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SURVIVING OLD AGE IN AN AGEING WORLD OLD PEOPLE IN FRANCE, 1820-1940

As a consequence of early demographic transition, France was the first country to experience population ageing. The process has occurred relatively slowly however, resulting in gradual social adaptations. In this paper, Jérôme Bourdieu and Lionel Kesztenbaum examine the changing living standards of individuals aged over 60, their place in society and their living income between 1820 and 1940, based on a sample from the TRA survey (or survey of 3,000 families). The proportion of old people able to live off their life annuities fell during the nineteenth century. And the proportion of people declared inactive at the time of their death was higher at the end of the period. Changes in intergenerational support are difficult to assess however. Municipal charity offices (bureaux de bienfaisance) provided a means for prominent citizens to provide local assistance to the poorest people throughout the nineteenth century, but their importance waned as the earliest forms of state welfare emerged. Indeed, by the beginning of the twentieth century, as many as 7% of people aged over 60 were pensioners.

Compared with other European countries, the process of population ageing began very early in France. Dupâquier (1988) estimated that the proportion of people aged over 60 in the population rose from 8.5% to 12.5% during the nineteenth century, an increase of more than 1 million people. This trend affected both societal organization and family ties. The collective burden on the economically active increased. On an individual level, each person had to find the resources to carry on living or at least to survive for a relatively long period: in the late nineteenth century, although life expectancy at birth was only around 45 years, it was 40 years at age 20 and still above 10 years at age 60.

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This article seeks to determine how French society adapted to ageing and, in particular, how old people mobilized the resources they needed for later life. Of course, old people's needs can be reduced through thrifty consumption practices, but these aspects are not covered here. We start by analysing the role of the economic resources at old people's disposal. Observing that economic resources alone did not suffice, we then examine other types of resources, which complemented or replaced economic resources.

The surest way to guarantee an untroubled later life is to accumulate enough wealth to live independently. The estate left at death is evidence of that wealth. That solution, however, appears to be reserved for a minority, especially when it is the only source of income, since the proportion of those who leave an estate is not only barely over half, but falls over the period under review. Moreover, the value of most estates is far below the amount needed to provide a decent standard of living. That prompts a search for other solutions, starting with continuing to work, whether through paid employment or through domestic production for self-consumption. This solution is to some extent linked to the ownership of assets, particularly property. A third solution is to rely on family, whose support can take various forms, notably co-residence or domestic help. Historiographic studies nevertheless tend to show a decline in family solidarity during the period under review.

The fourth type of solution is to turn to social institutions, either those that provide financial or other assistance specifically for the elderly (such as public or private hospices and pension funds) or those that cater to the poor in general (the case of the charity offices).

Lastly, there is a more radical way out of a destitute old age, on which all others depend: premature death. No excess mortality among groups of individuals, reflecting the failure of subsistence strategies, is apparent on the scale of this analysis, however.

I. Old people's resources: historical trends

The living standard of old people depends on their place in society. Between 1820 and 1940, that place changed through a combination of factors. We will focus on two aspects of that change: the first – demographic – factor was the increase in the proportion of old people in the total population, while the second factor resulted from changes in the distribution of economic resources between contemporary generations over time.

These structural factors, themselves shaped by many forces, provide an overall indicator of the “weight”, in both senses, of old people in the population. Elderly individuals are a burden insofar as their productive abilities are diminished and they need to be supported by the younger generation. But by their numbers, the resources they have accumulated (measured here indirectly by their estates at death), and the social position they hold, they also carry

weight and leave their mark on the very functioning of society. It should therefore be borne in mind that, while population ageing transforms the overall balance of power between generations, individual situations vary enormously. The status of a patriarch who exercises absolute power over a family business until an advanced age is not the same as that of a property-owning widow, whose money is coveted by heirs impatient to establish themselves; and neither of them has anything in common with a grandmother who lives with her children, looks after the next generation and keeps house, nor with a bedridden old man waiting to die in the poorhouse.

Who is old?

Before assessing the place of old people in French society, the criteria for belonging to that group must first be decided⁽¹⁾. Paradoxically, the answer is by no means simple, and being old is not simply a matter of age. If old age is intended to describe a situation where the weight of years deprives a person of his/her physical strength and, possibly, moral and mental faculties as well, the onset of old age – which furthermore is gradual rather than sudden – varies so much with the life trajectory and personal disposition of each individual that it is tempting to say that one can be old at any age. Patrice Bourdelais challenged the idea that the French population was ageing during the nineteenth century, by refuting an analysis based on entry into old age at a constant age (Bourdelais, 1993). He rightly suggested that a person aged 60 who has 10 years to live is more similar to a person aged 65 with 10 years to live than to a person aged 60 with another 15 years of life ahead.

In fact, a distinction should be made between “biological” ageing, which is slowing down as life expectancy increases, and “social” ageing, which depends on the status and role that society gives old people. From the latter perspective, old age, considered for example as the age of eligibility for institutional or financial aid, tends to begin earlier, and the period of old age is prolonged even further (see, for example, Lenoir, 1979). One way of analysing old age, contrary to the method advocated by Patrice Bourdelais, is to set a constant age of entry into old age and to examine changes in the group concerned. That is the approach taken here. A constant, uniform threshold of entry into old age was set at age 60 to define the older portion of the population, even if this means subsequently explaining that wealthy people aged over 60 at the beginning of the twentieth century were “less old” than poor people in the same age group at the beginning of the twenty-first century.

The first unexpected feature of French population ageing is that life expectancy at advanced ages changed little during most of the nineteenth century. At the turn of that century, life expectancy at 60 was approximately

(1) While the history of old age is still a fringe field, various researchers have looked at the changing figure of the old person or of the elderly as a group over time. In France, see in particular Ariès (1983), Perrot (1985), Gutton (1988) and Troyanski (1992).

13 years for both sexes – 13.3 years for women and 13.1 for men (Meslé and Vallin, 2001). However, while male life expectancy remained stable for most of the nineteenth century and even declined slightly in the latter part, female life expectancy increased steadily from the 1870s onwards. By the end of the century, the gap between men and women had widened to around one year, and it doubled in the first half of the twentieth century.

The gender gap is only one factor in the heterogeneity of life expectancies⁽²⁾. Although not the purpose of this article, life expectancy at 60 also depends on the standard of living before that age: a miner and a lawyer do not have the same life expectancy at 60⁽³⁾ because they are unlikely to have reached that age in the same physical condition. Current research therefore endeavours to determine the conditions of old age and to differentiate, say, between life expectancy with or without disability⁽⁴⁾. Lastly, and this point will be discussed below, entry into old age also depends on the degree to which social circumstances are institutionalized. For example, seeing one's children marry and, even more so, have children of their own tends to signal the shift into old age, as do stopping work, claiming a pension or handing over to a younger replacement. These changes are increasingly well-defined in institutional terms: the state defines old people by thresholds that, over the period under review, oscillate between 60 and 70. Some even cite the age of 55, like Martin Nadaud in his parliamentary bill on workers' pensions in December 1879: "At 55, a worker should be considered no longer able to produce" (Lagrave, 1996, p. 133). The most widely accepted viewpoint is that people only become "old" at 65 or 70. The first Pensions Act of 1910 set the retirement age at 65, and under the Act of 1905 on compulsory assistance for the old and the destitute, the age for eligibility is 70.

The scale of ageing

Population ageing in demographic terms – i.e. the increase in the proportion of old people in the total population – is not due solely to life expectancy gains. In France, this top-down ageing plays a much smaller role than bottom-up ageing, due to the decline in the birth rate. Migration in France over the period

(2) Susannah Ottaway's study (2004) of old age in eighteenth-century England shows both how old people gradually became a distinct group within the population and the substantial differentiation within that group, stemming from social class, gender and age.

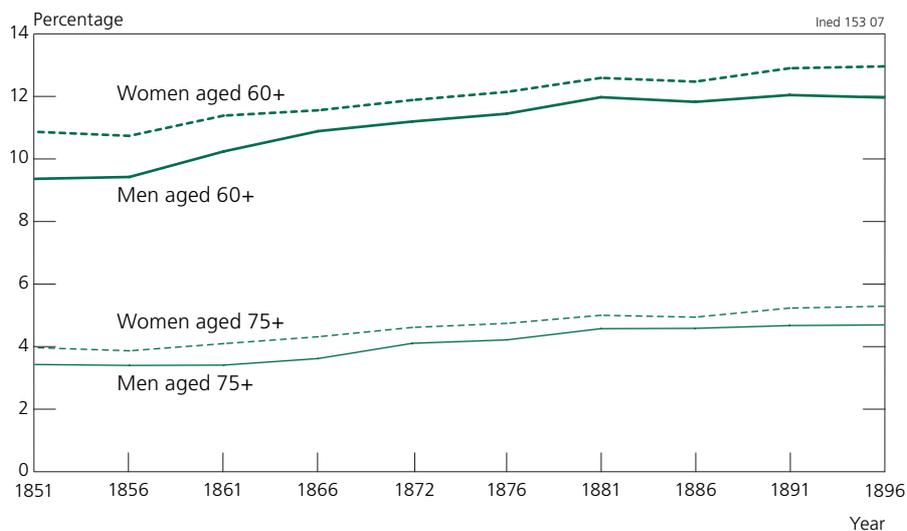
(3) In fact, they have very different probabilities of reaching age 60. This is the first old-age inequality: some groups rarely reach these ages. For them, there is no or little question of survival to an advanced age, as demonstrated by Stearns (1977), who compares the middle classes' provision for old age, which increased over the nineteenth century, with the lack of preparation of the working classes.

(4) In fact, taking disability into account in the analysis of living standards is not specific to the study of the oldest-old; but with the increase in life expectancy at very old ages, it is nevertheless essential for this population. For more detail on the methods and concepts of this type of approach, see Robine and Jagger (2004), and *La santé aux grands ages*, particularly Pierre Mormiche's contribution, pp. 49-67.

under review did not play a major role in the age structure of the population, unlike in other countries or during other periods.

Figure 1 shows the steady increase in the proportion of old people in the total population, whether the threshold is 60 or 75 years. Top-down ageing is shown by the fact that the proportion of over-60s rose faster than that of the over-75s.

Figure 1. Proportion of old people in the population in the second half of the nineteenth century



Source: Statistique générale de la France (SGF), population censuses from 1851 to 1896.

To take the analysis further, the disparities within the group of old people need to be examined. Growing old increases the risk of physical deterioration and, consequently, of dependence. Moreover, for old people living off their savings, longevity means either having more capital or consuming less. And when physical ageing leads to an increase in financial needs (illness, dependence, etc.), the two effects combine. The source used here is valuable in that it provides accurate information about the assets of old people over a century and a half. Its use nevertheless requires some precaution.

Sources

This study of old people's resources is based on a sub-sample of the TRA survey, unless otherwise indicated⁽⁵⁾. It comprises people who died after 1820 at age 60 or over, for whom various data on situation at death are available,

(5) For a detailed description of the TRA survey, also called the "3,000 families survey", refer to previous research. Dupâquier and Kessler (1992) provide a well-argued description of the objectives and initial work accomplished; Bourdieu et al. (2004) review progress on the survey, focusing on the patrimonial aspects, and Bourdieu and Kesztenbaum (2004) do the same for the demographic aspects.

including age, marital status, place of residence and assets. It covers a total of 27,000 old people. Using these data, we first seek to describe the elderly population living in France between 1820 and 1940. We then look more precisely at the resources used by that population to live or survive. For this purpose, a distinction is made between two sub-groups: the “rich”, who leave an estate, and the “poor” who have no assets at the time of death.

The estate at death is based on information gathered by the Registration Department (*l'Enregistrement*) which, in order to levy a modest (for direct-line succession at least) flat rate of tax, conducts a meticulous inquiry into the value and composition of the deceased's assets and into all the heirs and beneficiaries. These data were complemented by information from the birth, marriage and death registers, especially marriage data. This study uses only a part of the sample (people who died at 60+) and only some of the data, i.e. an evaluation of the gross estate or the explicit indication that there is no estate, as well as personal information (age, place of birth, place of residence at death, occupation, etc.). Without going into a detailed critical analysis of the source, which can be found in Daumard (1973) and Bourdieu et al. (2004), the merits and limitations of the data used here warrant explanation.

Above all, the Registration Department offers a highly continuous data source. The only major reform took place in 1901 and provided for progressive taxation and the deduction of liabilities. The reform does not affect the validity of the indicator chosen here. It is true that attempted fraud was commonplace and that the Registration Department had to deal with increasingly varied and sometimes complex assets. However, the instructions given to the data collection officers at various dates indicate that techniques were refined over time and standards remained high. There is no obvious evidence of a massive increase in concealment or in types of assets whose content or size would have systematically escaped the attention of the Registration Department. The instruments used to check and classify the information continuously improved and led, in particular, to the creation in 1865 of the General Directory (*Répertoire général*), designed to centralize data on all the asset transactions conducted during a person's lifetime.

As a result, the distinction between people who left an estate and those who left nothing is not artificial but reflects a real and significant historical fact (see Bourdieu et al., 2003). In particular, as Adeline Daumard notes for Paris – and there is nothing to suggest that the situation was any different elsewhere in France – “even very modest estates were frequently declared, even when the distribution between heirs was amicable” (1973, p. 16), since the 1901 reform did not abolish the levying of tax from the first franc⁽⁶⁾. All

(6) The preparatory work for the 1901 Act was an opportunity to discuss the possibility of exempting small estates, but that proposal was rejected on the grounds the “the poor, who are very numerous in France, do not leave estates” (Doumer's report, 10 November 1894, *Annales de la Chambre des Députés*, cited by Adeline Daumard).

estates were valued with equal attention by the civil servants of the Registration Department. Although there are many forms of concealment and of legal or illegal undervaluation of wealth, there was no sudden or gradual change that renders the source unusable over the historical timeframe. The 1901 Act provided for the valuation of estates net of liabilities, which was not previously possible. Out of a concern for consistency, the measurement chosen here is the gross value of the estate.

The “democratization” of longevity

The first type of inequality between old people is related to wealth. First a distinction can be made between the deceased who leave an estate and those who leave nothing. Studying the deceased population introduces a bias because the dead are much older than the living. Furthermore, mortality itself depends on wealth: the “rich” die older (all other things being equal)⁽⁷⁾. However, the bias introduced by observing the assets of the deceased rather than those of old people does not affect the structural trend investigated here, and which corresponds to the change in the relative percentage of old people among the rich and the poor between 1820 and 1940.

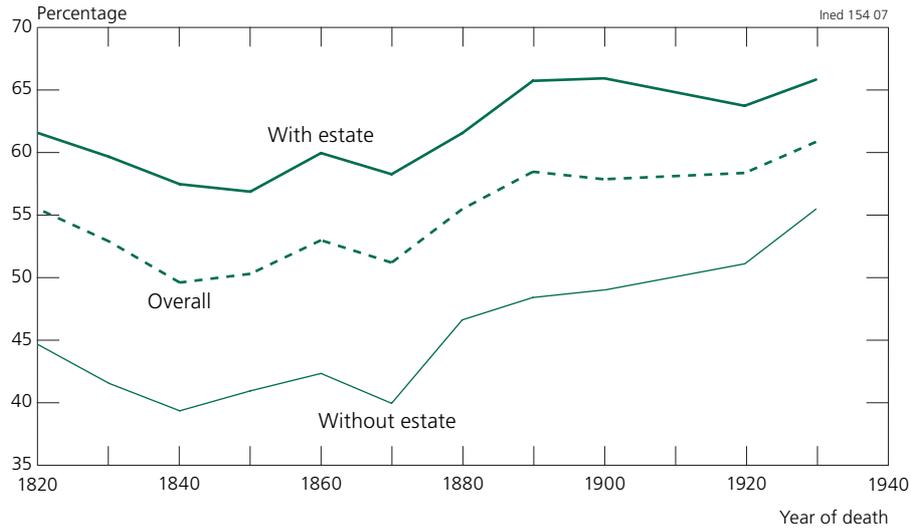
Figures 2 and 3 highlight the same trend: the entire population grows older, and this ageing is virtually unrelated to ownership of assets. The proportion of old people among the deceased, regardless of gender, increased both among the “poor” and among those who left an estate. That increase was consistent with the increase observed among the living (Figure 1).

The share of the elderly among deceased men was much higher among those who owned assets. At the end of the period under review, two-thirds of the “rich” deceased were aged 60+, compared with just over half of the “poor” deceased. By contrast, among women, whether they left an estate or not, the proportion is remarkably similar and even becomes the same after the First World War, when 70% of deceased women were aged 60+. This can be attributed to larger inequalities in survival to old age among men than among women. Poor men had less chance than rich men of living to age 60 than poor women: the direct effects of poverty (living conditions or food, for example) were compounded, especially for men, by the consequences of harsher working conditions. This result is also partly attributable to gender-differentiated mechanisms of accumulation and appropriation of wealth. A significant proportion of women only gained title to property on the death of their husbands.

Among both men and women, we observe a convergence in the proportion of people who died at 60+ depending on whether they left an estate or not, that is more pronounced among women than among men. This trend reflects a

(7) See Bourdieu and Kesztenbaum (2004), particularly the bibliography on the links between mortality and wealth.

Figure 2. Proportion of over-60s among deceased men by existence or otherwise of an estate at death, 1820-1930

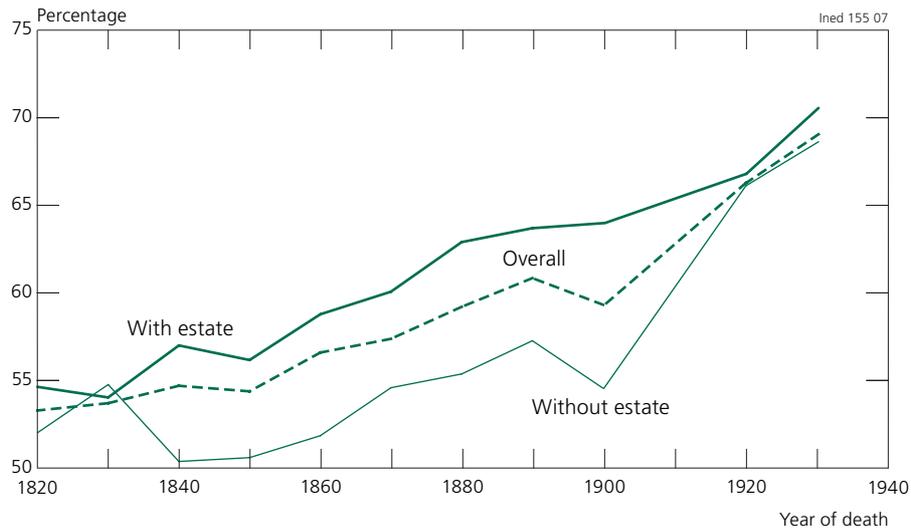


Population: men who died at age 20+.

Interpretation: in 1890, 66% of men who died leaving an estate had lived to age 60+, compared with 48% of men who died leaving nothing.

Source: TRA survey.

Figure 3. Proportion of over-60s among deceased women by existence or otherwise of an estate at death, 1820-1930



Population: women who died at age 20+.

Source: TRA survey.

relative “democratization” of old age: it was less important to own assets in order to live to old age at the end of the period under review than at the beginning, especially for women. In other words, there is no evidence of the selective effect suggested in the introduction generated by bottom-up ageing and an ensuing increase in the burden on young workers. On the scale studied here, no premature excess mortality is observed among the poor.

An increasing proportion of old people with no estate at death

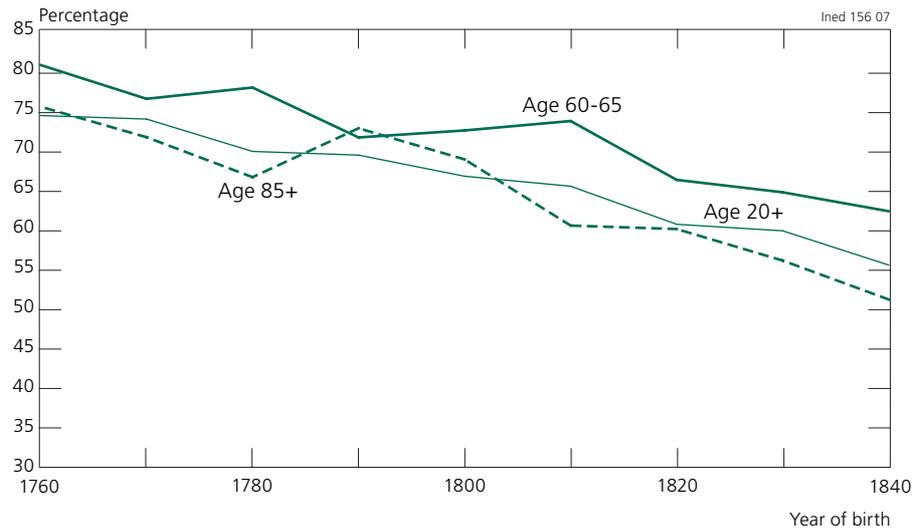
An increase in longevity is observed, even among those who had nothing to pass on. This prompts the question of whether, as a corollary, the economic situation of old people relative to their juniors deteriorated over time. To answer that question, the situation of the total population (at least that of adults aged 20+), that of people in their early sixties (60-64) and that of the very old (over 85) is examined here. To obtain a relevant comparison, and in particular to exclude the structure effects due to ageing, this analysis was conducted by birth cohort. Overall, the elderly population was richer than the French population as a whole. Over the entire period under review, approximately 65% of people aged over 60 owned assets at death, compared with 55% of the total population. That proportion fell over time, both in the total population that died at 20+ and among the very old.

Figures 4 and 5 confirm the increase in the proportion of persons leaving no estate in France between 1820 and 1940, mentioned above and observed in several analyses⁽⁸⁾. For example, for the cohort born in 1760, which turned 60 in 1820, 77% of 60-64 year-olds owned assets at death. For the last cohort studied, which turned 60 at the beginning of the twentieth century, the proportion was only 61%, which is a relative decline of one-fifth (for both sexes). That decline was sharp at all ages but especially among the very old and steepened as age increased. At age 85, for the same cohorts, the proportion fell from 70% to 40% of people who owned assets, i.e. a relative decrease of more than two-fifths (again for both sexes). Figure 5 shows that the decrease was particularly steep among the oldest women, with the proportion of those leaving an estate falling by half over a century and a half. That slow but steady decline reveals a long-term trend that affected people who survived to 60 from the cohorts born in the first half of the nineteenth century.

Overall, the situation of the oldest people, and especially the oldest women, deteriorated over time, especially for the cohorts born in the first half of the nineteenth century. This trend can be attributed to financial factors: either those cohorts accumulated fewer assets and ended up destitute in later life, or their living conditions after 60 were more difficult, for the same level of accumulated assets. At the end of the period, the cohorts who lived through the First World War, the years of galloping inflation and the Great Depression

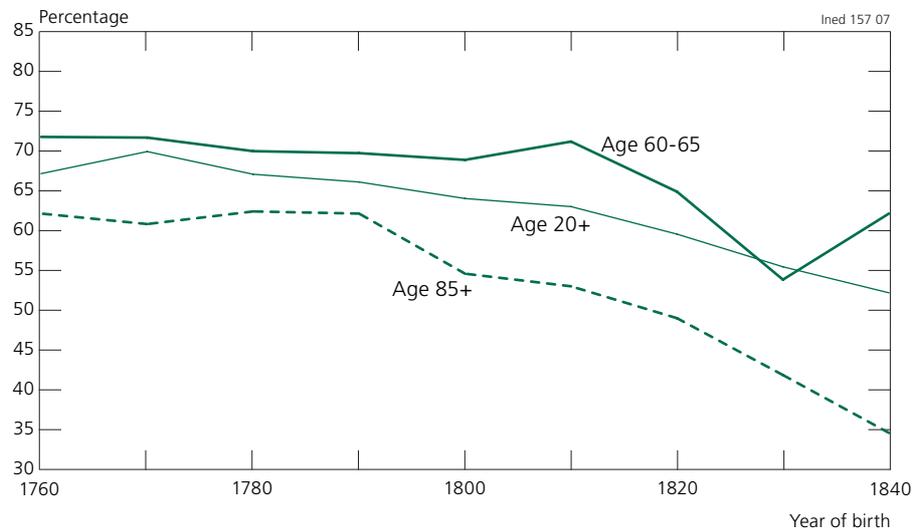
(8) See Bourdieu et al. (2003) and Piketty et al. (2006).

Figure 4. Proportion of deceased men leaving an estate, by cohort and age group at death



Source: TRA survey.

Figure 5. Proportion of deceased women leaving an estate, by cohort and age group at death



Source: TRA survey.

had to dig deep into their savings. The decline can also be attributed to changes in behaviour, sometimes influenced by changes in the economic environment, such as inadequate provision for longer life expectancy in old age for example.

Inequalities between old people

The overall trend in the situation of the oldest people conceals other disparities by geographical location, sex and marital status.

The proportion of very old people in the population did not increase uniformly across the territory of France⁽⁹⁾. Some regions saw a sharp decrease in the young population, due either to an early decline in the birth rate, or to higher emigration. The result is an uneven spatial distribution of the elderly population, which exacerbates their isolation and makes support from their families less certain. Furthermore, the elderly population was more rural than the French population as a whole, and living standards in urban and rural areas were quite different. On the one hand, the countryside facilitated self-subsistence, at least for those who had a plot of land to cultivate. On the other hand, cities provided financial assistance to the poor, especially if they were old.

Next, women and the unmarried occupied a particular position, usually disadvantaged, within the elderly population. Women survived their husbands more often than the reverse, not because of a gender gap in life expectancy – this only began to widen at the turn of the twentieth century – but because of the age gap at marriage⁽¹⁰⁾. Thus, after age 60, the proportion of widows was much higher than that of widowers at every age, and this gap increased rapidly until age 80. There were also aggravating factors. Remarriage was rare for widows but quite common for widowers; and the rules of inheritance often left women with few resources, though their situation improved over time. There is no doubt that older women were particularly disadvantaged in the population aged over 60⁽¹¹⁾.

II. Surviving old age

This section seeks to assess, on an individual scale, the different solutions enabling old people to live out their old age. By linking individual characteristics with survival strategies, it is possible to determine who had access to which resources and thus distinguish how old people with heterogeneous characteristics made differentiated uses of the various possible solutions. But above all, by comparing these various solutions with the asset accumulation choices made over a lifetime, we can analyse precisely the role of each of the social institutions (family, work and state welfare) in supporting the elderly.

(9) See, for example, Dupâquier (1988): Figures 98 and 99, p. 231, which show the population pyramids for Calvados (older structure) and Cher (young structure).

(10) On the overall pattern of marriages in nineteenth-century France, see Bonneuil (1992).

(11) The specific place of old women in society is a research topic in its own right, approached from the same perspective as this paper in Bourdieu et al. (2005). For a more general approach to this issue, see Cribier (1992) and Feller (1998).

Living off life annuities

According to life cycle theory, individuals save during their working lives in order to draw on those savings during old age (see Arrondel, 1993). Basically, they accumulate capital that will enable them to insure financially against a rather particular risk, that of living to old age. Individuals determine their rate of saving according to their expected length of life and, in some cases, their “preference for the present”. At a time when pensions existed only for a tiny minority, savings were probably the safest way to prepare for a long period of old age.

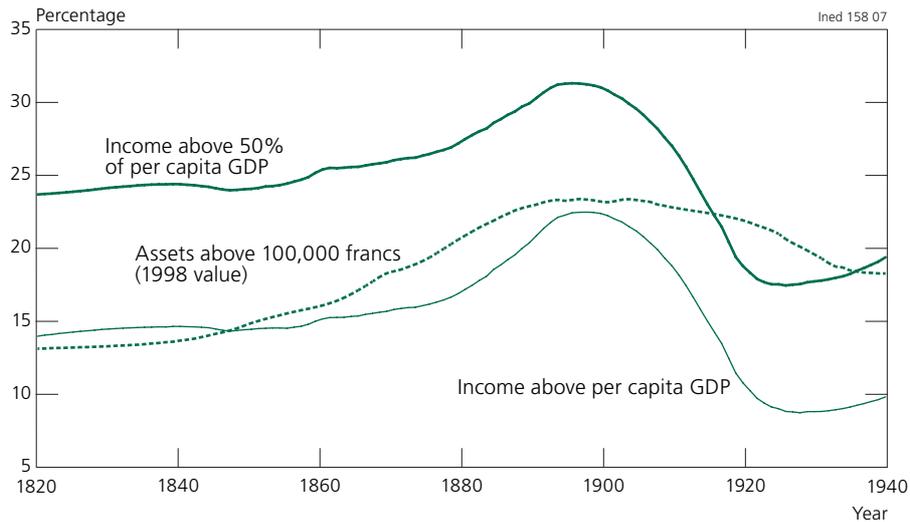
Indeed, from a strictly economic perspective, when individuals stop working, they have only the accumulated capital and the income it generates to live on. They must therefore make those financial resources last for the remaining years of their life. The proportion of elderly individuals with sufficient wealth to provide for themselves can be roughly estimated. Say people stopped working between 55 and 65 and expected to live another 10 years, which is a minimum estimate given life expectancy at the time⁽¹²⁾. To obtain an income of 10,000 francs (1998 value) during that period, equivalent to the annual income of a low-paid manual worker, they needed to have saved around 100,000 francs⁽¹³⁾. However, among the French population aged 55 to 65, barely 18% of the sample owned at least that amount of capital at the time of their death.

That estimate does not take into account economic growth and changes in the distribution of wealth. We first observed how the proportion of individuals aged 55 to 65 who had that amount of money changed over time. We then examined the proportion of individuals in the same age groups with assets that could generate life annuities equivalent to per capita GDP and to 50% of per capita GDP respectively. The first measure gives an absolute evaluation of the situation of individuals as they entered old age; the next two evaluate the situation of old people relative to the economic conditions of the society they lived in. As shown in Figure 6, no more than one-third of individuals had sufficient assets to live on (including individuals who were prepared to live on half the average per capita income). While the proportion of individuals with life annuities equivalent to per capita GDP rose from 14% to 22% between 1820 and 1900 (the other curves show the same trend), it declined rapidly after 1900, and dropped below 10% between the two World Wars. The decline is less pronounced when an absolute measure of income not pegged to post-war economic growth is considered. The growth effect accelerated the asset depreciation caused by inflation. The result of these factors was that the proportion of individuals able to live off their annuities at the turn of the twentieth century was much lower than during the nineteenth century.

(12) Male life expectancy at 60 was around 14 years in 1850 and 16 years in 1895 (Meslé and Vallin, 2001).

(13) According to INSEE, 100,000 francs in 1998 are equivalent to 17,416 euros in 2006 (<http://www.insee.fr/fr/indicateur/achatfranc.htm>)

Figure 6. Proportion of individuals aged 55 to 65 with sufficient assets to live on



Interpretation: proportion of deceased aged between 55 and 65 with assets that can generate annual income above a given threshold (per capita GDP or 50% of per capita GDP) or with savings of more than 100,000 francs (1998 value).

Sources: TRA survey; Lévy-Leboyer and Bourguignon (1985) for GDP figures.

Living off earned income

Except for a privileged few, accumulated wealth alone is far from sufficient to live on. Moreover, the proportion of people with sufficient wealth to live on during their old age peaked at the turn of the twentieth century then fell between the World Wars. Continuing paid work until old age and sometimes until death was an alternative or a complement to often insufficient life annuities.

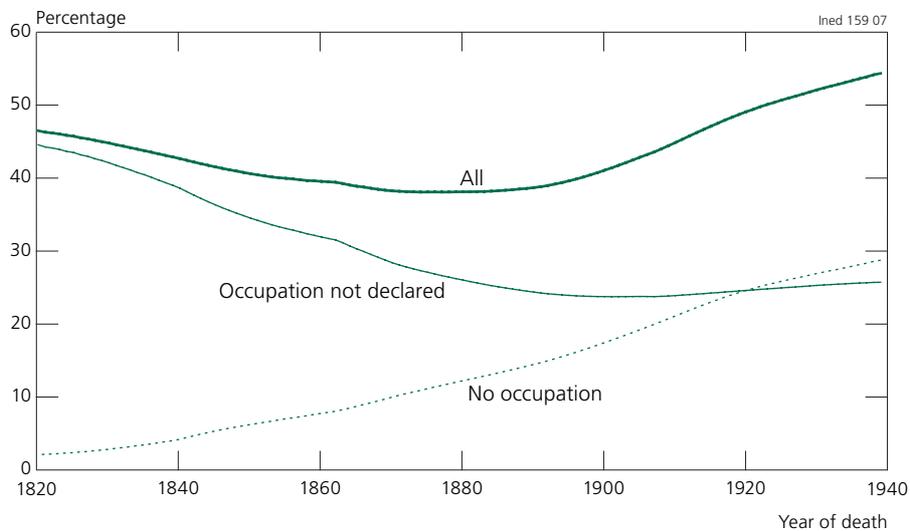
The occupation declared at death is an imperfect indicator of continued work. The declaration was made by someone close to the deceased, often a relative, and the likelihood of declaring an occupation probably depended on the occupation. For example, a man is a general until his death, even if he has not seen a battlefield for many years. Moreover, the meaning of the same term can vary with geographical region⁽¹⁴⁾, historical period or the age of the deceased. To gauge the levels of economic activity of the oldest people over time, we first focus on specific occupations. The aim is to evaluate the heterogeneity between occupations – for example, when the meaning attributed to a named occupation changes over time – but also when the meaning remains the same, since each occupation can refer to a different social status depending on the other characteristics of the deceased.

(14) The meaning of the word “farmer” (*cultivateur*), for example, differs between northern and southern France.

First, the boundary between working and non-working must be defined in order to create a control group, namely non-working old people. Among other difficulties, it is important to know whether the persons who were declared to have “no occupation” at the time of their deaths were in the same situation as those whose occupation was not indicated. A blank may have meant the person was not working, but may also have been an error or omission on the part of the administration, or a lack of knowledge by the declarant⁽¹⁵⁾. Yet, the results show clearly that a blank declaration and the indication “no occupation” were two facets of the same occurrence: the end of paid employment. The historical trend, shown in Figure 7, suggests that the indication “no occupation” gradually replaced blank declarations. Overall, the proportion of persons not working at the time of death was therefore relatively stable at around 40%, except at the beginning and end of the period under review.

The change between the two extremes of the period, with an increase in the share of “no occupation” in the total deceased, stems from two simultaneous trends: the administration improved its data collection system, and the perception of occupations in society changed, so that, even after death, something had to be declared, even the absence of an occupation. This corresponds to a historical shift in French society and the introduction of the first pension systems⁽¹⁶⁾. A more refined analysis would be useful but is beyond the scope of this article.

Figure 7. Proportion of deceased with no declared occupation at the time of death (five-year moving averages)



Source: TRA survey.

(15) It is easy to imagine common types of error: if the person declaring the death was a distant relative or lived far away, he/she may not have known precisely or at all what the deceased's occupation was.

(16) This point is detailed below.

To summarize, therefore, a blank declaration and the declaration “no occupation” represented a stable group composed of old people who were not working.

Secondly, all rural landowners, to whom the occupation of farmer was frequently assigned, had a *de facto* occupation linked to the plot of land they cultivated, even if it is hard to estimate the extent of that activity. Here we are interested in the structure of three groups of related occupations: landowners, annuitants and farmers and in the share of asset owners among them. Table 1 shows that landowners and annuitants were two complementary categories: annuitants were the urban equivalent of rural landowners. Both groups show comparable characteristics in terms of assets at death, with notably an over-representation in the wealthiest quartile, although they reflect different situations and particularly different types of asset⁽¹⁷⁾. Conversely, while a majority of “farmers” left an estate – eight in ten – consistent with the idea that they had some land to cultivate, this group was relatively homogeneous, in terms of age at death, wealth quartiles and even geographical region⁽¹⁸⁾.

At this stage, the declared occupation is considered to be an income-generating activity, which clearly seems to be the case for farmers and day labourers. However, landowners and annuitants are rich or very rich groups, and undoubtedly belong to an economically inactive class, living off the income generated by their wealth. Therefore the inactive deceased are considered to comprise those for whom no occupation was declared and those declared as having “no occupation” or as being an “annuitant” or a “landowner”. All individuals declared as “retired” are also considered as inactive⁽¹⁹⁾. It is also necessary to distinguish between farm and non-farm occupations in order to better identify activity levels among the oldest people, firstly because farm occupations do not necessarily correspond to an actual activity, so isolating those occupations mitigates the limitations of our source, and secondly, because the relationship between asset ownership and continued employment in old age is quite different for farm workers, small farmers or even day labourers with respect to the other groups.

This targeted analysis makes it possible to define three distinct groups of old people: non-working; engaged in a farm occupation – mainly farmers and agricultural day labourers⁽²⁰⁾; and engaged in a non-farm occupation. A logistic regression model was used to determine the influence of asset ownership on the probability of working or not, by taking the other characteristics of the

(17) This confirms the analysis conducted by Daumard (1973) on urban wealth.

(18) The difference between northern and southern France in the proportion of farmers who left an estate at death was relatively small (6 points), which indicates that the meaning of the term was not differentiated by that criterion.

(19) Some much rarer declarations were also included in this category, for example “inactive” (*inactif*) and “bedridden” (*grabataire*).

(20) To these two groups, which account for one-third of deceased men and for half of those with a declared occupation, we added related occupations such as winegrower, farm labourer, tenant farmer, etc.

Table 1. Socio-economic characteristics of deceased men for selected occupations (%)

	No occupation		Land owners		Annuitants		Farmers		Day labourers	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
Overall	6.1	53.5	6.9	93.8	3.1	83.7	27.6	81.5	6.2	42.1
Assets at death										
Yes	4.8		9.7		3.8		33.8		3.7	
No	8.9		1.4		1.6		16.4		11.0	
Age at death										
60-64	2.9	54.3	5.5	92.4	1.0	84.0	24.4	86.5	8.2	46.7
65-69	4.1	62.3	6.1	96.9	2.2	80.7	26.0	87.0	7.3	45.1
70-74	5.6	52.3	7.0	94.1	2.9	83.1	28.2	81.9	6.6	36.0
75-79	7.3	55.2	6.8	95.0	3.6	87.6	29.4	79.6	5.4	45.0
80-84	9.7	51.9	9.0	90.2	5.2	87.2	29.7	73.3	3.7	34.3
85+	11.0	45.9	9.0	93.3	4.9	73.5	28.5	77.8	3.2	35.5
Period										
1800-1829	0.3	75.0	4.4	92.5	1.0	92.3	23.9	89.3	6.7	49.4
1830-1849	0.7	45.5	8.7	94.4	1.7	74.1	27.1	84.5	6.5	45.0
1850-1879	3.5	61.7	8.8	96.1	4.2	87.0	29.9	84.7	7.2	51.9
1880-1909	6.2	51.9	7.3	93.6	4.4	85.5	29.6	80.0	6.1	36.8
1910-1940	12.9	52.3	4.9	90.1	1.8	74.2	24.7	75.9	4.8	31.7
Marital status										
Unmarried	8.4	38.7	5.0	93.2	4.2	81.6	21.5	72.1	6.3	22.8
Widowed	8.5	45.7	7.2	90.9	3.7	82.4	29.0	75.2	5.6	39.2
Married	5.0	68.0	7.3	95.5	2.7	87.7	29.7	87.4	6.4	47.5
Value of assets										
1st quartile	3.7		4.9		3.0		30.9			
2nd quartile	3.7		6.3		2.1		36.3			
3rd quartile	3.2		9.2		1.9		41.3			
4th quartile	3.3		22.8		6.9		32.0			
Population of municipality										
Less than 2,500	5.5	59.0	7.7	94.8	2.5	86.8	35.8	83.3		
2,500-5,000	6.8	52.0	6.9	90.2	3.7	76.0	22.4	73.9		
5,000+	8.6	41.0	5.0	91.1	4.4	81.6	6.8	57.0		
Paris	4.2	63.6	4.2	83.3	5.4	74.2	0.9	40.0		
Place of residence										
Northern France	6.8	53.6	6.3	92.2	4.1	78.3	35.7	79.9	9.1	41.1
Southern France	5.6	53.4	7.4	96.2	2.3	87.8	16.9	85.9	3.9	42.7
(1) Percentage of each occupation relative to total deceased population. (2) Percentage of deceased who left an estate in each category. <i>Source:</i> TRA survey.										

deceased into account, notably place of residence and marital status. The results, shown in Table 2, highlight the existence of a net “wealth” effect, but which acts in opposite ways for farm and non-farm occupations. Undeniably, ownership of assets, whatever they are, was an advantage that enabled people to live off a farm occupation, though necessarily limited in scope at these ages.

Continuation of income-generating work therefore appears linked to a lack or insufficiency of resources (the size of the substitution effect is not measured here: that would require more accurate data on earned income during old age). All other things being equal, a far higher proportion of people who died without leaving any property was engaged in a non-farm occupation, which suggests that other resources were insufficient. Since farm work often goes hand in hand with ownership of assets – 82% of farmers left an estate at death, and after age 60, property owners represent the vast majority of those engaged in farm occupations – it is evident that asset ownership makes it easier to stop working.

Asset ownership was not the only explanatory factor for inactivity in old age. The probability of continuing to work decreased with age and old people gradually stopped working, whether voluntarily or not. More surprisingly, married men were always more likely to be working than widowers or bachelors. Having another person to support probably forced them to keep working. As noted above, the percentage of inactive was fairly stable over time, except for a decline at the end of the period under review, which can probably be attributed to the expansion of pension systems in the first half of the twentieth century.

Living off family support

The most immediate form of support for the elderly came from the family, at least on first impression. That follows the logic of intergenerational support: children, after being raised by their parents, help their parents when they grow old and can no longer support themselves. The most commonly cited forms of mutual assistance were cohabitation, material aid (particularly food) and care for ailing or incapacitated elderly relatives. Help was not only unilateral, however. In his book *Histoire des grands-parents*, Vincent Gourdon (2001) shows that grandparents took care of their grandchildren during times of family crisis, when the parents separated, when a parent died, or when both parents worked, which was common in the nineteenth century among the urban working class. Help was sometimes mutual when, for example, a son would do the most physically demanding chores on his elderly parents’ plot of land in exchange for some of the harvest. These patterns of reciprocity were constitutive of a family order considered natural, and embodied a system of tacitly acknowledged moral obligations (one does not abandon one’s parents). They were also enshrined

Table 2. Factors influencing the probability of working after age 60 among men according to various individual characteristics

	Farm occupation vs. non-working		Non-farm occupation vs. non-working	
	Coefficient	Standard deviation (+/-)	Coefficient	Standard deviation (+/-)
Assets at death				
Yes	0.300 ***	0.055	- 0.594 ***	0.054
No	<i>ref.</i>		<i>ref.</i>	
Age at death				
60-64	0.348 ***	0.080	0.794 ***	0.078
65-69	0.102	0.073	0.368 ***	0.074
70-74	<i>ref.</i>		<i>ref.</i>	
75-79	- 0.071	0.070	- 0.291 ***	0.077
80-84	- 0.301 ***	0.077	- 0.789 ***	0.091
85+	- 0.401 ***	0.094	- 0.841 ***	0.012
Period				
1800-1829	- 0.336 ***	0.113	- 0.196	0.123
1830-1849	0.015	0.081	0.037	0.089
1850-1879	0.050	0.063	0.018	0.067
1880-1909	<i>ref.</i>		<i>ref.</i>	
1910-1940	- 0.229 ***	0.060	- 0.290 ***	0.062
Marital status				
Unmarried	- 0.499 ***	0.092	- 0.450 ***	0.090
Widowed	- 0.086 *	0.051	- 0.250 ***	0.055
Married	<i>ref.</i>		<i>ref.</i>	
Population of municipality				
Less than 2,500	<i>ref.</i>		<i>ref.</i>	
2,500-5,000	- 0.504 ***	0.103	0.317 ***	0.104
5,000+	- 1.476 ***	0.073	0.392 ***	0.058
Paris	- 2.917 ***	0.343	0.324 ***	0.109
Place of residence				
Northern France	- 0.541 ***	0.478	0.089 *	0.051
Southern France	<i>ref.</i>		<i>ref.</i>	
Constant	0.322 ***	0.082	0.020	0.086
Pseudo-R ²	0.0965			
Log-likelihood	- 11,103.4			
Total	11,298			
<p>Interpretation: Men who died at age 60-64 are more likely to have been engaged in a farm occupation than to have been non-working prior to death than men who died at 70-74 (the regression coefficient is positive and significant). ***: significant at the 1% level; **: significant at the 5% level; *: significant at the 10% level. Source: TRA survey.</p>				

in law in the *obligation alimentaire*⁽²¹⁾ and in contracts, evidence of which can be found all over Europe, that set forth precisely, even to point of pettiness, the prerogatives of each family member, the right to each piece of bacon in the soup and to each place by the fireside (Sabeau, 1977).

Intergenerational support was closely tied in with economic capital and its transfer within the family. For the wealthiest category, the establishment of the younger generations often depended on transfers *inter vivos*, and inheritances were at the heart of complex family strategies. For everyone, family support contributed to the construction of social identities and was a key factor in the mechanism of reproduction. Family support contributed to the continuation of the family and the interpersonal bonds it created; it organized the timing of independence, separation, starting a new family via marriage or establishment in a profession or trade. Material aid and other forms of family support were thus an essential resource for the elderly⁽²²⁾.

However, both historical records and historiographical research tend to reveal a weakening of intergenerational ties⁽²³⁾ during the nineteenth century due, among other causes, to urbanization, greater individualization, family breakdown, the implementation of a pension system and other forms of collective support for old people. These developments were compounded by the impact of ageing itself. The working population, which had to take care of a growing elderly population, also bore the simultaneous expense of raising children.

Our sources do not permit a precise analysis of the role of the family in helping old people, because they concern family lines, not households. At best, an index can be obtained that confirms the growing isolation of the elderly (see in particular Gutton, 1988). Among the old people who left an estate, the proportion of deceased with a relative (in this case an heir) in their municipality of residence decreased over time (from 86% to 78%).

More information about co-residence between generations is available in previous research, notably Bourdelais (1985) and Fauve-Chamoux (1985). These authors show the importance of family structures, specifically stem families, in supporting old people.

(21) With the idea that the family has a duty to care for its elderly members if it has the means, and that the hospice is reserved for the destitute (at least in the early nineteenth century, since, as Jean-Pierre Gutton (1988) shows, paying guests were gradually preferred to the destitute, who were regarded as improvident).

(22) An overview of this theme of family solidarity, not only towards the elderly, can be found in the book by Danielle Debordeaux and Pierre Strobel (2002), particularly in the first chapter (by André Burguière) and the fourth (by Paul-André Rosental).

(23) This weakening mainly concerns upward inter-generational solidarity, an aspect of particular interest to us here. An illustration is given by Patrice Bourdelais (1985) who shows, in his study of co-residence in Prayssas (Lot-et-Garonne), an increase in isolation of people aged over 60 over the nineteenth century, whether living alone or “semi-alone” (isolated couples). The scale and direction – weakening, stability or strengthening – of recent changes in inter-generational ties is still debated. On the issue, see the review by Claude Martin (2002).

Living off social welfare

Lastly, “old-age” support provided by the State and private charities was a complement or even a solution in its own right for the most destitute. This support was part of a policy to reduce poverty, more specifically involuntary poverty (as opposed to “wanton poverty” manifested by “professional beggars”, the lazy and other able-bodied “parasites” who chose to live off the state or private charity⁽²⁴⁾).

No sooner was there acceptance of a collective moral duty or a social necessity to guarantee minimum subsistence for the most unfortunate than a debate was sparked as to the damaging effects of ensuing changes in social organization. It is no exaggeration to say that the main changes in the political economy of poverty were guided by the gradual abandonment of a moral and punitive view of poverty in favour of a reparative, redistributive approach for the benefit of the poor, constantly challenged by the eternal counter-argument of the profiteering poor, as demonstrated by André Gueslin (1998, notably p. 157-182). The elderly could nevertheless claim a special status, since old age was clearly an incapacitating condition per se. An old person was therefore a kind of archetype of the “good poor person”, even if his/her failure to provide for his/her old age was a matter of debate. This is the context in which assistance for old people and the aid provided both by private charity and the state should be understood.

In contrast to the usual approach, our aim is to determine which resources provided by institutions and public and private organizations were available to the elderly. Their use of two types of institutional mechanism is examined: local welfare institutions, and pension systems, which began to develop in the nineteenth century.

Hospices were one form of assistance for the elderly. Jean-Pierre Gutton notes that “the nineteenth and early twentieth centuries were the golden age of old people’s hospices” (1988, p. 231), which is not to overlook that fact that hospices were little more than places to die, where “the life expectancy of the old people admitted there was four years lower, regardless of their age upon admission” (Gutton, 1988, p. 231). The example of the civilian hospices in Lyon, studied in detail by Faure (1982), shows an increase in demand in the first half of the nineteenth century. Hospices were the cornerstone of institutional assistance. However, their importance and role changed over the nineteenth century as the expansion of national welfare systems and the medicalization of institutions reduced the role of old people’s hospices, which were gradually converted into hospitals⁽²⁵⁾.

(24) The second chapter of Gueslin and Stricker (2003), by Nicolas Veysset, shows the importance of this dichotomy between “good” and “bad” poor people when he describes the perception of beggars in nineteenth-century France.

(25) Gueslin asserts that the “medical role of the hospital gradually superseded the welfare and housing role” (1998, pp. 264-265).

As a complement to hospices, charity offices (*bureaux de bienfaisance*) were established under the French Directory. Introduced by the Act of 7 Frimaire of Year V⁽²⁶⁾ at the canton municipality level, their principle purpose was to provide domestic help, “in kind as far as possible” (Article 10 of the Act). In principle, they were financed by “one *décime* per franc (2 *sous* per pound), levied on ticket sales for six months at every establishment that hosts plays, balls, fireworks, concerts, horse races and shows for which spectators pay an entry fee” (Article 1), as well as by private donations and public funding. The offices operated at local level, under the unpaid supervision of an administrative board composed of prominent citizens who had a duty to help the poor in their municipality. This implied that “able-bodied beggars who have not acquired a domicile outside the municipality where they were born must return there” (Article 11).

The purpose was thus a redistribution of resources, organized at local level, by landowners wishing to exercise their duty of assistance⁽²⁷⁾ on that scale, according to local resources and destined exclusively for natives of the municipality lacking any other source of income. Like the entire institutional system of aid for the poor, the charity offices catered not only to the elderly but to all people unable to provide for themselves. The aid disbursed was seen as an income supplement for old people able to remain in their own homes (and was in fact a way of keeping them there).

It is hard to evaluate precisely the amount of aid disbursed to the old people, for want of precise data. It is even more difficult to measure exactly what this aid represented for the elderly, the proportion who turned to charity offices or the amount and nature of that aid. Authors who have researched charity offices have focused more specifically on the development of a welfare system over time (Renard, 1992) or on the role of charity offices in the general institutional system of aid for the poor (Gueslin, 1998, particularly Chapter 8). For example, in the chapter by Petit and Marek (1996) on the development of charity offices in France up to 1914 (pp. 239-249), André Gueslin gives an outline of their resources at a point in time and some indications as to the scale of their actions.

To complement that research, the TRA survey can be used to determine whether municipalities with a charity office had a higher proportion of elderly poor than other municipalities⁽²⁸⁾. Indeed, it is legitimate to surmise that these municipalities attracted the elderly poor and therefore that charity offices represented an important source of income for them. Either the charity offices were located in municipalities where there were already many poor people, in

(26) 27 November 1796.

(27) The issue here is the shift from the “obligation of charity”, which is only a moral undertaking, to the introduction of compulsory public funding.

(28) In view of our data, we could not perform the same analysis over time; the period studied is therefore generally 1850-1910.

which case they were simply responding to an existing demand for support; or those municipalities had many poor residents because they offered incentives to remain poor. To assess the existence of such an effect, we took the place of marriage into account. Indeed, if the poor tended to spend their old age in a municipality that was not their native municipality (or at least not the one where they married), it may have been to benefit from the presence of a charity office.

Table 3 shows that the percentage of old people who died without leaving an estate was much higher in municipalities that had a charity office. Above all, a high level of mobility after marriage is observed, which indicates that people who died poor moved significantly more frequently into municipalities where they knew they could find charitable institutions⁽²⁹⁾. It would also be interesting to know, though this is beyond the scope of this article, to what extent old people turned to State welfare institutions to make up for the failure of family to take care of them (the spirit of the legislation since the French Revolution has always been to assign the burden of the poor to the family and to consider that the poor should only have recourse to State aid when they have no family help).

Table 3. Percentage of persons who died at age 60+ who did or did not leave an estate by presence of a charity office in the municipality of death and the municipality of marriage

	Number	Charity office in municipality of marriage			
		No		Yes	
		Charity office in municipality of death			
		No	Yes	No	Yes
No estate at death	2,220	59.5	40.5	11.2	88.8
Estate at death	4,870	78.5	21.5	12.7	87.3
o/w municipalities with pop. under 10,000					
No estate at death	1,300	70.2	29.8	18.5	81.5
Estate at death	4,027	82.1	17.9	15.2	84.8

Interpretation: Of the 2,220 men and women who died at age 60+ leaving no estate, 40.5% of those who married in a municipality without a charity office had moved to a municipality with a charity office by the time they died.
Source: TRA survey; Joanne (1892) for data on charity offices.

(29) It is not possible, at this stage of the analysis, to exclude correlations with other characteristics of the municipality, such as the fact that the wealthier municipalities were both more dynamic, and therefore attracted migrants between marriage and old age, and had more financial resources to set up charity offices.

Living off a pension

State aid provided by local institutions and welfare establishments was far from sufficient to meet the needs of the most destitute, be they the poor in general or the elderly poor more specifically. The heated debate on this issue and the many initiatives to promote savings and pension funds, particularly the development of workers' mutual societies, show, in any case, that considerable efforts were made to find other solutions, leading ultimately to the creation of a universal pension system.

In the nineteenth century, pensions were principally for civil servants and some occupations for which special pension systems were set up under sector-specific agreements (railways and mines). Pensions for civil servants were introduced by the Act of 22 August 1790: "Any citizen who has served the state for thirty effective years, either in a military career or in civilian post, is entitled to a pension set at a quarter of the last working wage received, in the case of civilian employees, for a period of at least three years". Although the Act was amended many times, its fundamental principles remained the same throughout the period under review⁽³⁰⁾. For the rest of the population, a universal pension system developed very slowly and the process was only completed in the second half of the twentieth century⁽³¹⁾.

Very few of the old people in our sample were pensioners⁽³²⁾ (Table 4). They were proportionately more numerous among men (6% versus 2% of women). The unmarried were over-represented among pensioners, as were urban dwellers: even during retirement, pension beneficiaries tended to live in large cities. But, the proportion of pensioners in the elderly population increased steadily, rising from 2% to 7% between the turn of the nineteenth century and the turn of the twentieth. Like social welfare but from a quite different perspective, pensions were an urban means of survival. The pensions paid by the state appear to have provided an alternative to more traditional solutions like family support or savings. The links between pensions and family support were, from the outset, the subject of heated debate. The opponents of a pension system argued that pensions threatened to compete with family support or even replace it, and would lead the state to bankruptcy.

This raises the question of whether pensions encouraged or replaced individual saving, the latter being an argument against the introduction of

(30) The amendments to this legislation and the debates it gave rise to are detailed in Guillaume (1994).

(31) On the development of this system in the first half of the nineteenth century, see Feller (2005), particularly pp. 234-252 (on the 1901 Act on workers' and farmers' pensions) and Lagrave (1996), particularly pp. 167-191, and for a general presentation, Hatzfeld (2004).

(32) The data on pensioners come from two sources: the occupations declared at death in the TRA survey (e.g. "school teacher") and the list of pensioners from 1800 to 1908 in the *Bulletins des lois* for the relevant years. Charlotte Coutand compiled an original database comprising all the information in each individual fiche for all the pensioners in the TRA survey.

Table 4. Percentage of pensioners among people aged 60+

	Population	Percentage of pensioners	Khi ²
Overall	28,403	4.2	
Sex			
Male	13,922	6.2	282.9***
Female	14,412	2.2	
Period			
1800-1829	2,589	1.9	20.0***
1830-1849	3,552	2.3	
1850-1879	6,867	2.6	
1880-1909	7,725	4.5	
1910-1940	7,670	7.0	
Marital status			
Unmarried	2,353	8.8	254.5***
Widowed	12,937	3.0	
Married	9,634	4.8	
Pop. of municipality			
Less than 2,500	19,343	2.8	301.8***
2,500-5,000	1,534	4.8	
5,000+	6,211	7.6	
Paris	1,315	7.3	

***: significant at 1% level.
 Source: TRA survey.

pension systems at the time. Table 5 shows the proportion of pensioners who left an estate when they died. The observation is clear: a retirement pension was a means of enrichment and, in particular, there was no substitution effect between pensions and personal savings. Receiving a pension did not stop old people from accumulating capital. It is not known whether receiving a pension affected the value of the assets accumulated outside the pension, but it is certain that the proportion of people with an estate at death was significantly higher among pensioners than among non-pensioners.

This observation would be meaningless if pensioners had belonged to affluent social strata and would therefore have been rich(er) even if they had not received a pension. To settle that question, the social status of each pensioner was coded dichotomously, distinguishing between skilled and unskilled workers⁽³³⁾. Again the result is unequivocal: the most disadvantaged (pensioners who were unskilled workers) also saved. Only those who had no or low income

(33) It is not easy to code nineteenth-century occupations, even if the exercise is simplified here by the homogeneity of the sources, which cover civil service occupations held by people who died at age 60+.

Table 5. Percentage of pensioners leaving an estate when they died

	Pensioners			Non-pensioners	
	Total	Percentage	Khi ²	Percentage	Khi ²
Overall	1,132	70.4		64.4	17.3 ***
Sex					
Male	827	75.9	44.2 ***	67.7	24.4 ***
Female	304	55.6		61.4	4.2 **
Age at death					
60-64	208	71.2	8.6	66.9	1.6
65-69	253	72.3		67.8	2.3
70-74	235	74.9		64.8	10.1 ***
75-79	228	67.1		63.6	1.2
80-84	135	69.6		60.5	4.5 **
85+	73	58.9		59.0	1.2
Skilled worker					
No	603	68.2	0.1		
Yes	292	69.2			
Value of pension					
1 st quartile	70	61.4	23.6 ***		
2 nd quartile	69	73.9			
3 rd quartile	75	88.0			
4 th quartile	68	91.2			

Interpretation: For comparison, when it is meaningful, the table indicates the percentage of non-pensioners who left an estate at death. The Khi² of the 3rd column indicates the statistical significance of the differences between the categories of each variable while the Khi² of the last column refers to the difference between pensioners and non-pensioners.
 ***: significant at 1% level; **: significant at 5% level.
 Source: TRA survey.

were unable to save or, which amounts to the same, were forced to spend all their savings. It is obvious that the same comparison for the whole population would give quite opposite results, i.e. a much lower rate of transfer of property at death among unskilled workers⁽³⁴⁾. Taking the amount of the pension into account confirms these results: the proportion of those leaving an estate increased in a linear fashion with the pension amount. Thus, 91% of old people whose pension was among the highest quartile left an estate at death, compared with 70% for total pensioners and 64% for the rest of the population. Similarly, for those who left an estate at death, the value of the assets was linked to the

(34) This comparison is hindered by the difficulty of coding, even roughly, hundreds of occupations. As an example, of the 83 individuals who died at age 60+ who were declared to be an “unskilled worker” or a “former unskilled worker”, only 39% owned assets at the time of death.

amount of the pension they received (correlation coefficient of 0.5 for 77 individuals). All these results show a higher propensity to save among the elderly who received a pension.

Conclusion

Over the period under review, the ageing of the French population affected the living standard of old people, their place in society and the resources available to them. The first striking feature is that they did not seek to accumulate more assets in anticipation of a more probable and slightly longer old age. The percentage of people with assets at the onset of old age decreased. It may be that savers accumulated more or kept more money aside in order to fund their own needs, whereas before they transferred a larger share of their accumulated assets earlier in life. It is likely, in any case, that those who owned wealth were placed under stronger pressure, both from the younger generations and because of the increase in welfare funding needs, particularly for the elderly. The development of public welfare took place, to some extent, at their expense. The wealthy were obliged to fund a system of aid for which they themselves were not eligible. That situation made for acrimonious debate about increases in spending on the poor. This debate is still relevant today and old people are increasingly influential in it, in line with their weight in society.

What is certain, as reflected both in the bitter political struggles and the different measurement indicators available, is that public welfare institutions played a growing role over a century and a half. They were probably even designed on a basis that did not reflect the scale of the problems at hand. The shift towards a universal pension system and the decline of local institutions (charity offices) or their specialization (hospitals) accompanied the process of population ageing and the quest for individual solutions. Those transformations have led to a new relationship between the three social institutions that provide for the elderly at the collective and individual levels: family, employer and state welfare⁽³⁵⁾. This paper has described a few features of this relationship by highlighting the links between personal economic resources and other types of resources. But the diversity of resources and their contribution to the survival strategies of old people require more in-depth research. This is the case, for example, for the links between public institutions and family support.

Lastly, we note that the ageing process in France is doubly unique in that it was the first in history and has occurred relatively slowly. Other countries will experience much faster population ageing, and it will be interesting to see

(35) The crucial role of these institutions in changing older people's lives supports Paul Johnson's conclusions about England, namely: "public policy and the labour market are necessarily powerful forces which structure the environment in which older people live and give meaning to their lives" (Johnson and Thane, 1998, p. 223).

what balance they are able to strike between a society that is governed by the older generations and a society that leaves them by the wayside.

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JÉRÔME BOURDIEU, LIONEL KESZTENBAUM • SURVIVING OLD AGE IN AN AGEING WORLD OLD PEOPLE IN FRANCE, 1820-1940

Compared with other European countries, population ageing began particularly early in France. That trend affected both societal organization and family ties. Examining changes in asset ownership by the French between 1820 and 1940 reveals that the proportion of people who died leaving no estate increased, and increased at every age. Taking this dual observation as a starting point, this paper seeks to analyse the strategies employed by older people to survive through old age, utilizing three types of resources: personal economic resources, family resources and state resources. The analysis shows the heterogeneity of this older age group and hence of the survival strategies deployed. Savings are a solution only for a minority; they enable access to other resources and in particular offer an alternative to continued employment. It is also shown that pensions, which were introduced gradually, facilitated more widespread access to savings. Lastly, the growing share of older people in the French population was accompanied by the increasing role of state support.

JÉRÔME BOURDIEU, LIONEL KESZTENBAUM • COMMENT VIVRE VIEUX DANS UN MONDE VIEILLISSANT ? LES PERSONNES ÂGÉES EN FRANCE, 1820-1940

Comparé aux autres pays européens, le vieillissement de la population a été, en France, particulièrement précoce. Cette évolution affecte aussi bien l'organisation de la société que les liens au sein de la famille. Si l'on observe l'évolution du patrimoine des Français entre 1820 et 1940, on constate que la part de ceux qui meurent sans rien laisser derrière eux augmente, et cette évolution s'observe à tous les âges. Partant de ce double constat, on cherche à analyser les stratégies que déploient les individus âgés pour vivre leur vieillesse, autour de trois types de ressources : les ressources économiques individuelles, les ressources familiales et les ressources publiques. L'analyse montre l'hétérogénéité du groupe des vieux et donc des stratégies de survie mises en œuvre. L'épargne n'est une solution que pour une minorité ; elle permet l'accès à d'autres ressources et constitue notamment une alternative au maintien d'une activité. On montre en outre que les retraites qui se mettent progressivement en place contribuent à un accès plus large à l'épargne. On observe finalement que la part croissante des personnes âgées dans la population française a été accompagnée par un rôle accru des soutiens publics.

JÉRÔME BOURDIEU, LIONEL KESZTENBAUM • ¿CÓMO SE PUEDE VIVIR MEJOR EN UN MUNDO QUE CADA VEZ ENVEJECE MÁS? LAS PERSONAS DE EDAD AVANZADA EN FRANCIA, 1820-1940

Comparado con otros países europeos, el envejecimiento de la población en Francia ha sido particularmente precoz. Esta evolución afecta tanto a la organización de la sociedad como a los vínculos dentro de una misma familia. Si observamos la evolución del patrimonio de los franceses entre 1820 y 1940, constatamos que la proporción de los que mueren sin dejar nada tras ellos es cada vez mayor, y esta evolución se da en todas las edades. Partiendo de esta doble constatación, intentamos analizar cuáles son las estrategias a las que recurren los individuos de edad avanzada para vivir su vejez y nos encontramos con tres tipos de recursos. Los recursos económicos individuales, los recursos familiares y los recursos públicos. Dicho análisis muestra la heterogeneidad del grupo de las personas de edad avanzada y por consiguiente de las estrategias de subsistencia utilizadas. El ahorro es tan sólo una solución para una minoría, facilita el acceso a otros recursos y constituye sobre todo una alternativa al mantenimiento de una actividad. Además se constata que las pensiones que se van estableciendo paulatinamente permiten un mayor acceso al ahorro. Por último, se observa que el incremento del número de personas de edad avanzada en la población francesa ha ido acompañado de una intervención cada vez mayor de las ayudas públicas.

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