

V. CONCLUSION

Living arrangements of older persons vary greatly among countries and regions having different development levels. Living with a child or grandchild is the most common type of living arrangement among older persons in Latin America and the Caribbean, Asia, and Africa, while in Europe and the United States of America, the most common arrangement is the couple-only household, followed by individuals' living alone. In Africa and Asia, on average about three quarters of those aged 60 years or over are living with a child or grandchild. In Latin America and the Caribbean, the proportion averages about two thirds. In Europe, by contrast, the average is about one fourth. There are, however, major differences in living arrangements between countries in the same region, and some countries in developing regions show levels of solitary living comparable with the average level in Europe.

Earlier research has found evidence of a trend towards separate residence of older persons in developed countries and in a few developing countries, particularly in Eastern and South-eastern Asia. The present study confirms this and also finds that the trend is more widespread. In fact, the findings suggest that there is a global trend towards independent forms of living arrangements among older persons—alone or with spouse only—and a corresponding decline in co-residential arrangements. At the same time, the available evidence shows that, in many developing countries, the amount and pace of change are small so far, so that large differences between developed and developing countries will persist for many years.

An important exception to the general trend towards separate residence was the increase observed in many countries in the proportion of “skipped-generation” households, in which grandparents live with grandchildren in the absence of the middle generation. The growing toll of HIV/AIDS is likely to be responsible for this trend. Skipped-generation households are common in many developing countries, and undoubtedly have been so for a long time. In many countries of Africa and Latin America and

the Caribbean, and some Asian countries as well, at least 5 per cent, and sometimes over 15 per cent, of older persons live in skipped-generation households; but it is only the countries with high HIV prevalence that show a systematic recent increase in this type of arrangement. In the countries where at least 10 per cent of adults were infected with HIV as of 2001, the proportion of older persons in skipped-generation households grew by 2.7 percentage points, in a period averaging only seven years.

In the more developed countries, the percentage of older persons living alone had generally risen rapidly between 1960 and the late 1970s, a trend that continued through the 1990s in some cases, but slowed or halted around 1980 in others. Although the reasons for these differing trends require further investigation, they are likely to have involved a combination of increases in percentages of older person who were married—owing to the combined effects of improvements in mortality and increases in the percentages who ever married—and trends in the age at which children left home. In fact, since approximately 1980, in many developed countries, there has been a substantial increase in the proportions of children in their twenties, or older, who are still living with their parents.

Besides the great variation that exists among countries and regions in terms of household structure, living arrangements of older persons differ greatly within countries according to demographic characteristics, such as age, gender and marital status, as well as socio-economic characteristics such as place of residence, education and material well-being.

Differences in living arrangements by age, gender and marital status

Age differences. Over a wide range of countries, the proportion of older persons living alone increases, as age advances, until the late seventies or early eighties, after which it often declines. In countries with very low levels of solitary living, the proportion living alone changes

much less with age and tends to reach a peak at lower ages, while for countries with very high levels of solitary living, the proportion living alone tends to increase further at older ages. In most developing countries, a high proportion of the older population lives with children, and these proportions do not differ very much between the younger old and older old. However, the oldest old are often relatively more likely to live with relatives other than children.

Gender differences. Older women's living arrangements typically differ from those of older men. Older men are more likely than older women to live in couple-only households and with children, while in most countries, older women are relatively more likely to live alone, with a relative, or with an unrelated person. Older women are also more likely than older men to live in skipped-generation households—that is to say, with grandchildren in the absence of children. Some of the gender contrasts differ between regions. In Asia and Africa, older men are more likely than older women to live with a child and/or grandchild, whereas the reverse is true in Europe and the United States. In Latin America and the Caribbean, there is essentially no difference by gender in the propensity for living with a child or grandchild.

Differences by marital status. The reason more older women live alone is basically that women are less likely to be married. Worldwide, nearly 80 per cent of men aged 60 years or over are currently married, while among women the corresponding proportion is approximately 45 per cent. In addition, the gender gap in proportions married is especially large at the oldest ages. Among the unmarried, however, more men than women live alone in most countries; that is to say, if it turns out to be the man who survives into old age without being married, he may face a higher risk of living alone.

Gender and marital status also have a combined effect on other residential arrangements. Among all older persons, men are much more likely to live in couple-only households than are women, but the opposite is true if only the married older persons are considered. Among unmarried older persons, on

the other hand, older women are much more likely than older men to live with a child, which is in contrast to the gender differences observed for all older persons taken together.

In general, married older persons are more likely than the unmarried to live with children. This may mainly reflect the circumstance that those who are married tend to be relatively younger, and the younger old are more likely to have dependent children still living with them. In Europe and the United States, however, where overall levels of co-residence (with persons other than the spouse) are significantly lower than in Africa, Asia and Latin America and the Caribbean, the proportion living with a child or grandchild was higher among the unmarried.

Differences in living arrangements by level of social and economic development

This publication used multiple regression analysis to examine the statistical effects of country-level indicators of development on older persons' household structure. This analysis showed that increased incomes and associated social and demographic changes can account for much of the cross-national variation in the living arrangements of older persons.

There exists a highly significant statistical relationship between per capita gross domestic product (GDP), for instance, and the prevalence of all types of living arrangement. Higher income levels are associated with higher proportions living alone and as a couple, and lower proportions living with a child or grandchild or with other relatives. The national level of education also seems to increase the prevalence of living alone and to reduce that of living with a child or grandchild. Greater availability of younger kin as well as higher life expectancy is associated with significantly lower proportions living alone or as a couple and significantly higher probability of living with a child or grandchild. The proportion of the population living in urban areas has little effect, controlling for the other development indicators.

In spite of the significant effects of most country-level socio-economic indicators,

important regional differences still remained after controlling for those effects. In Europe, the likelihood of independent living is significantly higher than in the other regions, while that of co-residence with child/grandchild is correspondingly lower.

Socio-economic differences within countries

Earlier work has suggested that social and economic factors such as rural versus urban residence and amount of education or income might affect living arrangements of older persons. For instance, if lifelong co-residence with children is viewed as a more traditional way of life, then urban residence and higher educational attainment might be expected to produce lower levels of parent-child co-residence within each country. However, empirical results have been inconsistent. The present study also finds that the direction and size of the differences in living arrangements between rural and urban residents and according to education differ between countries. This does not mean, however, that there is no pattern. Rather, the results imply that the features of these differentials evolve during the course of development.

The findings in this study support neither the notion that older persons in rural areas, and those with less education, are generally more involved with an extended family, nor that they are less so. With or without statistical control for the effects of individual-level demographic characteristics, it was difficult to find general patterns of socio-economic differences. Both place of residence and education have just a small effect on the likelihood of living alone in most countries. There are countries where the differences are large, but in such cases the direction of the difference is inconsistent from one place to the next. This said, there are some aspects of living arrangements that show a predominant direction of differences according to type of place of residence and education. The skipped-generation arrangement is more common in rural than urban areas, whereas living with non-relatives and with relatives other than offspring are more common in urban areas. Less consistently, greater proportions of those in urban than in rural areas are living with a child, and lower proportions are in couple-only

households. Skipped-generation households are also more common among uneducated older persons, and there is some tendency for more of the uneducated to live with other relatives.

For one socio-economic indicator—an index of economic well-being based on information about household amenities—the pattern according to living arrangements is much more consistent. In the developing countries, older persons living alone are clearly disadvantaged relative to those living with someone else. This finding holds for both older men and older women, meaning that men in developing countries may not avoid the poverty experienced by older women who live alone if they are the ones who end up living alone.

Among the older persons who do not live alone, those living with grandchildren but not with children are in general the ones with lower indices of material well-being. In Africa and Asia, in particular, the mean well-being score for skipped-generation households was practically the same as for those living alone. This highlights a situation of growing concern in several parts of the world but especially in Africa where older persons are facing the responsibility of taking care of orphaned grandchildren in an ever-increasing number of families affected by HIV/AIDS.

Co-residence with children, on the other hand, was associated with relatively high levels of material well-being in most developing countries. In this case, however, the age of the children matters. Older persons living with children over age 25 years tend to be better off in material terms than those living with younger children. For those living with younger children only, the well-being index is generally similar to that for those living alone or with grandchildren. These conclusions apply to unmarried older persons as well as to the entire older population. Older persons living with other relatives but not with offspring tend to be living in households that are somewhat better off than average, as are the relatively small number who are living with non-relatives only. However, in the latter arrangements, the older individuals are usually not the head of the household. The small numbers of older persons living with non-relatives may sometimes be lodgers or servants.

Making use of cross-national regression analysis, the study examined whether the relationships between living arrangements and factors such as place of residence, education and material well-being differ according to the level of a country's social and economic development. The results show that the reason that the rural/urban and education differences appear inconsistent from one country to the next is that the nature and size of the social and economic differentials themselves depend on a country's level of development. In countries with very low levels of development, co-residence with children tends to be associated with higher social and economic status, as assessed by educational attainment and the index of material well-being. Among countries at moderate levels of development, these differentials tend to disappear and/or reverse direction. These results are broadly consistent with trends that have been observed in the United States between 1850 and the present, as it evolved from a predominantly agrarian society to a modern developed country (Ruggles, 2001).

The results reported here also reinforce the idea that, in the poorest countries, older persons living alone tend to constitute an especially disadvantaged group—the poorest of the poor. As a country's level of development rises, the proportion living alone tends to rise but, at the same time, the average degree of disadvantage associated with solitary living tends to fall. However, even in the advanced economies, the group of those living alone has been found to include a substantial subgroup living in poverty, and that subgroup is made up primarily of older women.

Informal family support

Taking advantage of newly available data from special surveys held in a group of Latin American and Caribbean countries, this study examined a number of aspects in greater depth than would have been possible with data sources such as censuses and multi-purpose surveys. In particular, the analysis underlines the importance of co-residence in the process of informal support transfers towards the older population. Here again, the effect of the socio-economic variables seemed

to indicate a preference for independent forms of living arrangement among the older persons, a result that is similar to the one found in a recent comparative study of four countries in Asia (Hermalin, 2002). The propensity for independent arrangements is higher in countries that are currently in a more advanced stage of the demographic transition, suggesting that a sizeable increase in the incidence of older persons living alone in the Latin American and Caribbean region should be expected as the countries in which demographic transition started later advance into the process.

However, particularly for unmarried older persons, the exercise of the preference for independent forms of living arrangements appears to be strongly constrained by factors that affect autonomy, such as having difficulty in performing either activities of daily living (ADL) or instrumental activities of daily living (IADL). This finding highlighted the important role that co-residence plays in assuring the necessary support for older people with some degree of vulnerability. In fact, the results showed that co-residence, more than availability of children, is crucial in respect of the older population's receiving support—in, for example, activities of daily living or instrumental activities of daily living—that requires physical proximity. The only exception concerned support received in activities of daily living by married older persons. In this case, no significant association was found between vulnerability and co-residence with children or persons other than the spouse, suggesting that it is the spouse who primarily provides support for vulnerable married elders.

Thus, despite speculations that older persons might actually be better off if they do not live with others, if they live alone, at least in developing countries, their quality of housing tends to be significantly poorer, while their chances of receiving specific kinds of support decrease considerably. This, however, might not be the case in more developed countries.

Institutional living

A final area covered by this publication has been institutional living among older persons. The

analysis was handicapped by the fact that data on institutional living are still fairly poor in terms of coverage and timeliness, and it is also difficult to judge the quality and comparability of the information that is available. In general, levels of institutionalization tend to be very low in developing countries and for the younger old in the more developed countries. In developed countries, living in an institution when old has become an option for those who have difficulty managing on their own or who need specialized medical services. In many of these countries, however, policies promoting “ageing in place” aimed at restraining costs and responding to the preference of most older persons to remain at home, appear to have halted and sometimes reversed earlier trends toward higher rates of institutionalization.

In most countries, the level of institutionalization is higher for women than for men. The chances of living in an institution are also substantially greater for unmarried older persons than for those who have a spouse. Studies in developed countries have shown that the spouse is often the main caregiver for older persons who are unable to manage on their own, and those who lack a spouse are evidently at greater risk of entering an institution when they need care. Women’s greater likelihood of being widowed is thus the main reason for their greater likelihood of institutionalization. Especially for countries with low overall levels of institutionalization, unmarried older men are actually more likely to live in an institution than are unmarried women of the same age.

Institutionalization of older persons is more common in richer countries. When level of institutionalization was regressed on a number of different socio-economic factors including per capita GDP, urbanization, life expectancy, kinship availability and level of education, the one factor that stood out was the proxy for a country’s level of wealth—per capita GDP. Thus, although the topic of institutional care for the aged is a complex one which cannot be pursued in any depth with the data reviewed here, the cross-national findings in this study are consistent with the idea that the main factor accounting for level of institutionalization from a global perspective is

a society’s ability to support the expense of institutional care.

Final remarks

The aim of the present report has been to provide as broad an overview as possible of patterns and trends in living arrangements of the older population around the world. This overview is a contribution to a growing body of research addressing key questions about trends affecting intergenerational relations, and the implications of those trends for social, welfare and health policies. Notably, policy makers in developing countries “wish to know whether ‘modernization’ inevitably means ‘Westernization’ or whether they can fashion alternative low-cost effective programmes” that preserve a greater reliance on traditional family support than has evolved in the West (Hermalin, 2000, p. 2). At the same time “there is an emerging realization of potential over-reliance on informal and family sources for long-term care...[while] even in the demographically more mature developed societies where demographic ageing occurred over several generations, appropriate and comprehensive models have yet to be fully implemented” (ESCAP, 2002, p. 13).

As one requirement for developing policies that will simultaneously protect the vulnerable, ensure intergenerational equity and promote sustained economic growth and sustainable development, there remains a need for better information about the quantity and modes of intergenerational support that is currently being provided. This includes information about support through co-residence as well from family members living apart, and should include information about the adequacy of family support, about the difficulties that families face in caring for dependent family members both young and old, and about alternative sources of support, both formal and informal, when family support is lacking. It is recognized that the older persons may be important providers as well as recipients of support, but also that individuals’ need for support is likely to increase with advancing age. Recent years have seen increased investment in in-depth and longitudinal surveys designed to answer some of the key questions (see National

Research Council, 2001). Examples include the SABE surveys in Latin America, which were employed in chapter IV of the present volume, as well as special surveys in a growing number of other developing and industrialized countries (Hermalin, 2002; Andrews and Hermalin, 2000; National Research Council, 2001). In-depth studies of the older population are an important

part of the research agenda, but the topic also demands an intergenerational focus, involving attention to the needs and desires of both younger and older generations. The importance of the underlying issues of inter-generational welfare and equity ensure that these questions will remain on the research and policy agenda for decades to come.