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Living alone or with family beyond age 85: major differences across the French départements

Loïc Trabut, Joëlle Gaymu*

In recent decades, the residential autonomy of the very old has increased. They more often live alone or with a partner in their own home rather than with other family members. Loïc Trabut and Joëlle Gaymu examine the changing living arrangements of the over-85s at *département* level in France, and the degree to which regional disparities persist.

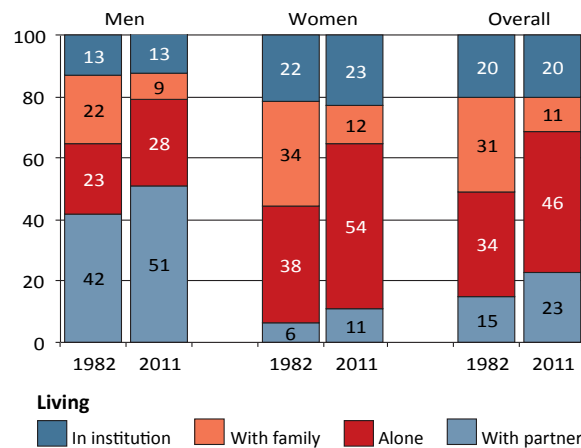
For people of advanced age, it can be hard to remain in one's own home when independent living becomes difficult; possible solutions may be to move in with family members or into a retirement home. Are these different living arrangements observed with equal frequency throughout France or are there differences between regions or *départements*?

More independent living

When an older person develops disabilities, family members are the first providers of support, which may range in intensity from occasional contact, especially when they live at a distance, to cohabitation.[1] Living with family, usually one's children (63% of cases in 2011⁽¹⁾), has declined over recent decades: from 1982 to 2011, the proportion of persons aged 85 and over (hereafter referred to as "over-85s") opting for this way of life fell by nearly two-thirds, from 31% to 11%. In 1982, as many people of this age lived with family members as lived alone, and twice as many as with a

partner. By 2011, multi-generational cohabitation was only one-quarter as frequent as living alone (11% compared with 46%) and half as frequent as living with a partner (Figure 1). A further sign of growing residential independence is the fall in numbers of younger retirees living in retirement homes; moving

Figure 1. Distribution of over-85s by living arrangement in 1982 and 2011 (%)

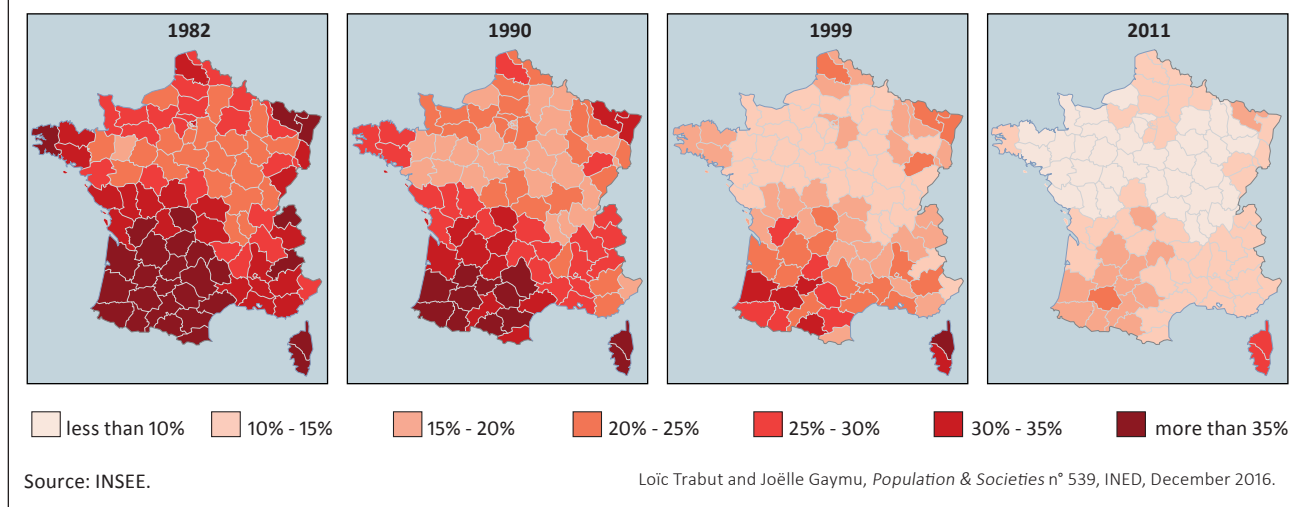


Loïc Trabut and Joëlle Gaymu, *Population & Societies* n° 539, INED, December 2016.
Source: INSEE.

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(1) All the data in this article are taken from French annual census surveys.

Figure 2. Co-residence with family in metropolitan France from 1982 to 2011



into a home occurs later now, at age 84 years 5 months on average in 2011 compared with 82 years in 1994.[2]

In 2011, seven in ten over-85s lived in their own home, alone or with a spouse, (versus one in two in 1982). Women did so less than men (65% compared with 79%) and more often end their life in a retirement home (23% versus 13%) or with family (12% versus 9%). Since mutual support between spouses is key to staying in one's own home, some of this difference may be explained by women's higher rate of widowhood. Beyond age 85, only 11% of women are living with a partner, compared with 51% of men. This means that the majority of older women in their own homes are living alone (54% compared with 28% of men).

A rise in independent living among the very old is observed throughout Europe. It is largely due to a greater desire for independence in successive generations, improved economic circumstances for the old, and the development of public care in the community. However, there are still sharp contrasts between countries: living alone and institutionalization are more frequent in Northern Europe, and multi-generational living in Southern Europe. The extent of family involvement and of monetary and practical support from the authorities account for these contrasts between countries.[3] Earlier research [4] has shown that in France, the living arrangements of older people also vary considerably across the country.

(2) Seine Saint-Denis (NE Paris region) is one *département* where the figure has barely changed, from 18% to 15%.

(3) Except Corsica and Gers (SW France).

To what extent do regional patterns persist?

In 1982, in all of the 96 *départements* of metropolitan France, except Paris and Mayenne (north-western France), more than 20% of the over-85s were living with family, and in 15 or so, the proportion exceeded 40%, with the highest proportion (50%) in Corsica. By 2011, only Corsica and Gers (south-western France) exceeded 20%. The gradually lighter shading of the "living with family" map (Figure 2) from census to census clearly illustrates this decline: living with family is less frequent in all *départements*. Conversely, throughout the country, more older people are living alone or in a couple. Whereas in 1982, living alone was twice as common as living with family in only 6 *départements*, by 2011 this was true almost everywhere. There are now 40 *départements* where the ratio of persons living alone to those living with family exceeds 5 to 1, and 15 where it exceeds 6. Similarly, in 1982, living with family was twice as common as living alone with one's spouse in 76 *départements*; the ratio is now reversed in a similar number of *départements*.

The sharp decline in older people living with family members and the rise in those living in their own home, alone or as a couple, has occurred in parallel with a reduction in geographical disparities. In 1982, the proportion of older people living with a partner or alone already varied little across *départements*. By 2011, there was even less variation, with an interquartile ratio of only 1.1 (Table). Geographical differences in institutionalization also decreased, although the interquartile ratio between *départements* was still 1.3 in 2011.

Living with family is the situation that most differentiates one *département* from another, and the variation remained very similar from 1982 to 2011 (interquartile ratio 1.5). The results are the same for men and women.

Despite these changes, the *département* ranking remains largely the same, and as in previous censuses, family arrangements in old age still vary considerably across the country.

Persistent sharp contrasts between départements

Factors such as regional differences in the availability of retirement homes and domestic care services, family proximity and involvement, different perceptions of institutional life, and the socio-demographic characteristics of the very old (particularly their income and health) are all factors that shape the map of over-85 living arrangements in France.

Living with family in old age displays a clear regional pattern (Figure 2). This is a common arrangement in Corsica (28%). The south-west, too, with proportions above 15%, stands out for multigenerational living. In *départements* like Gers, Tarn-et-Garonne, Landes, Ariège and Cantal, it occurs two or three times more frequently than further north in Loir-et-Cher, Mayenne and Sarthe.

Living in an institution also varies greatly across *départements* (Figure 3). In western France, in the *départements* of Pays de la Loire and others near it (Deux-Sèvres, Ille-et-Vilaine, Orne), Vosges in eastern

France and those east of the Massif Central (Aveyron, Lozère, Ardèche, Haute-Loire, Ain, Yonne) some 25% of over-85s live in institutions. Conversely, the proportions are the lowest in Paris and the Paris region, Corsica, the Mediterranean coast and the north region, often well below 10%.

In some 15 *départements* the very old live in institutions three times more frequently than with family (compared with a national ratio 1.8) while in 10 others, multigenerational living is the most common arrangement.

The map of over-85s living alone (Figure 4) is the reverse of the others: fewer than 40% of the over-85s live alone in Aveyron, Lozère, Tarn, Tarn-et-Garonne and Gers. At the other extreme, the proportion is around 55% in Nord, Seine-Maritime and Marne, with Paris at the top: 6 in 10 over-85s in the capital live alone. However, compared with family and institutional living, the geographical disparities are less pronounced: in half the *départements* 51-57% of older women live alone (26-29% of men). This relative homogeneity can also be seen for living as a couple (Figure 5): in half the *départements* 49-53% of older men live with a partner (10-12% of women).

The contrasts between older men and women's living arrangements are very similar across the country, with little variation between *départements*: overall 1.9 times as many women as men live alone, and this ratio lies between 1.8 and 2.1 in three-quarters of *départements*; conversely, on average 4.5 times as many men as women over 85 live with a partner, and the ratio is between 3 and 5 in three-quarters of *départements*.

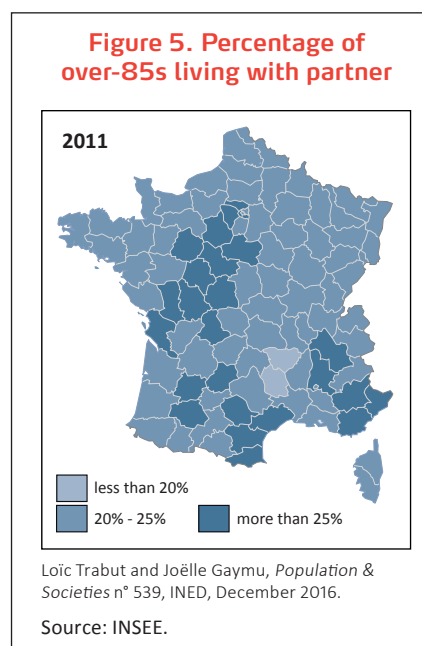
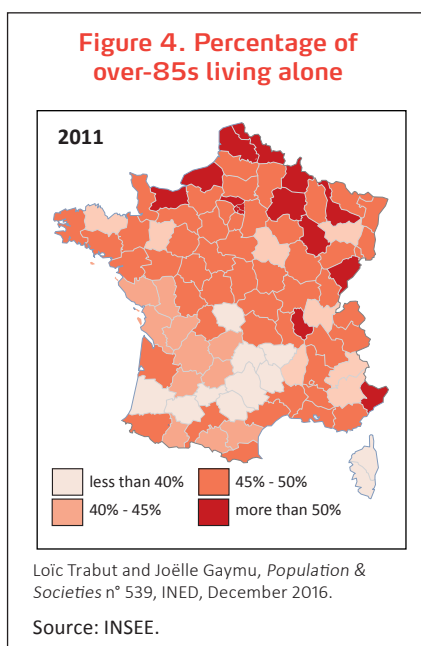
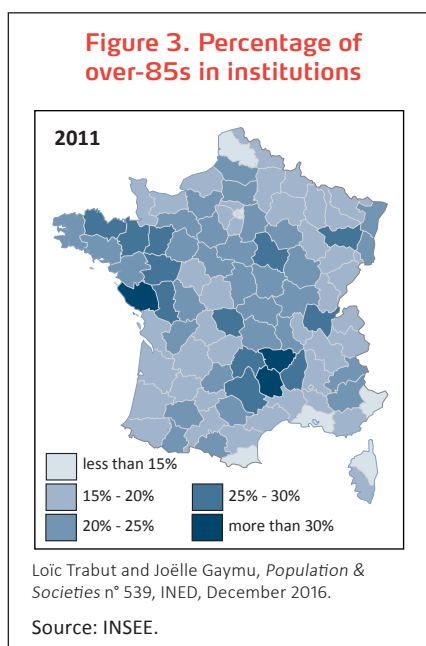


Table. Variations across *départements* in living arrangements of over-85s

	Percentage living							
	with family		with partner		alone		in institution	
	1982	2011	1982	2011	1982	2011	1982	2011
1st quartile*	24.4	8.8	13.7	21.9	30.2	43.1	16.0	16.6
2nd quartile (median)	29.3	10.2	15.3	23.1	34.4	46.6	19.7	19.5
3rd quartile	36.7	13.5	16.7	24.5	37.8	48.8	22.6	21.7
Coefficient of variation**	0.25	0.34	0.13	0.08	0.18	0.10	0.27	0.22
Interquartile ratio***	1.5	1.5	1.2	1.1	1.3	1.1	1.4	1.3

* Quartile: in 1982, a maximum of 30.2% of over-85s were living alone in one quarter of *départements* (1st quartile); in half the *départements* the proportion was 34.4% or less (2nd quartile or median); and in one quarter it was equal to or greater than 37.8% (3rd quartile).
 ** The coefficient of variation is the ratio of the standard deviation to the mean; it measures the dispersion of values.
 *** The interquartile ratio is the ratio of the 3rd quartile to the 1st.
 Source: INSEE.

As life expectancy increases, more and more people are reaching the age of 85. In 2011, more than 1.6 million people in France were 85 or older, 2.6 times as many as in 1982. Despite the huge increase in these numbers, almost the same number of older people are living with family (some 200,000), while there are nearly 4 times as many living alone or with a partner (300,000 in 1982 versus 1.1 million in 2011). Although the general public tends to associate old age with problems of health and dependence, this period of life is increasingly associated with independent living. Although geographical disparities are smaller than before, there are still sharp contrasts due to differences in public policy (development of home care services versus numbers of care home places) and the level of family involvement. The southern part of France is still distinguished by its greater prevalence of multigenerational living, an arrangement that is fast disappearing elsewhere. In the future, the very old will probably be able to live even longer in their own homes, on condition that families, the prime providers of help, do not withdraw their support and the authorities do not cut back their services. Any deterioration in the economic situation of older people or any reduction in support from the authorities would

automatically increase pressure – including financial pressure – on families, who are already the mainstay of support for the most fragile.

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Abstract

In 2011, seven in ten over-85s in France lived at home, either alone or with a partner (compared with 1 in 2 in 1982). This increase in independent living can be observed in all 96 *départements*. But major regional variations persist, with living alone more frequent in the north and multigenerational living in the south.



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