

I. BACKGROUND

The present chapter provides a conceptual background and discusses selected theoretical and empirical studies. Some of these ideas are taken up again in chapter V, in the light of the evidence that is presented below in chapters II-IV. The chief questions are, with respect to patterns and trends: What are the main features of living arrangements of older persons in different parts of the world? What are the main characteristics of societies, and of individuals within them, that affect living arrangements? In particular, does economic and social development produce major changes in living arrangements of older persons? And what are the implications of those changes for the well-being of the older population?

Although the data reviewed here cannot provide a definitive answer to all of these questions, the present study is able to present a more broadly based overview of current patterns of living arrangements and of recent trends than has existed up to now, and to situate these patterns and changes in the context of social and economic development.

Many social scientists have offered interpretations regarding living arrangements and the forces that change them. Co-residence of older and younger family members has been viewed as an aspect of a “lifetime reciprocity” arrangement in which children traditionally helped their aged parents in exchange for parental support at various stages in the children’s lives (Cowgill, 1986; Cowgill and Holmes, 1972; see also Albert and Cattell, 1994; Lesthaeghe, 1983). Cultural traditions and expectations that adult children should remain with and support aged parents have been reported to exist in a wide range of societies in all world regions, although cultural ideals vary with respect to which of the available children—oldest or youngest, sons or daughters—should reside with the parents (Goode, 1963; Cowgill, 1986). Actual practice may depart from the cultural ideal for many reasons; for instance, some older persons have no children, in which case, other relatives may be expected to provide a home. Thus, it is to be expected that older persons will be found in a variety of living arrangements,

in all societies, but that the relative frequency of different arrangements will vary. The focus in this study is primarily on the prevalence of separate living of older persons as contrasted with parent-child co-residence, although the study also examines the frequency of residence with other relatives and non-relatives.

Analyses of living arrangements of older persons usually emphasize the benefits and costs associated with different household compositions, pointing out the interplay of constraints and preferences (Burch and Matthews, 1987; Casterline and others, 1991; Ramos, 1994; DaVanzo and Chan, 1994; United Nations, 2001). For example, separate residence is likely to offer more privacy and control over household decisions, but less companionship and sharing of household tasks. Maintaining separate residences also entails added costs for household maintenance—rent, fuel, furnishings, etc.—but usually implies less crowding. Decisions about living arrangements thus reflect the balance between costs and benefits of co-residence for both the older individuals and their family members. These choices can be influenced by cultural norms and values, and by economic and social conditions. They can also change over time.

Recent research supports the idea that pre-industrialized societies commonly featured strong kin networks and household extension, which operated as mechanisms to spread the high costs of childbearing and sustain a high-fertility regime that could offset high infant and childhood mortality. These arguments stress the role of the grandparent generation as an important source of support to younger relatives (Fricke, 1990; Kaplan, 1994, 1997; Kobrin, 1976; Lee, 1997; Stecklov, 1997; Turke, 1989; 1991). Co-residence, and other exchanges largely realized within the household, represented the context in which most support took place.

The idea that economic development affects family living arrangements dates at least to 1855, the year in which Frederic Le Play declared that he “deplored the rise of the ‘unstable’ family,

which he attributed to the rise of manufacturing in the West” (Ruggles, 1987, p. 13). Le Play’s unstable family is the type generally now described as nuclear, in which a couple and their unmarried children form a separate household, instead of remaining with the older generation.

Although differing in their assessments of the precise mechanisms of change, and differing too in their judgements of the desirability of the changes themselves, most of those who have remarked upon trends in inter-generational co-residence emphasize the causal role of economic development, or the even broader idea of “modernization”, in producing such changes. Early commentators tended to focus their attention on European societies and their offshoots, but later researchers, notably Donald O. Cowgill, discerned similar forces at work in other regions. Cowgill concluded that modernization tends to undermine the support for extended-family living, and to decrease the degree of authority and control of the older over the younger generation more generally (Cowgill, 1986; Cowgill and Holmes, 1972). Cowgill identified the central aspects of modernization as being a transformation from a “rural way of life based on animate power, limited technology, relatively undifferentiated institutions, parochial and traditional outlook and values, toward a predominantly urban way of life based on inanimate sources of power, highly developed scientific technology, highly differentiated institutions matched by segmented individual roles, and a cosmopolitan outlook which emphasizes efficiency and progress” (Cowgill, 1986, pp. 185-186).

Different researchers who invoke “modernization” or other broad concepts such as “development” to explain patterns and trends in living arrangements do not necessarily have the same mix of causative forces in mind. Interpretations differ, for instance, in the degree of emphasis that is placed on particular economic factors, and on the degree to which cultural traditions, ideas and attitudes are considered to exert a force of their own, so that they can persist, perhaps for generations, despite changed

economic circumstances, and can diffuse from one geographical area or cultural group to others, somewhat independently of economic forces (see, for example, Hareven and Adams, 1982; Hareven, 1996; United Nations, 2001).

For all that has been written on the topic, the historical transition in living arrangements in most of the developed countries remains poorly documented in statistical terms, to such an extent that some researchers as recently as the 1990s were still debating whether, in the past, older persons in certain of these countries normally lived with their children at all (Ruggles, 1987, 1988, 1994, 2001; Hareven, 1996; see also Berkner, 1972, 1975; Kertzer, 1989, 1991; Kobrin, 1976; Laslett, 1972, 1976; Levy, 1965; Smith, 1993; Wachter, Hammel and Laslett, 1978; Wall, 1989a, 1989b). However, the studies that have tried to examine this question statistically show that, in various parts of Europe, a majority of older persons did live with children during the mid-nineteenth century (table I.1). These patterns of co-residence in the past contrast sharply with those observed in the same parts of Europe today (see chap. II).

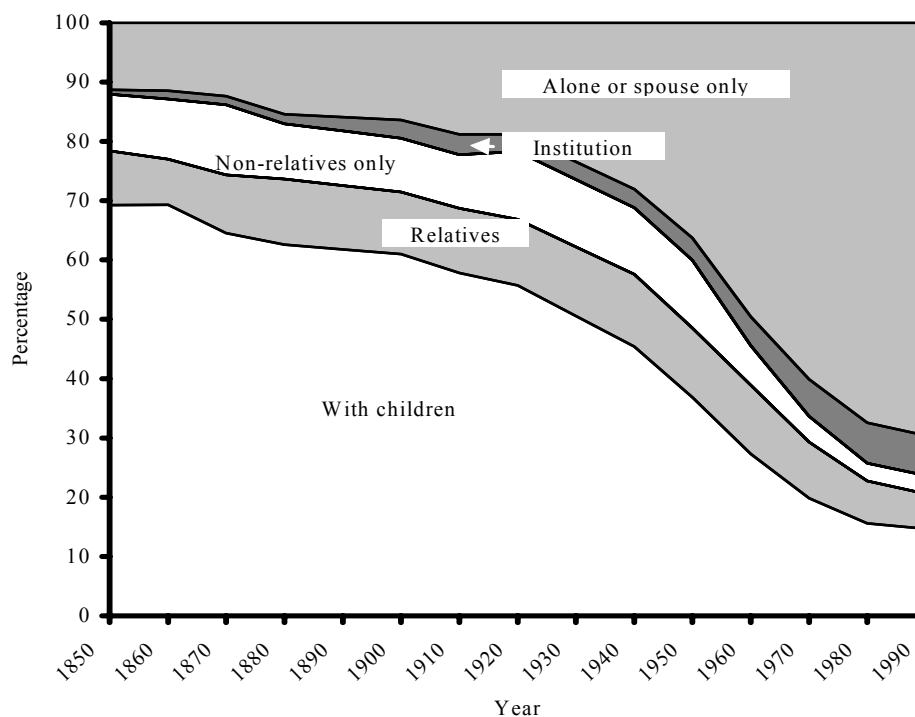
Among the developed countries of the West, historical changes in living arrangements have been most thoroughly documented by Ruggles for the United States of America. Figure I.1 shows that, in 1850, among those aged 65 years or over, about 70 per cent were living with a child or child-in-law.¹ Of those who did not live with a child, an estimated 30 per cent had a child living next door, and most of the rest—about one fifth of the total—did not have any children, either because they had never had any, or because their children had died (Ruggles, 2001). The percentage living with children declined at a moderate pace during the remainder of the nineteenth century, but began to decline rapidly after 1920, and especially between 1940 and 1980. Older persons also became less likely to live with relatives other than children, or with non-relatives. Living alone or as a couple became the dominant living arrangement. Living in an institution, such as a nursing home or old-age home, also became more common as time passed.

TABLE I.1. PROPORTION OF PERSONS AGED 65 YEARS OR OVER RESIDING WITH CHILDREN OR RESIDING ALONE, SELECTED COUNTRIES, 1599-1921
(Percentage)

| Place | Time | With children | | | Alone | | | Number |
|---------------------------|-----------|---------------|---------|------|-------|---------|------|--------|
| | | Males | Females | All | Males | Females | All | |
| Belgian industrial | | | | | | | | |
| Verviers..... | 1830 | 58.8 | 56.1 | 57.5 | 6.4 | 5.6 | 6.0 | 996 |
| French Pyrenean | | | | | | | | |
| Bour de Bigorre | 1793 | 85.7 | 70.0 | 79.1 | 0.0 | 0.0 | 0.0 | 46 |
| Esparros | 1846 | 86.6 | 85.7 | 86.2 | 0.3 | 4.8 | 0.4 | 95 |
| Esparros | 1876 | 76.7 | 65.6 | 72.0 | 6.9 | 15.6 | 10.6 | 117 |
| Esparros | 1906 | 55.8 | 52.6 | 54.2 | 14.7 | 35.9 | 18.5 | 105 |
| Irish rural | | | | | | | | |
| 4 villages..... | 1901 | 72.3 | 69.1 | 76.4 | 3.7 | 3.3 | 4.2 | 325 |
| 4 villages..... | 1911 | 77.1 | 76.9 | 77.3 | 3.5 | 3.1 | 3.6 | 542 |
| England | | | | | | | | |
| Rural communities | 1599-1796 | 49 | 37 | 43 | 2 | 16 | 9 | 205 |
| Lichfield..... | 1692 | 54 | 34 | 41 | 3 | 15 | 11 | 104 |
| Stoke | 1701 | 54 | 46 | 50 | 5 | 8 | 7 | 78 |
| 13 communities..... | 1891 | 48 | 47 | 47 | 5 | 11 | 8 | 3 808 |
| 13 communities..... | 1901 | 51 | 50 | 50 | 4 | 11 | 8 | 4 008 |
| 13 communities..... | 1911 | 52 | 52 | 52 | 6 | 10 | 8 | 4 962 |
| 13 communities..... | 1921 | 52 | 52 | 52 | 6 | 11 | 9 | 5 886 |
| Hungary (age 60+) | | | | | | | | |
| 4 villages..... | 1762-1816 | 92.6 | 90.9 | 92.0 | 0.0 | 0.0 | 0.0 | 142 |

Source: Ruggles (2001), based on Alter, Cliggett and Urbiel (1996); Fauve-Chamoux (1996); Guinnane (1996); Wall (1995); Andorka (1995).

Figure I.1. Distribution of living arrangements: white persons aged 65 years or over, United States of America, 1850-1990



Source: Ruggles (2001).

Regarding the causes of the secular decline in extended-family living arrangements, Ruggles emphasizes the importance of the shift, during the course of development, from an economy centred on family farms and businesses to one where most workers hold jobs outside the family household:

“[M]ultigenerational families were usually formed when one child remained in the parental home after reaching adulthood to work on the family farm or business, with the anticipation of eventually inheriting it. Even though most households did not include multiple generations at any given moment, the great majority of families went through a multigenerational phase if the parents lived long enough...This multigenerational phase...played an essential role in the functioning of the pre-industrial family economy. It ensured continuity of the labour supply on farms and for other traditional livelihoods and provided economic security in old age. The two generations were inter-dependent; the elders needed their children to continue to operate the farm, but as long as the elders held the property they were ultimately in control. With the replacement of the pre-industrial family economy by a wage labour system, the incentives for multigenerational families disappeared” (Ruggles, 2001, pp. 119-120).

It is important to note that substantial change in living arrangements in the United States of America occurred before the establishment of the country’s Social Security system and before private employment-based pensions became widely available. The Social Security and pension systems, once established, certainly protected many older persons from poverty and probably contributed to the acceleration, after 1930, of the trend away from extended-family living, but these programmes did not give rise to the trend itself. Indeed, the founders of the Social Security system saw it as a solution to the problem of a rising

number of needy elderly who had not been receiving adequate support from the family (Ruggles, 2001).

Although Ruggles was writing about trends in the United States, the causal factors cited potentially apply much more generally since, all around the world, the process of economic development has involved a shift towards wage labour, and away from small family farms and businesses.

Indeed, there is evidence of an ongoing transition in non-Western societies, including Asian societies where the Confucian ethic of filial piety has been strong and enduring, such as Japan, the Republic of Korea, Singapore and Taiwan Province of China (Chan and Cheung, 1997; Cho and Yada, 1994; De Vos and Lee, 1993; Hermalin, 1997; Hermalin, Ofstedal and Chang, 1992; Hermalin, Ofstedal and Lee, 1992). There is less evidence of marked change in societies of Latin America and the Caribbean (De Vos, 1990, 2000; Palloni, 2001; Palloni and De Vos, 1992; Solís, 1999; Saad, 1998) and even less for those in Africa. Nevertheless, the studies imply that there are similar social forces at play in these places as well.

It is also clear that social ideals and expectations regarding extended-family living are undergoing change in many societies. In developed countries, parent-child co-residence has become less widely practised (see chap. II), but also less widely desired. Whatever the ideal might have been in the pre-industrial past, by the 1990s, a large majority of older persons in many developed countries expressed a preference for living independently of their children, often mentioning a desire to avoid being a burden on children (Wenger, 1992; Walker and Maltby, 1997).

In some countries in Asia, attitudes have also been changing, with Japan showing the most marked—and the best documented—changes. In 1963, when Japanese married women of childbearing age had been questioned about their attitudes towards caring for aged parents, about 80 per cent thought that it was either “a good custom” or “a natural duty”; by 1992, only 49 per

cent thought so. When the women were asked whether they expected to depend on children for support during old age, about two thirds of those questioned in 1950 had expected to rely on children, but by 1992, only 16 per cent did (Ogawa, 1994). Other surveys interviewed older persons themselves. In Japan and the Republic of Korea, between 1981 and 2001, there had been a marked decline in the percentage of older persons who thought it was best for the whole multigenerational family to live together; by 2001, a minority of the older persons in both countries thought so, and the percentage of the older population of the Republic of Korea saying co-residence was best had fallen below the percentage in Japan (table I.2). The proportion supporting the idea that older persons should be able to rely on family for income also declined, as did the proportions actually relying on children as the main source of income. In Thailand, although about 60 per cent thought that the generations should live together both in 1981 and in 1995, there was a decrease in the proportion thinking that the older generation should expect to rely on children for financial support. At the same time, a large difference in attitudes remains between older persons in these relatively economically advanced Asian countries and those in the United States of America.

Many researchers have pointed out that older persons living apart from children often have children living nearby, and that strong ties of affection and feelings of mutual obligation tend to persist (Cowgill, 1986; Hermlin, 2002; Walker and Maltby, 1997). Indeed, many older parents who live separately interact with children every day or at least several times a week: there can be “intimacy at a distance” (Rosenmayr, 1977). Studies in some developed countries have shown that older parents often relocate in order to be close to their children, without necessarily moving into the same household (Wolf, 1994b). These observations, taken to their extreme, might lead to the conclusion that household composition is of little significance, since children and parents

living nearby may interact nearly as often as those actually co-residing.

However, although many older persons maintain daily contact with children living separately, many others do not. Within Europe, the countries where the highest percentages of older persons live separately are also the countries where older persons are least likely to have frequent contact with children and other relatives (figures I.2 and I.3). Thus, at least in Europe, “intimacy at a distance” does not compensate for higher levels of living alone. To the contrary, lower levels of parent-child co-residence are an aspect of a broader pattern of less-frequent contact with kin.

TABLE I.2. VIEWS REGARDING INTER-GENERATIONAL CO-RESIDENCE AND RELIANCE ON FAMILY IN OLD AGE, AND PROPORTION FOR WHOM SUPPORT FROM CHILDREN IS THE MAIN SOURCE OF INCOME, FOR PERSONS AGED 60 YEARS OR OVER IN SELECTED COUNTRIES, 1981-2001

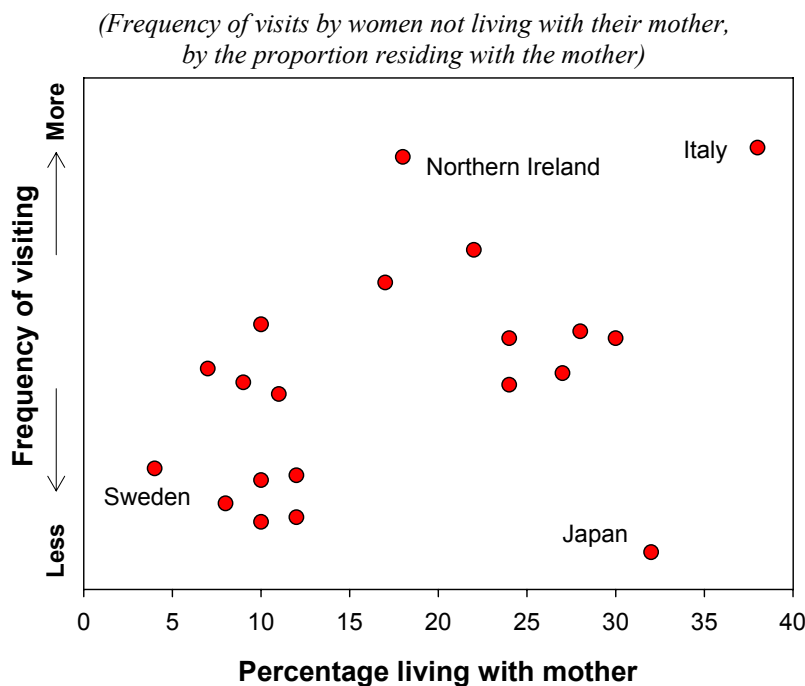
| Country | Year | Percentage agreeing that: | | |
|--------------------------------|------|---|--|--|
| | | It is best for the whole family to live together ^a | For income in old age, one should be able to rely on one's family ^b | Percentage for whom support from children is the main source of income |
| Japan..... | 1981 | 59.4 | 18.8 | 29.8 |
| | 2001 | 43.5 | 7.9 | 12.0 |
| Rep. of Korea .. | 1981 | 83.3 | 49.4 | 78.2 |
| | 2001 | 38.4 | 19.5 | 59.4 |
| Thailand..... | 1981 | 58.6 | 61.4 | .. |
| | 1995 | 61.1 | 41.9 | .. |
| United States of America | 1981 | 6.5 | 0.6 | 2.4 |
| | 2001 | 8.7 | 4.9 | 2.7 |

Source: Sagaza (2003).

^a As opposed to older and younger family members' meeting from time to time for meals and a chat, meeting occasionally for a chat, or having no contact at all.

^b As opposed to a view that one should save while working and not have to rely on one's family or public support, or that one should be able to rely on the social security system.

Figure I.2. Relationship between visiting and co-residence with mother, for more developed countries



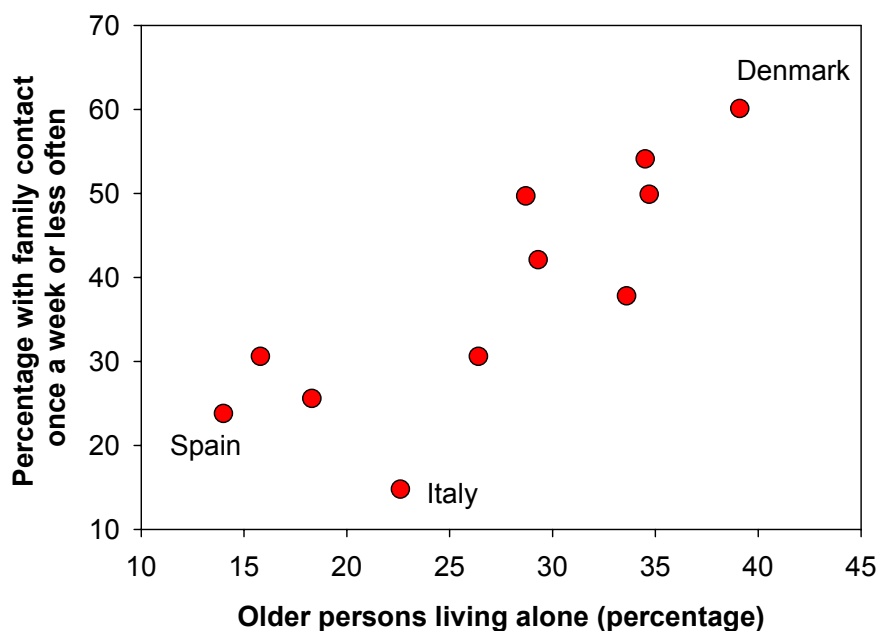
Source: Treas and Cohen (2001).

NOTE: The proportion living with the mother pertains to women aged 18 years or over whose mother is alive. Visiting frequency pertains to women aged 18 years or over whose mother is alive, but who do not live with her. Visiting frequency scores are from a scale whose values could range from “daily” to “less than several times per year”. Countries and areas include: Australia, the former Federal Republic of Germany, the former German Democratic Republic, Great Britain, Northern Ireland, United States of America, Austria, Hungary, Italy, Ireland, Netherlands, Norway, Sweden, Czech Republic, Slovenia, Poland, Russian Federation, New Zealand, Canada and Japan. Data are for 1994, from the International Social Survey Programme.

In addition, there are clearly situations in which living arrangements matter a great deal, particularly for persons who need help with activities of daily living. For example, a comparative study of older persons in Fiji, Malaysia, the Philippines and the Republic of Korea found that those with poorer physical functioning tended to receive more support if they were in two or three generational households than if they were living alone or only with the spouse (Esterman and Andrews, 1992). In Taiwan Province of China, among older persons who needed help with daily activities, those who lived alone were substantially less likely to be receiving an adequate amount of assistance than were those residing with children (Hermalin, Ofstedal and Chang, 1992); another study reported similar results in Sweden and the United States of America (Shea and others, 2003).

Even in Northern and Western European countries, where co-residence with adult children is least common, informal care by family members remains the main source of practical support for older persons who need help with daily activities. For married older persons, the spouse rather than children may be the main source of care, although children and children-in-law are also critical providers of day-to-day informal care in both less developed and more developed countries (Martin and Kinsella, 1994; Soldo and Freedman, 1994; Iacovou, 2000; Jenson and Jacobzone, 2000; Comas-Herrera and others, 2003). A 1992 survey covering 15 European countries found that adult children were the most frequently reported caregivers for older persons needing help, accounting for 40 per cent of carers. Spouses were the next most common source of care (32 per cent), followed by public social

Figure I.3. Proportion of older persons who see a family member once a week or less, by proportion who live alone, European countries



Sources: Commission of the European Communities (1993) and table II.1.

NOTE: Countries include Belgium, Denmark, France, Germany, Greece, Ireland, Italy, Netherlands, Portugal, Spain and United Kingdom. Frequency of family contact pertains to 1992. Proportion living alone is for the dates indicated in table II.1.

services (13 per cent), private paid help (11 per cent), friends (6 per cent), neighbours (6 per cent) and voluntary organizations (3 per cent) (Walker and Maltby, 1997). In these European countries, “some one in ten” of persons aged 15 years or over “were providing care to someone within their own household as a result of long-term illness, disability or old age. In addition, one in seven were providing out-of-household care” (ibid., p. 105).

In the developed countries, much of the informal care is provided by non-co-resident children living nearby, but highly time-intensive forms of care are generally provided by co-resident family members. In the United Kingdom of Great Britain and Northern Ireland, between 1985 and 1995, the amount of highly intensive informal caregiving (50 hours per week or more) had declined by half, and this was linked to a decline in co-residence with children (Pickard, 2003). Chapter IV of the present report further examines the issue of family care, using recently gathered data for Latin American countries.

Although many of those who live alone clearly do so out of choice, and have the health, financial and social resources to have a satisfying life, those living alone are potentially vulnerable when ill health strikes or when unexpected expenses arise. Within the older population, those living alone tend to be older, and widowed women make up a large proportion of those living alone (see chap. II). Surveys in a range of societies have found that older persons living alone are more likely to be socially isolated and to report feelings of loneliness or depression (see, for example, Hermalin, Ofstedal and Chang, 1992, for Asia; de Jong-Gierveld, van Tilburg and Lecchini, 1997, for the Netherlands and Italy; Hall and Havens, 1999, for Canada). Even in the advanced economies with well-developed social security systems, older women living alone incur an elevated risk of being poor (Casey and Yamada, 2002). Studies in Asia have also found that older persons who live alone tend to be economically disadvantaged (Hermalin, Ofstedal and Chang, 1992), and there is some evidence that the economic disadvantage associated with solitary

living is greater in such settings than it is in the developed countries, which have more extensive programmes of social protection (Smeeding and Saunders, 1998).

It is also worth noting in this connection that the experience of living alone is likely to be physically less arduous in a modern developed country than it was in pre-industrial times, or for much of the population in less developed countries today. Considerable physical effort and, for some tasks, considerable strength, are required to maintain a separate household in a poor, predominantly rural setting where most people lack piped water, and must collect fuel for cooking and heating. In the more affluent countries today, an older person living alone, even if he or she is relatively poor, is likely to be able to rely on piped water and electricity, and need not be concerned with obtaining and processing bulky fuels for cooking and heating. The evidence available also suggests that older persons in more developed countries today are likely to be in better health than those of similar age in the past or in less developed countries (Fogel, 1993, 2004; Waidmann and Manton, 2000; Palloni, 2001), and are therefore better able to maintain an independent lifestyle. These considerations suggest that living alone may more often be associated with disadvantage in the developing countries than in the more advanced economies.

Who supports whom?

Much of the literature on inter-generational co-residence concentrates upon the older parents as the recipients of support, as, indeed, tends to be the case for those who are disabled, as noted earlier. However, when older parents and adult children co-reside, it is often unclear, from the data available, who is supporting whom. Parents of very advanced age are, of course, likely to need help, because the prevalence of disability rises with age; but the younger old are much less likely to require help carrying out daily tasks, and especially in developing countries, many of the younger old are economically active and may make a substantial economic contribution to support of the household, in addition to providing help with housekeeping and caring for grandchildren. The older generation may also

retain control over the disposition of any savings and property that they accumulated in earlier years.

There is a good deal of reciprocity in exchanges within families (Camarano and El Ghaouri, 1999; Biddlecom, Chayovan and Ofstedal, 2002; Saad, 2003), and some exchanges—especially financial ones—frequently involve family members who live elsewhere. However, even where special surveys have tried to assess various types of support flows within families, the relative value of the different flows is often difficult to assess, and some aspects of support are inherently difficult to measure—for example, the value of receiving assistance and companionship from a family member rather than from a hired non-relative. In some settings, and for poor families, there may be no practical available alternative to certain types of support that co-resident kin provide to each other.

Studies that have tried to quantify the contribution to production and consumption of older and younger family members in pre-industrial societies have found that in some hunter-gatherer societies, average transfers are always towards younger members, even in old age. However, studies in agricultural societies have generally found that older persons are net receivers of support—although they may, at the same time, continue to contribute to the family economy and to provide valuable services such as childcare whose contribution to production is indirect (Lee, 1997).

The age at which the balance shifts from one's being a net provider of family support to one's being a net receiver probably depends partly on the social and economic setting. For instance, Guo (2000) found that in urban areas of China, the older persons below the late seventies on average provided to the younger generation as much support as they received in return, or more, but in the rural areas all age groups above age 60 were net receivers of support. In industrialized societies, the net resource flow among family members is often downward from older persons to offspring, even though when non-family sources of support such as social security and pensions are

included, the flow of resources is strongly towards the older population (Lee, 1995).

It should also be noted that co-residence of older parents with adult children may come about either because the younger generation remains in, or rejoins, the parental home or because the older generation moves into a household that a child has established. The difference between these situations is important, for in the former case the older generation is likely to retain authority as well as ownership or tenure rights to property; in the latter, the arrangement is more likely to arise in response to the parents' need for support (Ruggles, 2001). Both situations—that of children's remaining with parents and that of parents' moving into a child's established household—surely arise in every society, although in different countries, one or the other situation is likely to predominate. From the cross-sectional data available for this report, it is not possible to distinguish one situation from the other, although, as discussed in chapter II, the level and age pattern of parent-child co-residence may provide some clues regarding their relative frequencies.

Within-society differences in living arrangements according to income and other socio-economic factors

As discussed above, there is strong evidence that recent decades have seen a decline in inter-generational co-residence in the more developed countries; and, although there are differing views regarding the relative importance of specific aspects of economic and social change in producing the trend, it is generally accepted that the decline in co-residence is a consequence of the social, economic and institutional changes that have taken place in the course of development. Often social scientists expect to find the same types of effects of social and economic variables within a country at a particular time as are found over time as social and economic development proceed. One reason for expecting this is that the higher social strata might be, for various reasons, in the vanguard of changes that will be adopted by other groups only after a lag.

However, there is no reason to suppose that social differentials observed at a single time will

always mirror the changes that are taking place over time. With respect to living arrangements, the results regarding social differentials have varied. Many studies have examined differentials in living arrangements according to income or variables that might be regarded as proxies for income or wealth. Some investigators have hypothesized—sometimes with direct support from opinion surveys—that the predominant preference among older persons and/or their children is for separate residence, and that those with higher incomes, being better able to afford the expense of maintaining a separate household, will be more likely to live apart (Burch and Matthews, 1987; see also Kobrin, 1976; Michael, Fuchs and Scott, 1980; Shanas and others, 1968; Soldo and Lauriat, 1976; Wolf, 1984a). Studies that examine this idea usually focus on the income of the older generation, not that of younger people. Income effects have been examined both over time and in cross-sectional comparisons comparing persons with higher and lower incomes. With respect to trends, in a study of Current Population Survey (CPS) data for the United States from 1965 to 1990, Macunovich and colleagues (1995) found that the effect of retirement income on the probability of living alone among older widows was positive and very strong. McGarry and Schoeni (2000) found that rising income could explain much of the increase, in the United States since at least 1940, in solitary living among older widows with children.

Studies that have examined income differences in co-residence within societies at a given time have reported varying results (Palloni, 2001). Studies in developed countries have tended to find that those with higher incomes are more likely to live apart from children. For example, in a cross-national study based on individual data for different European countries, Pampel (1992) found that effects of variables that were proxies for income indicated that those with higher incomes were more likely to live separately; however, the effects were very small. In developing countries, results have been mixed. DaVanzo and Chan (1994) found that unmarried older persons in Malaysia who were better off economically were less likely to live with children, even after controlling for such factors as health, number of children and ethnicity (Malay,

Chinese or Indian). Also suggestive is the study of Ramos (1994) in São Paulo, which found that the unmarried older persons who were most likely to live in a multigenerational household were "...the most deprived and highly disabled, and receiving more informal care" and that "conversely, the wealthy elderly mainly live in one-generational households or alone, without major disabilities" (p. 71). However, the study by Saad (1998) of the determinants of older persons' living arrangements in Brazil found opposite effects of the income of older persons on co-residence with children in different regions of the country—negative in the richest region and positive in the poorest region. A comparative study in Asia found that in the Philippines, older persons with higher incomes or more education were more likely to live with children, while the opposite pattern was seen in Thailand, Singapore and Taiwan Province of China (Knodel and Ofstedal, 2002). Studies examining socio-economic variables other than income, such as education and rural/urban residence, have also found varying directions of relationships between those factors and living arrangements (Martin and Kinsella, 1994; Bongaarts and Zimmer, 2001).

Ruggles (2001) found that in the United States of America, the direction of the socio-economic differences in living arrangements had changed over time. In the nineteenth century, high socio-economic status was associated with inter-generational co-residence. The relationship first gradually weakened, and then reversed. In recent decades, co-residence has been more common in the lower socio-economic groups. According to Ruggles (p. 130): "Multigenerational families in the nineteenth century were not a refuge for the poor; on the contrary, they were especially characteristic of the rich. The poor elderly, who had little to offer to their children, were the group most likely to end up living alone". These findings, if they apply elsewhere, may help in explaining the inconsistent findings, noted above, regarding differentials in living arrangements in the developing countries (see chap. III).

NOTE

¹Figure I.1 includes only the white population; co-residence with children was less common among the black population (Ruggles, 2001).