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Women grow old alone, but men grow old with a partner. A European overview

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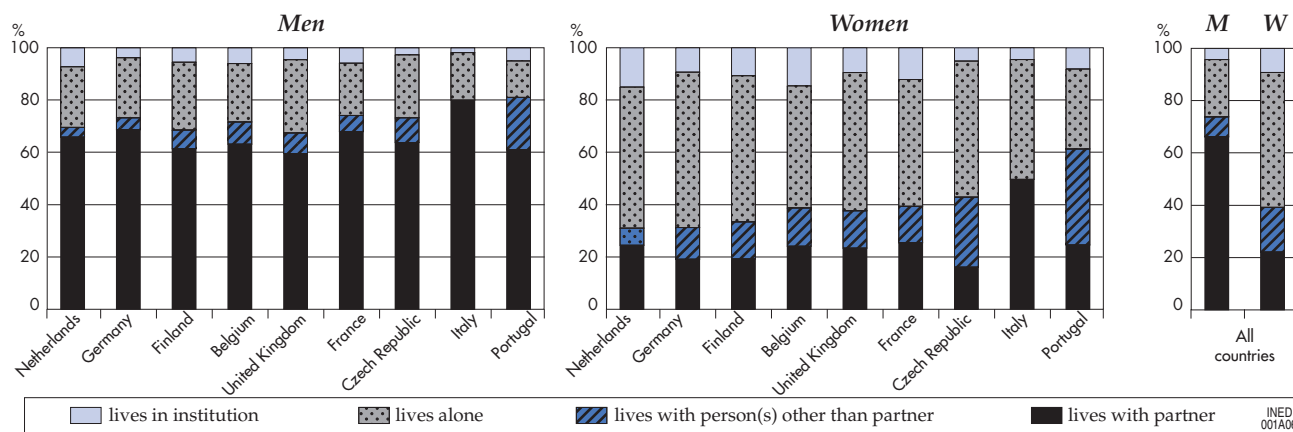
In Europe, the living arrangements of persons aged 75 and over have been changing for several decades. Instead of cohabiting with their families, they tend now to live in their own homes, either alone or with a partner. But there are marked differences between the north and south of Europe and between the sexes, as shown by a new European study that compares the situation in nine countries of the European Union.

A study of the living arrangements of men and women aged 75 and above in nine countries of Europe (see Box 1) shows that in 2000 growing old in Europe with a partner is much more common among men (two in three) than among women (one in five) in all countries (Figure 1). On the other hand, women live alone or with family or friends twice as often as men. They also live twice as often in institutions.

Elderly people's living arrangements also vary according to their country of residence. For example, 59% of German women and 56% of Finnish women live

alone beyond age 75, compared with only 30% of Portuguese women. For a Portuguese woman, living alone is scarcely more frequent than it is for a Finnish (26%) or a British (28%) man. The contrasts are even sharper for persons living with friends or relatives, who represent only 4% of Dutch men and 7% of Dutch women compared with 20% of Portuguese men and 37% of Portuguese women. The percentage of the elderly living in institutions ranges from 2% of men and 4% of women in Italy to 7% of men and 15% of women in the Netherlands.

Figure 1 - Living arrangements of persons aged 75+ in 9 European countries in 2000, by gender



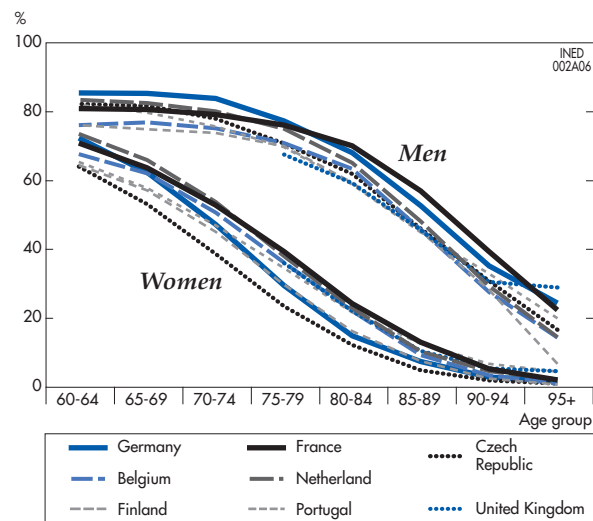
Source: Censuses and population registers • Note: In Italy, "with a partner" covers living with partner or with others

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Figure 2 - Proportion of persons living with a partner in various European countries in 2000, by age and gender



Source: Censuses and population registers

These contrasting situations between countries are largely the reflection of differences in the behaviour of single, widowed or divorced people. For the older generations throughout Europe, marriage was the norm and couples who are still married nearly always continue to live together (Box 2).

Gender differences are mainly the result of more frequent widowhood among women however, since they outlive men of the same age. They are also often younger than their husbands.

◆ Growing old with a partner: a predominantly male condition

In all the countries considered, about three men in four between the ages of 75 and 79 live with a partner compared with only one woman in three (35%) (Figure 2). It is only at ages 90-94 that the proportion of men living with a partner falls to a similar level, whereas in this age range hardly any women still have a partner.

Alongside more frequent widowhood, women also face more difficulty in finding a new partner when they become widows or divorcees [1]. At the ages in question, the increased proportion of women in the population and the tendency of men to form couples with women younger than themselves act to the detriment of women.

Between the ages of 60 and 64, in most of the countries, about 20% of men and 10% of women live as unmarried couples (1). The proportions then decrease

(1) In all countries, and for both sexes, divorcees live more often with a partner than widowed and single persons. For men aged 75 and over, this holds for around 20% of Dutch or French divorcees, compared with only 7% of bachelors and 5% of widowers. Divorcees, of whatever age at the time of marriage dissolution, are more likely to find another partner, notably because many divorcees are brought about because one or other partner has met someone else.

steadily with age and fall practically to zero after age 80. Not only does the likelihood of finding a new partner dwindle with age, but there is an increased risk of that partner dying. Another factor is the lesser willingness of the oldest generations compared with the younger ones to enter into an informal union. Portugal offers an extreme example. Such unions are the exception, even among the newly retired; and nearly all the people living with a partner are married.

For persons who do not have, or no longer have, a partner – the case of one in three men and of four in five women aged 75 or above – living alone is the most frequent living arrangement. However, as these partnerless people advance in age, it becomes more and more difficult for them to fend for themselves. Moving into an institution or going to live with a member of the family can then be a solution, sometimes chosen well in advance, especially by single people.

◆ Residential solitude decreases with age...

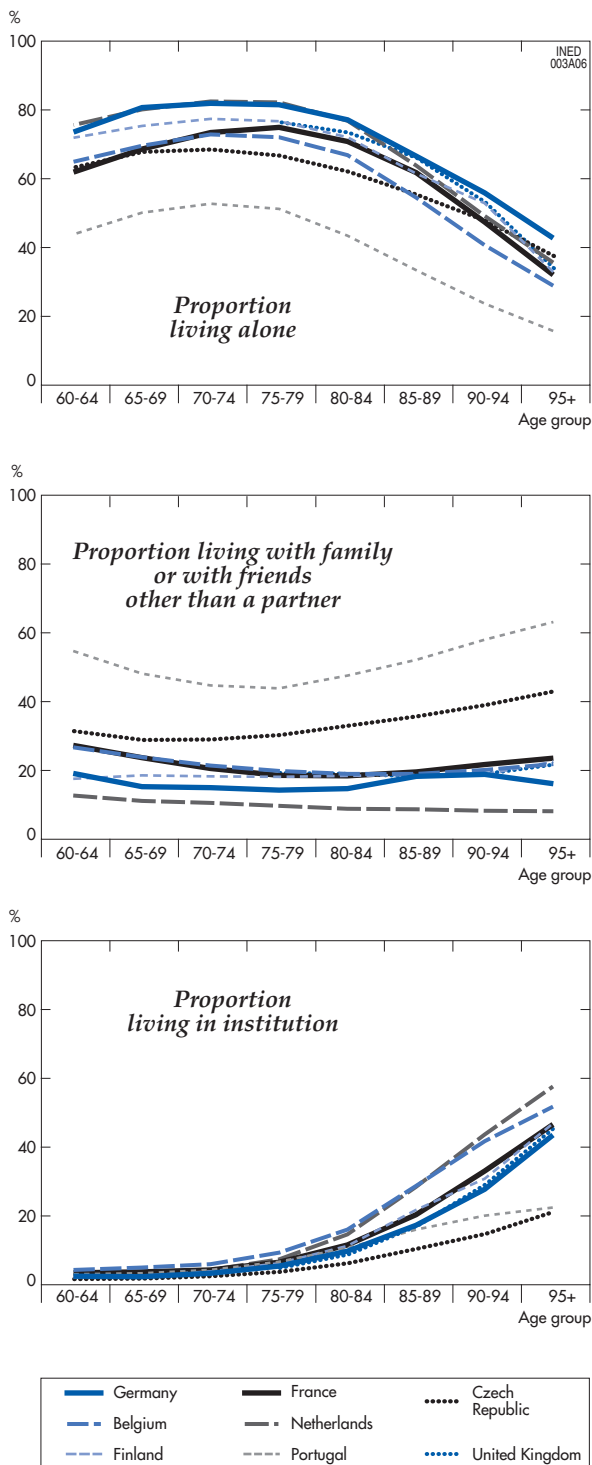
The proportion of never-married, widowed or divorced persons living alone follows a similar pattern according to age in the various countries studied (see the case of women, in Figure 3), reaching a peak of 70 to 75% everywhere around the ages of 75-79. Then, as the onset of disabilities make independent living more difficult, the proportions decline, somewhat more steeply among women than among men. At all ages however, living alone is by far the commonest living arrangement observed among partnerless people, the only exception being for women aged 95 and over.

Portugal is a case apart. At all ages and for both sexes, only a minority of Portuguese people live alone. At the other end of the scale are Germany and the Netherlands, where large numbers of persons live on their own (the frequency of over-85s living alone is double that of Portugal). Part of the explanation for this disparity can be found in policy differences between northern and southern Europe in the care of persons suffering from a loss of autonomy. In the Netherlands, for example, services enabling the elderly to remain at home are relatively well-developed, whereas this cannot be said of Portugal [2].

◆ ... and gives way to institutionalization

Living in institutions is quite rare before the age of 75, but it becomes increasingly frequent beyond that age. Deteriorating health is not the only reason. The oldest age groups live more often in retirement homes and less often alone than the youngest groups, even where they both report similar states of health. But is it meaningful to compare states of health? When questioned about health, respondents implicitly compare themselves with other people of the same age. Very old people who say their health is bad are probably in poorer

Figure 3 - Living arrangements of single, widowed or divorced women by age in various European countries in 2000



Source: Censuses and population registers

health than younger ones who says the same thing. Besides, these same people more often suffer from a whole variety of ailments and have done so for a longer time. Moreover, as age increases, the contact circles of elderly persons – whether or not in good health – tends to shrink or include others of the same age who are less able to provide support in dealing with day-to-day life.

The proportion of persons living in an institution rises with age at a rate that varies between countries. While in all countries, under 5% of partnerless women below 75 are institutionalized, 57% of Dutch women aged 95+ are institutionalized compared with only 20% of Portuguese or Czech women (2). Except in the latter two countries, living in a retirement home is becoming the commonest living arrangement among partnerless women in that age group. Over the age of 85, women everywhere (3) more often live in institutions than men: from 1.2 times more (in France and the Netherlands) to 1.4 times more (in Germany and Belgium).

In France, this can be attributed to higher levels of disability [3]. For a given state of poor health, men are more likely than women to enter an institution. The traditional division of tasks leaves them less equipped to cope with domestic living when they become widowers. The situation is reversed, however, in Germany, Belgium and the United Kingdom where, for a given poor state of poor health, women are more likely to enter an institution. This may be due to greater domestic self-reliance among men in those countries or, conversely, to more limited economic independence among women. Independent living might also be less well-accepted by society and the family circle in the case of elderly women.

In all the countries, the never-married are more often institutionalized than widowers or divorcees and less often live by themselves. It is true that at all ages single persons are in poorer health than people who have been married. But they also have more trouble coping with day-to-day living when they become dependent, since they generally do not have a child to call on for help. Yet another possible factor, as seen in France, is their greater financial insecurity which makes it more difficult to afford the professional services which might allow them to continue living at home.

◆ **Living with others, a speciality of the southern countries**

In most of the countries and at all ages, only a minority of partnerless persons live with other members of the family, with little difference between men and women. Yet strong contrasts exist between countries. This living arrangement is rare in the Netherlands, where only 8% of widowed, single, or divorced persons aged 75+ live with others. On the other hand, it is common in Portugal (45% of this age range) and, to a lesser extent, in Italy and the Czech Republic. In Portugal, this type of co-residence is more common than living alone at all

(2) Figures are not available for Italy, but the levels are certainly even lower.

(3) Except in Portugal, where the rate of institutionalization is the same for men and women.

Box 1

**Felicie:
A European research programme
(www.felicie.org)**

Nine countries – Finland, Netherlands, Germany, Belgium, United Kingdom, France, Italy, Portugal, Czech Republic – representing the major European regions are taking part in the Felicie* research programme. Funded by the European Commission, the aim of the programme is to identify the types of household in which over-75s in Europe will be living over the next 25 years (from now to 2030), and their needs in terms of care.

* *Future Elderly Living Conditions in Europe*

ages among women, and from age 85 among men. We see here the combined effects of social norms (children's duties towards their parents), economic factors (pension levels, housing conditions) and political context (development of homecare services, capacity of retirement homes).

Portugal and the Czech Republic also share the feature of a rapid rise in this form of co-residence with advancing age. In fact, this trend conceals a cohort effect: since co-residence is commoner among the oldest cohorts than among the younger ones, (4) the curve appears to be moving upward. In reality, if a single cohort is considered, this living arrangement becomes less frequent with advancing age. Whereas 50% of partnerless Portuguese women born between 1916 and 1925 lived with relatives or friends when they were 65 to 74 years old, the percentage had dropped to 44% ten years later. While part of this cohort, unable to remain in their own home, did indeed move in with children or with other relatives or friends, the movement in the opposite direction – de-cohabitation due to the children's departure, the death of the co-resident person or a move into a retirement home – involved even larger numbers (5).

* * *

The observed diversity in the living arrangement of old people in Europe reflects the population's attitudes towards them. When it becomes impossible to keep an ageing parent in his or her home without assistance, multi-generational co-residence is seen as the solution in the southern countries, while in north, services enabling old people to continue living alone are the preferred option. The Dutch have the least reluctance towards placement in an institution [4]. Everywhere in Europe, however, there is general acceptance of the idea that children should take care of their parents. This

(4) For primarily economic reasons, pension levels being extremely low.

(5) In the other countries as well, within any one cohort, re-cohabitations do not offset de-cohabitations. If the proportion of elderly persons living with others does not vary with age, it is because this living arrangement has declined less in successive cohorts.

Box 2

**Institutionalization of elderly
married couples**

While the great majority of married people aged 75+ in all the countries live at home with their partner (nearly 90% of men and 80% of women aged 85+), a sizeable fraction enter institutions when they reach extreme old age. The proportion is still below that of single, widowed or divorced persons however, since the spouse plays an important role in the event of dependency. It is only when the other spouse's disability becomes too severe and the couple can no longer cope that some resign themselves to entering a retirement home. For people living alone, on the other hand, remaining at home can be difficult even if the loss of autonomy is relatively minor, especially if their mental faculties are affected*. For a given state of health, very old married women are more often placed in institutions than married men. Men would therefore seem to have greater difficulty dealing with their spouse's disability than the other way round.

Lastly, for both married men and women, institutionalization is more common in the north of Europe than in the south (40% of Dutch women aged 95+, versus 12% of Portuguese women).

* *In all the countries, the institutionalization rate varies less for a given degree of dependency among married people than among those who are not married.*

solidarity, which is obvious in households where several generations live together, can also be expressed in the form of "remote intimacy". Northern Europe is where most children claim to provide assistance. Yet southern families do not lag behind: they engage more often in day-to-day tasks and more commonly provide personal care than in the north [5]. These forms of solidarity can change, along with the factors that condition them – individual values, social norms, lack of alternative solutions, and so on. Will they lead to Europe-wide homogeneity in the living arrangements of elderly people in years to come?

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