows is only true for certain groups of people, and which, when we control for age in Figure 4(a) does not apply at all.

<sup>19</sup> As elsewhere, German data have been excluded in this chart and the next, due to the lack of age data.

**Figure 4(a): Proportion of older people living with their children but without a spouse, who receive care in the extended family**



**Figure 4(b): Proportion of older people providing childcare in the extended family, by age group**



Men in Northern countries appear to receive less care than other groups, but small cell sizes for this group mean that this difference is not significant. However, taking men and women together and controlling for age, it does appear that older people in Northern countries who live with their children receive rather less care than those in Southern countries.

Figure 4(b) takes as its sample all older people living with their children, whether or not they also live with a partner, and shows the proportion of older people living with their children who provide care for grandchildren in the same household (it should be remembered that not all these people will be in a position to be providing care, as not all will have grandchildren resident in the same household). For all groups, the proportion looking after grandchildren declines with age, reflecting the fact that most of the grandchildren of people over age 80 are not of an age to require inputs of care. Women in Southern Europe are the most likely to be providing care to grandchildren, with around a third of the 60-64 age providing care; women in Northern Europe are the next most likely, with around a quarter of the 60-64 age group providing care.

Men in both Northern and Southern Europe are much less likely to help with childcare, with only 10 per cent of those in the youngest age group providing this service, and with the proportion declining thereafter. In this youngest age group, we might explain these low levels by the fact that many of these men will not yet be retired; however, this does not apply to the older age groups, and it is likely that the male/female difference here arises from culture and preferences, rather than from men being otherwise occupied.

We therefore see that where older people live with their children, there is a degree of reciprocity of care, although this reciprocity is sequential rather than contemporaneous (the 'younger old' provide care, and the 'older old' receive care), and it is mostly confined to women.

## **8. Living arrangements in a dynamic context**

In describing older people's living arrangements, we have uncovered some interesting differences between countries in Europe, between the behaviour of men and women, and between different age groups. However, because our analysis has been cross-sectional, it cannot tell us anything about the processes which generate these differences.




So, for example, we know that in Northern Europe, older groups are less likely to live with their children than younger groups, but this analysis does not tell us whether this is the result of a cohort effect (older cohorts have always been less likely to live with their children than younger cohorts), or the result of dynamics (a gradual process of children moving out of their parents' homes). Moreover, it may conceal more complicated dynamics. For example, two processes may be going on at the same time – young people may be leaving their parents' homes on the one hand (and possibly returning), and older people may be moving in with their children on the other hand. The fact that in Northern Europe the proportion of older people living with their children declines with age may not mean that older people are not moving in with their children, but rather that this process is outweighed by the greater numbers of children moving out of the parental home.

In theory, the ECHP is an ideal data set with which to study such dynamics, since the same individuals are interviewed year after year. However, with just two waves available, the ECHP does not yet provide sufficient numbers of year-on-year transitions for any meaningful analysis.

Table 9, combining data for men and women aged 65 and over in 12 countries<sup>20</sup>, shows that the number of transitions in living arrangements between Wave 1 and Wave 2 is rather small. For example, if we wish to analyse the number of people who rejoin their children, we find 181 transitions.

**TABLE 9: TRANSITION MATRIX SHOWING LIVING ARRANGEMENTS IN ECHP WAVE 1 AND WAVE 2. SAMPLE: MEN AND WOMEN AGED 65 AND OVER IN 12 COUNTRIES**

Wave 2 → Wave 1 ↓	Partner, no children	Children and partner	Children, no partner	Living Alone	Other	Total
Partner, no children	8824	96	<i>10</i>	236	13	9179
Children and partner	<b>164</b>	2410	67	4	0	2645
Children, no partner	<b>0</b>	3	<b>2005</b>	<b>50</b>	<b>11</b>	2069
Living Alone	12	0	47	4883	24	4966
Other	0	0	28	37	656	721
Total	9000	2509	2157	5210	704	19580

	Diagonal elements – no transition. The majority of older people (96%) make no year-on-year transition.
	Marital status transition. Lost partners (above the diagonal) account for the majority (95%) of these transitions
	‘Children’ transition. Those where children leave home (bold type) outnumber those where children return home or parents move in with children (italic type).

<sup>20</sup> Austria is excluded as it has only one wave of data



Breaking this down by sex and country gives an average of only 7 such transitions per cell, and clearly, any further breakdown by age group or marital status would yield even smaller cell sizes. This is one reason why, for this paper, we have used a cross-sectional approach rather than looking at transitions<sup>21</sup>.

It may nevertheless be instructive to examine the proportions of older people experiencing year-on-year changes to their living arrangements. Table 10 summarises transition rates for three groups of older people, and shows that the proportions making transitions are small. Those living with a partner and children are most likely to experience a change, which is generally in the form of losing a child from the household; they are over twice as likely to lose a child as people living with children but no partner. This may be because as a group they tend to be younger, with younger children; or it may indicate that children are more reluctant to leave the home of a widowed parent than two parents.

**TABLE 10: SUMMARY OF YEAR-ON-YEAR TRANSITION RATES  
(MEN AND WOMEN AGED 65 AND OVER IN 12 COUNTRIES)**

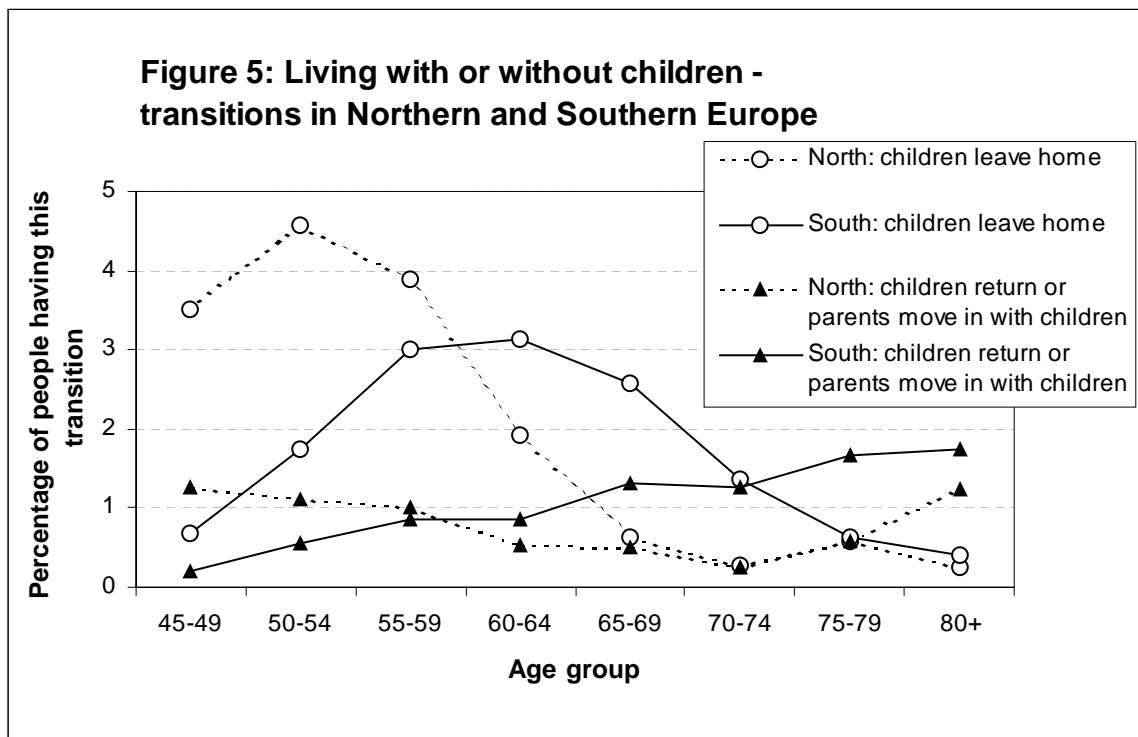
Starting Position ↓	Lose partner	Lose last child	Gain a child	No transition
Partner, no children	2.8%	-	1.2%	96%
Partner and children	2.7%	6.4%	-	95%
Children, no partner	-	2.9%	0.9%	97%

Although there are insufficient transitions in the data to make a dynamic analysis possible, we are able to use the transition matrix to say a little about the processes behind older people’s living arrangements. For five-year age groups of men and women, Figure 5 shows the percentage in each age group who either stopped or (re-) started living with their children between waves 1 and 2.

In Northern Europe, parents tend to move towards an ‘empty nest’ earlier than in Southern Europe – the peak is in the fifties, rather than in the early sixties as it is in Southern Europe. So people ‘lose’ their children later in the South, but there are also difference in the rate at which older people ‘regain’ children in later life. Before the age of 60 or so, those in Northern Europe are more likely to ‘regain’ children than their Southern counterparts; at this stage in the life cycle, this is likely to be because children who have left home, maybe temporarily, are returning home for a period. However, after the age of 60, older people in the South ‘regain’ their children with increasing frequency, and at much higher rates than in Northern Europe.

We are therefore able to attribute the higher rates of living with children in Southern Europe to two factors: firstly that by the time people reach older age, it is more common to have children still at home in Southern Europe, and secondly that in Southern Europe there is a higher rate of older people moving in with children, or children moving back in with their parents, than there is in Northern Europe.

<sup>21</sup> One further year of data would approximately double the number of transitions, however, at which point a dynamic analysis will become feasible.



## 9. Conclusions

In this paper, we have made a detailed plot of older people's living arrangements, and uncovered variations with respect to age, sex and country of residence. For both men and women, there is a progression with age from living with a partner and children as the predominant state, through living with just a partner as the predominant state, towards living alone or living just with one's children. Women, because they tend to be widowed at a younger age, are much more likely than men to live without a partner: they are therefore to be found much more often than men to be living alone, or living just with their children. These age and sex differences are easily explained in terms of children's home-leaving and differential life expectancy; the differences we have uncovered between countries are more complex and more difficult to explain.

How far may these similarities and differences between countries be explained by differences in welfare state provision in different countries<sup>22</sup>? Esping-Andersen's<sup>23</sup> typology of welfare regimes into 'liberal' (US and UK), 'conservative' (Germany, France, Italy, Belgium, Austria); and 'social democratic' (Denmark and other Scandinavian countries) is useful but has its disadvantages. On the plus side, it accords with our observation that behaviour in Denmark is somewhat different from the other Northern European countries. On the negative side, it fails to define a typology for most of the Mediterranean countries except for Italy, and the typology fails to separate Italy (and Austria) from other countries in the 'conservative' group. And empirically, we do not observe behaviour in the 'liberal' UK as very different from behaviour in many of the 'conservative' countries.

<sup>22</sup> See Commission of the European Communities (1991) for details of welfare state provision throughout the EU.

<sup>23</sup> See Esping-Andersen (1990).

We have followed a different direction, establishing a loose classification of countries into a 'Northern', or 'Protestant' group, and a 'Southern', or 'Catholic', group, based on empirical observation of patterns rather than a welfare state typology. The 'Northern' group, comprising Denmark, the Benelux countries, France, the UK and Germany, is characterised by a high proportion of older people living alone, and a low proportion living with their children; by contrast, the 'Southern' group, comprising Austria, Ireland, and the Mediterranean group of Greece, Italy, Spain and Portugal, is characterised by a large proportion of older people living with their children (either with or without a spouse) and a much smaller proportion living alone.

Not all inter-country differences are attributable to this 'North/South' categorisation, however. Ireland, for example, has a far higher proportion of elders living with people other than their partners or children. And although there are large inter-country differences in whether older people live with sons rather than daughters, this variation does not follow a 'North/South' pattern.

Finally in this paper, we have looked at caring arrangements in the context of older people living with their children. We have found that the proportion of older people receiving care from other household members increases with age, and (holding age constant) is more likely to be given in the 'Southern' than the 'Northern' countries. Despite the fact that it is as common for older people to live with their sons as with their daughters, the burden of care is shouldered mainly by women; where older people live with married sons, a daughter-in-law would tend to be responsible for the care.

We observe a good deal of reciprocity in care arrangements, in that 'younger old' women who live with their children are almost as likely to provide care to grandchildren as 'older old' women who live with their children are to receive care from their children. However, this reciprocity is almost entirely confined to older women. Older men who live with their children are as likely to receive care from their children as are women. However, unlike their female counterparts, older men who live with their children are extremely unlikely to help with caring for grandchildren.

In this paper, we have provided a detailed overview of older people's living and caring arrangements in a cross-sectional context, paying great attention to variations according to age, sex and country. However, we conclude by reiterating the need for more research to be done in this area. We have published a second working paper in the same series which uses a multivariate framework to examine the reasons behind older people's choices of living arrangements (Iacovou, 2000); additionally, there is a need for research to be done in a longitudinal framework (as data become available), in order to explore these decisions as part of a dynamic process.

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## Appendix 1: The marital status of older women

% of women married	65-69	70-74	75-79	80+
Denmark	63.16	48.41	33.40	14.01
Netherlands	59.50	47.87	35.72	21.33
Belgium	67.17	49.78	34.88	21.55
Luxembourg	62.45	42.54	21.73	13.52
France	63.48	52.66	36.53	18.59
UK	61.69	49.21	32.62	14.30
Germany <sup>24</sup>	52.11	28.48		
Austria	55.45	37.42	13.93	14.16
Ireland	54.62	38.20	22.98	11.69
Italy	57.55	48.34	38.52	18.67
Greece	64.02	48.73	34.74	19.43
Spain	64.48	53.34	38.92	20.40
Portugal	64.80	51.53	39.78	16.43
All countries <sup>25</sup>	61.53	50.31	36.42	18.33
% of women never married	65-69	70-74	75-79	80+
Denmark	3.02	4.17	5.58	8.33
Netherlands	5.07	6.07	4.93	7.74
Belgium	5.37	4.57	7.12	9.61
Luxembourg	3.06	3.11	0.00	21.87
France	7.56	8.63	3.80	6.20
UK	5.33	6.20	6.54	9.52
Germany	5.39	6.39		
Austria	3.04	7.13	9.29	11.27
Ireland	12.94	19.26	13.88	22.98
Italy	8.82	6.49	5.26	9.01
Greece	4.95	5.23	4.96	3.93
Spain	7.60	8.31	12.37	8.67
Portugal	4.87	6.76	10.41	9.03
All countries	7.25	7.24	7.00	8.26

% of women widowed	65-69	70-74	75-79	80+
Denmark	25.14	41.91	54.78	73.21
Netherlands	31.50	38.62	56.70	69.03
Belgium	22.07	43.01	55.95	66.70
Luxembourg	27.25	50.51	78.27	62.13
France	24.90	35.99	54.82	70.39
UK	26.41	41.49	57.23	75.12
Germany	33.64	59.21		
Austria	31.39	48.96	71.17	68.44
Ireland	31.04	41.64	61.66	63.69
Italy	32.92	44.99	55.52	71.66
Greece	29.20	43.61	59.21	75.15
Spain	26.34	38.12	48.39	70.70
Portugal	27.38	41.40	46.86	70.41
All countries	28.32	40.76	54.35	71.54
% of women separated/ divorced	65-69	70-74	75-79	80+
Denmark	8.68	5.51	6.24	4.44
Netherlands	3.93	7.45	2.65	1.91
Belgium	5.40	2.64	2.05	2.14
Luxembourg	7.24	3.83	0.00	2.48
France	4.06	2.73	4.85	4.82
UK	6.57	3.11	3.61	1.06
Germany	8.86	5.93		
Austria	10.12	6.48	5.61	6.12
Ireland	1.40	0.90	1.48	1.64
Italy	0.70	0.18	0.70	0.65
Greece	1.83	2.44	1.09	1.49
Spain	1.58	0.24	0.32	0.22
Portugal	2.96	0.31	2.94	4.13
All countries	2.91	1.69	2.22	1.87

<sup>24</sup> The German data has been anonymised so that no data on age is available after the age of 70. Therefore, the entries in the 70-74 columns refer to the entire 70+ age group.

<sup>25</sup> These totals are calculated without Germany

## Appendix 2: The Marital Status of Older Men

% of men married	65-69	70-74	75-79	80+	% of men widowed	65-69	70-74	75-79	80+
Denmark	76.07	69.85	66.68	49.81	Denmark	10.70	14.38	21.18	39.28
Netherlands	81.39	81.19	79.74	65.20	Netherlands	6.77	9.17	15.99	26.99
Belgium	82.83	84.14	73.74	57.87	Belgium	8.03	10.32	17.82	31.46
Luxembourg	80.15	89.67	79.74	69.87	Luxembourg	11.00	5.91	9.66	30.13
France	83.03	74.80	75.69	66.83	France	5.76	11.22	12.88	27.40
UK	78.46	68.64	70.19	50.12	UK	8.42	13.88	22.06	39.54
Germany <sup>26</sup>	78.68	74.79			Germany	12.58	18.81		
Austria	78.22	85.66	76.76	58.23	Austria	14.57	10.87	16.19	36.08
Ireland	68.48	60.95	60.83	43.58	Ireland	14.22	13.50	20.49	26.64
Italy	84.48	87.24	90.87	62.82	Italy	8.16	8.12	6.53	33.85
Greece	88.99	89.57	82.74	67.02	Greece	7.68	7.64	15.72	29.25
Spain	85.57	84.04	81.42	66.59	Spain	6.56	10.31	15.08	29.36
Portugal	86.95	86.63	77.07	62.80	Portugal	6.51	7.79	15.49	34.75
All countries <sup>27</sup>	83.48	80.24	79.90	62.55	All countries	7.36	10.35	13.99	31.98
% of men never married	65-69	70-74	75-79	80+	% of men separated/ divorced	65-69	70-74	75-79	80+
Denmark	7.34	6.11	6.44	6.16	Denmark	5.90	9.66	5.70	4.75
Netherlands	6.67	5.45	2.82	4.01	Netherlands	5.17	4.19	1.46	3.79
Belgium	4.10	4.52	3.22	8.09	Belgium	5.04	1.02	5.22	2.58
Luxembourg	7.19	4.42	10.61	0.00	Luxembourg	1.66	0.00	0.00	0.00
France	6.35	9.09	4.73	5.10	France	4.86	4.88	6.70	0.66
UK	7.28	10.91	3.39	6.19	UK	5.84	6.58	4.36	4.14
Germany	2.90	2.21			Germany	5.84	4.19		
Austria	2.91	2.15	2.26	1.52	Austria	4.30	1.31	4.79	4.17
Ireland	16.02	23.62	17.55	28.93	Ireland	1.29	1.94	1.13	0.85
Italy	6.03	3.03	1.90	2.56	Italy	1.32	1.60	0.71	0.77
Greece	1.93	1.94	1.12	3.03	Greece	1.40	0.85	0.43	0.70
Spain	6.43	4.70	3.16	3.09	Spain	1.45	0.95	0.34	0.96
Portugal	4.21	3.85	2.63	1.54	Portugal	2.34	1.73	4.81	0.90
All countries	6.13	6.27	3.23	4.04	All countries	3.04	3.14	2.88	1.43

<sup>26</sup> The German data has been anonymised so that no data on age is available after the age of 70. Therefore, the entries in the 70-74 columns refer to the entire 70+ age group.

<sup>27</sup> These totals are calculated without Germany

**APPENDIX 3: MALE AND FEMALE LIFE EXPECTANCY IN EUROPE**

	Males (years)	Females (years)
Denmark	73.83	79.33
Netherlands	75.28	81.17
Belgium	74.31	80.90
Luxembourg	74.58	80.83
France	74.76	82.71
UK	74.73	80.15
Germany	74.01	80.50
Austria	74.31	80.82
Ireland	73.64	79.32
Italy	75.40	81.82
Greece	75.87	81.18
Spain	73.97	81.71
Portugal	72.51	79.46

Source: CIA (1998)

**APPENDIX 4: PROPORTION OF CATHOLICS IN EUROPEAN COUNTRIES**

	Percentage Catholic
Denmark	-
Netherlands	36
Belgium	75
Luxembourg	97
France	90
UK	15
Germany	37
Austria	85
Ireland	93
Italy	100
Greece <sup>1</sup>	98
Spain	99
Portugal	97

Source: CIA (1998)

1: for Greece, the proportion is of Greek Orthodox individuals



## APPENDIX 5: LIVING ARRANGEMENTS, BY COUNTRY AND SEX

### Denmark

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	26.42	54.77	9.87	8.70	0.24	19.91	62.61	14.97	2.51	0.00	
50-54	51.77	25.27	15.50	6.20	1.26	41.27	40.16	15.89	1.05	1.63	
55-59	66.60	11.73	18.15	3.25	0.27	60.30	21.36	15.09	1.88	1.37	
60-64	65.84	3.47	28.01	1.70	0.97	72.72	5.63	18.66	1.31	1.69	
65-69	66.11	2.90	28.76	1.17	1.06	72.63	6.11	18.58	1.41	1.28	
70-74	50.07	1.11	47.48	0.66	0.68	74.75	2.20	21.65	0.75	0.66	
75-79	32.26	1.33	63.34	2.24	0.83	70.70	1.14	28.16	0.00	0.00	
80+	14.37	0.52	80.92	2.68	1.52	51.03	2.30	45.54	0.32	0.81	
Total	45.77	16.64	32.86	3.91	0.83	53.01	24.51	20.16	1.36	0.96	

### Netherlands

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	19.93	64.43	7.08	8.56	0.00	17.65	66.80	10.24	2.29	3.01	
50-54	44.00	39.15	9.93	6.66	0.26	34.96	53.24	8.83	1.15	1.81	
55-59	55.09	26.12	13.32	4.45	1.02	47.72	38.87	11.16	1.12	1.14	
60-64	59.72	14.71	22.57	1.46	1.54	64.35	18.07	11.98	2.26	3.34	
65-69	52.01	7.86	38.22	1.91	0.00	68.86	14.01	14.18	2.02	0.93	
70-74	46.57	2.90	46.74	3.06	0.73	78.85	4.39	16.42	0.34	0.00	
75-79	36.04	0.88	58.75	3.96	0.37	74.79	3.97	19.39	0.00	1.85	
80+	19.43	1.89	75.39	3.28	0.00	59.51	4.01	32.03	1.07	3.39	
Total	40.57	24.67	29.69	4.63	0.44	48.22	34.95	13.32	1.49	2.02	

### Belgium

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	14.33	65.54	8.12	11.33	0.69	13.13	71.34	9.94	2.88	2.71	
50-54	29.03	51.75	9.93	8.35	0.95	20.35	64.36	11.23	1.50	2.57	
55-59	43.01	30.78	17.25	7.30	1.65	40.98	41.33	14.40	1.40	1.90	
60-64	56.69	13.57	22.30	5.04	2.40	56.66	28.31	11.94	0.85	2.25	
65-69	59.64	8.49	25.79	4.96	1.12	73.41	10.83	13.08	1.90	0.78	
70-74	46.65	4.50	38.86	7.51	2.48	73.45	11.76	12.68	0.88	1.22	
75-79	34.68	2.07	54.99	6.21	2.04	68.97	6.87	21.01	2.05	1.10	
80+	19.06	2.24	61.17	13.15	4.38	55.04	7.09	34.42	1.97	1.48	
Total	37.94	24.95	27.18	8.04	1.88	45.78	36.41	14.20	1.71	1.90	

### France

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	20.45	60.46	6.39	10.16	2.55	16.40	72.27	6.38	1.82	3.14	
50-54	36.38	43.18	9.69	8.32	2.42	30.55	55.57	9.40	2.19	2.28	
55-59	49.63	27.65	14.29	6.03	2.40	46.27	38.62	10.69	1.59	2.82	
60-64	56.02	11.37	22.97	7.30	2.35	64.53	22.79	8.17	1.27	3.24	
65-69	57.78	7.95	26.25	4.76	3.26	70.21	14.82	10.89	1.46	2.62	
70-74	49.06	5.68	36.73	5.87	2.66	69.15	8.38	19.15	2.32	1.00	
75-79	35.18	2.08	49.94	9.69	3.11	65.90	11.80	21.27	0.75	0.28	
80+	18.61	1.04	59.96	16.24	4.15	64.03	4.18	25.43	5.28	1.09	
Total	39.55	23.36	25.66	8.59	2.84	48.02	35.69	11.96	1.98	2.36	

## APPENDIX 5 (CONTINUED)

### UK

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	20.87	62.90	4.79	8.97	2.47		19.21	65.27	6.88	2.29	6.34
50-54	39.77	42.42	9.05	5.51	3.25		29.85	55.09	9.39	2.71	2.96
55-59	55.03	22.60	12.27	6.14	3.95		47.81	34.26	10.59	3.00	4.35
60-64	57.28	12.86	21.85	4.56	3.45		56.93	25.58	12.58	2.09	2.82
65-69	55.54	6.27	30.83	4.08	3.28		67.70	13.23	15.02	1.81	2.24
70-74	45.83	3.74	41.46	4.41	4.56		61.75	8.05	24.28	2.95	2.97
75-79	28.90	3.30	57.27	8.41	2.12		64.54	6.08	25.61	1.42	2.35
80+	13.32	1.04	72.93	9.71	3.00		44.85	5.26	42.31	4.34	3.23
Total	39.09	22.50	28.65	6.52	3.24		45.90	32.59	15.33	2.52	3.66

### Germany

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	23.86	55.90	10.34	9.19	0.71		17.50	67.03	11.51	1.58	2.39
50-54	41.13	35.93	16.29	6.16	0.50		35.73	50.21	11.01	1.61	1.45
55-59	55.77	24.87	14.35	4.07	0.94		50.59	35.94	11.68	0.95	0.84
60-64	61.10	13.05	21.63	3.43	0.78		65.31	22.55	10.85	0.59	0.70
65-69	48.27	5.30	41.37	3.75	1.31		69.32	11.88	14.95	1.70	2.16
70+	27.84	1.25	56.28	11.68	2.95		72.48	4.79	18.48	3.76	0.49
Total	40.97	19.06	31.30	7.18	1.48		51.75	32.08	13.15	1.75	1.26

### Austria

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	26.29	57.71	6.47	7.75	1.77		18.00	72.31	6.07	0.61	3.01
50-54	35.66	39.99	11.33	12.20	0.82		35.21	50.69	7.75	1.79	4.56
55-59	43.77	33.74	11.41	9.89	1.19		41.97	45.79	8.60	2.90	0.74
60-64	31.80	22.61	26.63	16.13	2.83		49.10	35.29	9.59	3.14	2.87
65-69	34.41	20.96	28.83	13.88	1.91		46.57	33.05	15.66	3.69	1.03
70-74	29.45	10.00	43.78	12.87	3.90		59.15	27.29	6.47	4.86	2.23
75-79	12.62	3.08	66.15	15.69	2.46		67.06	16.76	13.80	2.39	0.00
80+	10.22	3.80	52.80	24.30	8.88		38.74	19.29	22.92	18.14	0.91
Total	29.40	26.66	27.61	13.51	2.82		39.92	44.10	9.96	3.72	2.30

### Ireland

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	6.97	75.27	5.33	9.54	2.89		7.27	79.16	6.54	0.30	6.72
50-54	10.75	73.73	1.90	9.29	4.33		8.19	72.41	7.26	3.48	8.66
55-59	22.71	52.21	6.51	11.76	6.81		19.98	59.44	10.85	3.53	6.21
60-64	28.12	36.90	12.36	15.50	7.11		21.58	53.53	14.18	4.15	6.56
65-69	35.52	19.27	24.30	13.94	6.97		34.79	34.06	21.24	6.01	3.89
70-74	28.33	9.87	33.43	15.99	12.37		39.50	21.45	23.96	4.71	10.39
75-79	19.53	3.45	44.25	21.30	11.47		45.84	14.99	21.34	6.07	11.76
80+	8.98	2.71	44.00	33.26	11.04		29.46	14.12	33.21	9.02	14.18
Total	19.03	41.32	17.76	14.77	7.11		21.49	52.37	14.42	3.87	7.84

## APPENDIX 5 (CONTINUED)

### Italy

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	8.36	78.56	2.91	5.87	4.29		5.86	83.46	4.79	1.28	4.61
50-54	14.78	69.28	5.48	7.34	3.12		9.48	78.20	6.59	2.41	3.32
55-59	24.27	54.41	8.15	10.82	2.35		19.10	68.62	7.24	2.10	2.94
60-64	39.42	32.63	15.44	10.61	1.90		34.45	54.48	7.17	2.46	1.44
65-69	40.68	15.72	29.09	12.10	2.42		46.85	38.01	8.80	3.77	2.56
70-74	38.01	9.65	34.70	15.03	2.62		63.19	23.67	9.09	2.29	1.75
75-79	32.33	5.97	36.51	21.57	3.62		70.13	19.97	5.10	2.74	2.07
80+	14.23	3.76	48.12	29.67	4.22		51.81	10.62	22.88	13.57	1.11
Total	25.45	38.15	20.22	13.13	3.05		30.61	55.13	8.26	3.28	2.72

### Greece

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	10.06	73.77	3.11	9.61	3.45		6.32	86.39	3.36	1.11	2.82
50-54	22.75	62.77	3.85	8.43	2.19		13.97	79.81	3.49	1.46	1.27
55-59	35.57	47.26	6.15	9.22	1.81		23.65	70.23	2.34	2.48	1.30
60-64	44.46	30.26	11.52	10.91	2.85		41.96	50.39	5.45	1.74	0.47
65-69	47.85	15.69	22.67	10.24	3.56		58.35	30.49	6.69	3.39	1.08
70-74	40.07	8.46	29.81	17.53	4.13		61.55	28.11	7.40	2.19	0.75
75-79	27.05	7.68	40.82	21.24	3.21		60.31	21.63	11.03	5.26	1.77
80+	14.82	4.32	38.68	38.53	3.65		54.70	13.57	19.84	9.73	2.17
Total	30.86	34.04	17.46	14.56	3.07		36.00	53.29	6.36	2.90	1.45

### Spain

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	4.03	81.17	2.03	8.70	4.07		2.54	85.16	3.39	1.20	7.70
50-54	10.27	73.97	2.62	9.52	3.62		5.88	83.96	2.86	1.56	5.75
55-59	20.40	61.93	4.08	11.36	2.23		16.34	73.57	3.72	3.17	3.22
60-64	33.12	41.25	7.65	13.82	4.15		27.65	61.35	4.02	2.90	4.07
65-69	39.43	25.09	15.59	14.43	5.46		45.36	40.15	6.82	3.65	4.02
70-74	37.41	15.90	23.54	16.08	7.07		55.89	28.56	7.66	5.30	2.59
75-79	29.22	9.72	29.34	20.75	10.98		60.88	20.86	10.18	4.70	3.38
80+	15.17	5.19	26.32	44.48	8.83		47.34	19.66	13.01	18.06	1.94
Total	22.98	42.31	12.61	16.64	5.47		27.67	58.29	5.54	4.08	4.43

### Portugal

Women:	Just Partner	Partner + Children	Alone	Just Children	Other Adults	Men:	Just Partner	Partner + Children	Alone	Just Children	Other Adults
45-49	8.72	76.16	2.31	9.80	3.02		6.62	88.60	1.23	0.57	2.97
50-54	21.97	58.79	4.30	10.64	4.30		13.95	79.72	2.38	2.28	1.68
55-59	31.45	47.12	6.47	11.67	3.28		32.79	61.10	3.10	1.46	1.55
60-64	41.24	24.53	11.04	16.30	6.89		45.29	42.04	5.87	3.41	3.38
65-69	45.20	20.07	13.73	17.14	3.85		58.69	29.06	5.74	3.84	2.67
70-74	38.67	12.19	22.59	20.71	5.83		58.09	28.29	9.52	2.54	1.57
75-79	32.64	6.88	29.68	21.12	9.69		64.18	14.24	11.74	7.78	2.06
80+	14.92	2.91	35.57	36.82	9.78		46.94	16.83	21.70	12.89	1.65
Total	29.10	35.80	13.22	16.56	5.32		36.34	52.37	5.75	3.27	2.27

