

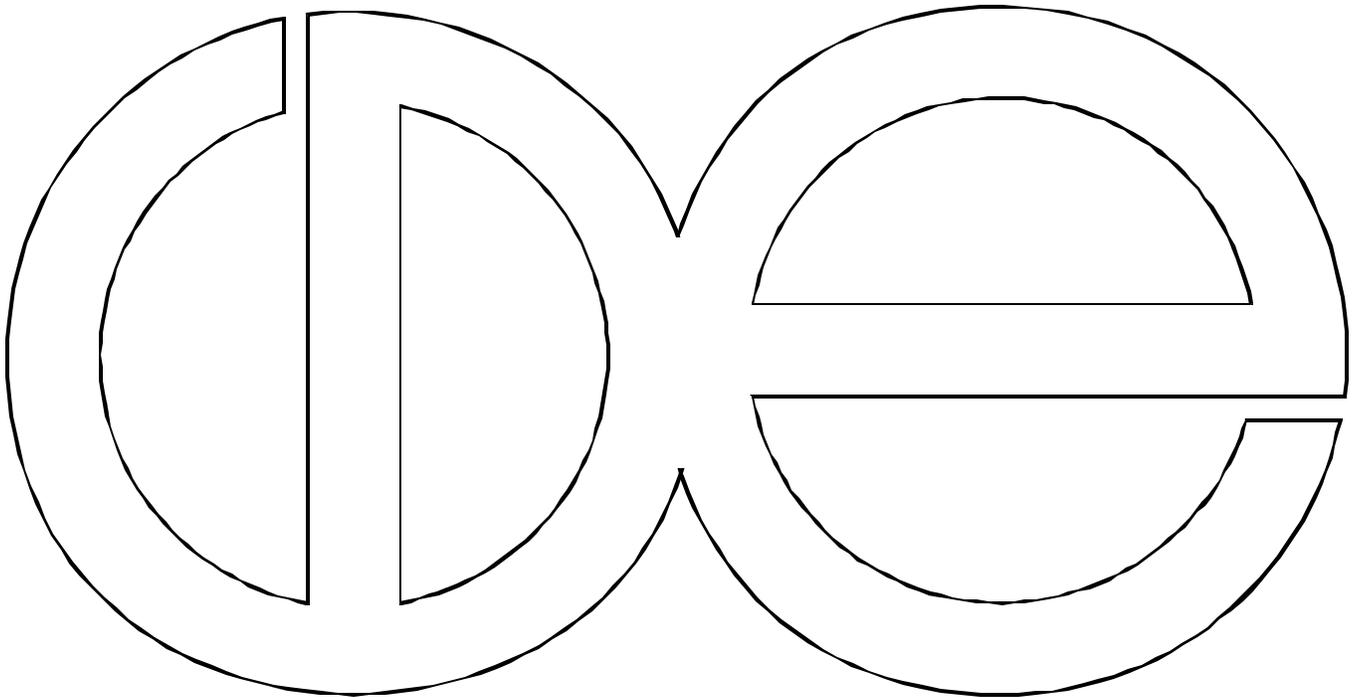
**Center for Demography and Ecology
University of Wisconsin-Madison**

**Elderly Living Arrangements in Bulgaria, the Czech Republic,
Estonia, Finland, and Romania**

Susan De Vos

Gary Sandefur

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Susan De Vos
Gary Sandefur
Center for Demography and Ecology
Department of Sociology
University of Wisconsin-Madison

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ABSTRACT

This paper examines the living arrangements of elderly people in five European countries: Bulgaria, the Czech Republic, Estonia, Finland and Romania. The paper discusses institutionalization, “headship” rates, “relationship to reference person,” a general household composition scheme for elders, and solitary living. The living arrangements of elders in Finland in 1990 appeared similar to that of other Northern European countries; the situation in the Czech Republic appeared somewhat intermediate between Northern and Southeastern Europe; and the situations in Bulgaria, Estonia and Romania appeared more “traditional.” For instance, 42 percent of currently unmarried elders in Bulgaria in 1992 resided with a child compared with 21 percent in the Czech Republic and only 12 percent in Finland. On the other hand, married elderly in all the countries tended to live by themselves (more so again in Finland and the Czech Republic) and few elders in any country lived with other relatives.

Elderly Living Arrangements in Bulgaria, the Czech Republic, Estonia, Finland, and Romania

Introduction

The purpose of this paper is to provide an overview of living arrangements of people aged 65 and over around 1990 in five European countries: Bulgaria, the Czech Republic, Estonia, Finland and Romania. We examine institutionalization, age-specific “headship” rates, household “relation” information, family household composition and solitary living. An overview provides the basis for an examination of such topics as how living arrangements help indicate the family position of elderly people and how living arrangements help indicate social support. That is, we begin with the common view that the family is an older person’s major asset, that the family provides for elders’s needs including housing, and that older people reciprocate when possible. Along with housing, since they are near anyway, family members can also provide such social supports as companionship.

The five countries had the first data sets to come available from a unique United Nations project producing comparable data on elders. Fortunately, they also represent different broad regions of Europe: North, Central and Southeast. The regional differences are important in a number of ways. Demographically, they are very different in levels of fertility and mortality, in nuptiality and childbearing patterns, and in reasons for young adults leaving and/or returning to their parental homes (see Kuijtsen, 1996 for a thoughtful discussion). Our study adds to present knowledge about diversity because little is

presently known about the living arrangements of elders in these countries compared to what is known for Western Europe or the United States.

It is often extremely difficult if not impossible to compile comparative information on living arrangements spanning a number of countries that is in such a form as to be even somewhat comparable, as Wall's (1989) discussion of elders' living arrangements helped illustrate (see also Keilman, 1987; 1996). Fortunately, census microdata sets for these countries largely followed standard ECE (U.N. Economic Commission for Europe) recommendations. Even so, the data sets are not completely comparable, either among themselves or with other data sets, and they are still in a provisional stage.¹ They still enable us, however, to roughly overview elder living arrangements around 1990 in a number of countries about which we know relatively little.

Data

The Countries

Being in North, Central and Southeast Europe, the countries in this study help represent a well-known demographic divide in marriage patterns that may well be associated with fertility, woman's status and elder familial roles. In his historical and comparative examination, Hajnal (1965) drew a

¹ The data come from the "The Dynamics of Population Aging in ECE Countries" project conducted by the Population Activities Unit of the United Nations Economic Commission for Europe and funded by the U.S. National Institute of Aging and the United Nations Population Fund. They are part of the Inter-university Consortium for Political and Social Research (ICPSR) National Archive of Computerized Data on Aging (NACDA) and are available for use subject to a pledge of confidentiality. Information about NACDA is available at <http://www.icpsr.umich.edu/nacda> or (313) 936-1752. As the data are still provisional, the version used here are 'beta;' and while we use five data sets here, there may eventually be at least nine others.

rough line between St. Petersburg in Russia and Trieste in Italy, suggesting that the historical nuptiality patterns east and west of the line were very different. To the east, there were young average ages at marriage for females, often large disparities in age between husband and wife, virtually no marriages in which the wife was older than the husband, and virtually universal marriage among females. To the west of the line, ages at first marriage tended to be much later for both men and women, husbands were often younger or nearly the same age as their wives, and many people never married. The eastern pattern was often accompanied by high fertility while the western pattern often resulted in low fertility (see also Dixon, 1971; Goody, 1983). Andorka (1995) used the idea to help better understand aging in eastern Hungary.

Finland and Estonia are in Northern Europe. Both countries historically exhibited Hajnal's "Western" nuptiality regime of relatively high proportions never marrying and late ages at marriage (e.g. Põldma, 1995). Currently, they are both experiencing a noticeable upward trend in consensual union and non-marital childbearing (e.g. Ritamies, 1997). The vast majority of the population of Finland is ethnic Finnish; Estonia is not so ethnically homogeneous. As of 1990 (or 1989) most Estonian elders grew up before the War when perhaps 88 percent of the population was ethnically Estonian but today only 64 percent of the population is ethnically Estonian because of in-migration (much of it of ethnic Russians). This will have consequences for the future elderly population (Katus, 1995).²

The Czech Republic is in Central Europe. What used to be Czechoslovakia is now two

² According to the data, most (over 87 percent) of the sampled elderly usually spoke Estonian in childhood. Less than 3 percent spoke Russian as children. Even among older people however, ethnicity is quite important. Puur (1995) shows noteworthy contrasts in the housing conditions of Estonian and non-Estonian elders, non-Estonians generally being much better off.

separate countries with the Czech Republic historically exhibiting more of a Western marriage pattern *à la* Hajnal and Slovakia exhibiting a more Eastern pattern (Fialová, 1994; see also Horská, 1994). More recently, the Czech Republic appears to have family patterns similar to those described for Western Europe such as increased cohabitation and nonmarital childbearing (Rabusic, 1996).

Both Romania and Bulgaria are in Southeastern Europe. While the “eastern” marriage pattern described by Hajnal was pervasive in this region, another way of thinking about a regional divide is in terms of inheritance patterns and post-nuptial residence. Kaser (1996) presents us with a map of Southeastern Europe in which Romania’s family system, except for a small part in the country’s center, is “neolocal-nuclear” (newly-weds establish their own household) whereas Bulgaria’s family system is mainly “patrivirilocal-lifecycle complexity” (newly-weds live with the groom’s parents and any other of his married brothers or unmarried siblings). This latter contention is under scrutiny as there is reason to believe that a “neolocal-nuclear” residence pattern is common in Bulgaria as well (Todorova, 1996). More important however is the agreed-upon notion that only **males** inherited. This was not true in the other countries. (The patriarchal nature of the societies is very much evident in the statistics.)

The Censuses

This study uses census files from a United Nations project designed to produce comparable data on elders according to standard ECE (U.N. Economic Commission for Europe) recommendations. Nonetheless, one must be cautious in making comparisons because of differences in how the data were collected and recorded. Perhaps the most serious problem for us is that the data sets do not employ

one standardized definition of the household.³ The U.N. recommendations for 1990-round European censuses (1987:33-34) suggest that it is preferable to use a 'household' rather than 'family' concept but Estonia used the 'family' concept (Sakkeus, 1995).⁴ Of two common 'household' definitions, the preferable one is the *housekeeping unit* in which a distinction is made between separate "lodgers" who have "hired part of the housing unit for their exclusive use" and "boarders" who "take meals with the household and generally are allowed to use all the available household facilities." But "Some countries use a different concept of the private household ... referred to as *the household-dwelling concept*, ... defined as the "aggregate number of persons occupying a housing unit." Censuses that use this latter concept are supposed to report on how it may affect the results, but a country report in the indigenous language is usually inaccessible to international researchers.

The conceptual problem may be serious when trying to assess the living arrangements of older people because many elders are on pensions that pay for basic items but not for everything. Thus one can easily imagine cases in which pension money is allocated for food causing that person (people) to be enumerated as a separate household even if he (she or they) lives in the same dwelling. A "housekeeping" definition might well consider him (or her or them) as separate while a "household-dwelling" definition might consider him (or her/them) as part of the same household. Without knowing what is what, it is impossible to know to what extent some of the observed differences are actual or

³ A summary report (U.N., 1997: paragraph 68) stated that when asked for details: "Relatively few countries ... gave a detailed response ... and thus only limited information was available ... for judging to what extent these ... recommendations were observed. However, ... it would seem that at least ten countries used the 'housekeeping unit' concept of a private household, that four used the 'household-dwelling' concept and that one country used both."

⁴ The Estonian census enumerated *families* defined as units of persons related by blood, adoption, marriage or kin, sharing the same dwelling and having a common family budget (Sakkeus, 1995).

simply artifactual. We try to distinguish between differences that are likely real or only artifactual in our discussion below but we cannot be sure.

Living in an Institution

Institutional living is becoming an increasingly common form of living among older people in some societies, especially the oldest of the old, and especially if caring for oneself or depending on family for specialized health care is impossible. We have overall figures for several European countries as to the extent of such living that can help place our five study countries in perspective in Table 1. Even compared to figures that in some places reflect the situation ten years earlier, we do not see a noteworthy proportion of elderly people living outside private homes in any of our study countries around 1990 except in Finland. In both Bulgaria and Romania the proportion of the elderly population not living in private households was less than one percent while that for Estonia and the Czech Republic was somewhat more but still maybe half of the Finnish proportion. Ten years earlier, 5 percent or more of the elderly population in such countries as France, Great Britain, Denmark and Norway already did not live in private households.⁵ It is useful to keep in mind that the figures are cross-sectional, that they do not tell us what proportion of people will ever live in an institution at some time, and that the situation of later cohorts may well be different.

Certain elders were especially likely to live in an institutional setting. This is shown in Table 2.

⁵ We cannot explain the discrepancy between the estimated figure for Finland in 1990 and the one presented by Wall for a decade earlier of 7%.

In the five countries, we can see that the prevalence of institutional living was much higher among women than men, among unmarried people than married people, and was more prevalent among older than younger elderly people. In Finland, 2.7 percent of men compared to 4.8 percent of women were in an institution. Less than 1 percent of married Finnish elders were in an institution relative to 6.7 percent of unmarried elders. Twelve percent of elders 80+ lived in institutions in Finland compared to 0.9 percent of elders aged 65-69.

However, the highest level of institutional living was not necessarily among unmarried women 80+ years old. While this **was** the case in Estonia and Finland, this **was not** the case in Bulgaria, the Czech Republic or Romania. In Bulgaria and the Czech Republic, the highest level was among unmarried **men** 80 years and over. In Romania the highest level of living in an institution was among unmarried **men** 65-69 years of age.

The unmarried population itself is comprised of people with very different marital histories. See Table 3. Some people never married, others married but became widowed, and still others married but then divorced or separated. Of the three groups by far the greatest institutional living was among elders who never married. The most glaring figures in this respect were for the Czech Republic, a country in which sizable portions of elders never married. The figure of 12 percent was followed fairly closely by that for Finland at 9.5 percent. The figure for Estonia was greater than those for Romania and Bulgaria on the one hand, but much lower than those of Finland and the Czech Republic on the other.

Figures in Table 3 for the institutional living of widowed or separated/divorced elderly people suggest different attitudes and meanings of those marital statuses in the various countries. In both Bulgaria and Romania, for example, institutional living among widows of any age was quite low but

whereas it was also quite low among separated/divorced elderly people in Romania, it was not in Bulgaria. Then in the Czech Republic the level of institutional living seemed about the same among widowed or separated/divorced elders. In Estonia, institutional living was more common among separated/divorced elders than among the widowed whereas in Finland the opposite was true.

Living Arrangements in Private Households

Headship Rates

One way to summarize living arrangements of people residing in private households is to look at aggregate-level headship rates. These rates are the percentage of the private-household population in any age-sex category that “heads,” or is the reference person of, a household. These rates reflect both the tendency for married men to head their households, and the tendency for people to live alone or with others. And as they are calculated by age group, they also help capture the different age patterns of male and female “headship”. Traditionally, someone (usually the oldest male) in the household would be designated the “head”. Currently in theory anyone can be designated the reference person as long as that person is a member of the primary family (not another relative or nonrelative); but in practice that person is usually the one in whose name the dwelling is rented or owned (usually the oldest male if there is one). In fact, the U.N. (1988) has recommended the continuation of this approach.

Elderly men typically have their **highest** headship rates at ages 65-69 whereas elderly women typically have their **lowest** headship rates at that age. A good example is that of Canada in 1991 shown in Table 4. In general, male rates tend to climb into the 80s and 90s during middle ages (40-64)

when those males tend to be out from under an older male and tend also to be married and the ‘head’ of the couple. Rates then tend to fall into the 70s and 80s at older ages when some men turn headship over to another, perhaps to a son or son-in-law. In Canada, the rates were 87 and 86 among males 60-69 years but fell to 75 for the 75+ year age group.

In contrast, female rates tend to start very low and remain low until around the mid-50 age group when more women become widowed and/or lose siblings. After that female headship rates start climbing to ever higher figures, up to 49 percent for the 75+ age group in Canada as shown in Table 4. One can account for some of the high rates among elderly women by suggesting that the women become widowed and either *de facto* heads of family households or live alone. The fact that the Canadian rates keep growing while the male middle-age rates are high, suggests that many widows end up living alone rather than heading households occupied by adult children.

Table 4 shows recent age-specific headship rates for men and women in various countries around the globe including the five European countries of special interest here. Compared with the pattern noted above for Canada, figures for the five study countries appear to fall within different groups. First, figures for Finland seem to accord most closely to those of Canada although the male rates might have been a bit lower than expected while the female rates were a bit higher than expected. Second, figures for Estonia seem unremarkable for males but a bit high for females. Third, figures for the Czech Republic seem high for both males **and** females, perhaps due in part to unknown features of how heads were identified in this census. Fourth, male figures for Bulgaria and Romania seemed quite high for men and rather low for women, perhaps reflecting the stark gender differences there referred to above. One might note that the figures for the latter two countries appear rather similar to those for

West Germany in 1987.

Household Composition in Comparative Perspective

The big advantage of the headship rate is that it can tell us a lot with a minimum of data. Although different in detail, each of the five censuses examined here also identifies the relationship to the household's reference person for every person in a private household.⁶ As Table 5 shows, by far the most commonly listed "relationship to reference person" among the elders in the five countries, constituting 80 percent or more of them, were the reference person himself/herself or the spouse of that person. Estonia identified those living alone in a separate category but the other countries did not, simply listing them as the reference person. Most of the remainder were listed as parent, parent-in-law or grandparent of the reference person. Few lived as "another relative" or "unrelated" to the reference person. The conclusion must be that almost all elders lived in households either as the reference person or as a parent (in-law).

The direct individual-level information can be used to devise a standard comparative household composition variable. Focusing on elderly people, perhaps the best scheme is the one developed by Shanas and colleagues in their study of old people in three industrial societies (Great Britain, Denmark and the United States, 1968; see also De Vos and Holden, 1988; Wolf, 1994). Shanas later used the scheme to include more countries including Poland, Israel and Yugoslavia, and to study change in the

⁶ The number of categories ranged from 11 to 15 as the census for the Czech Republic only had 11 categories while the census for Finland had 15 categories.

United States (1973; 1980).⁷ Dahlin also used the scheme to extend our knowledge about the U.S. back to the turn of the century (1980). The scheme has six basic categories: 1) solitary living, 2) couple alone, 3) with an unmarried child, 4) with a married child, 5) with other relative, and 6) with unrelated person.

Palmore (1975; with Maeda in 1985) later modified the basic Shanas et al. scheme by ignoring the marital status of the child in a study that compared the situation in the United States and Japan. That was unfortunate because a nuclear family is usually thought to consist of parents and **never-married** offspring whereas an extended family is usually thought to contain relatives that belong to more than one conjugal unit (that may include a once-married child; see e.g. U.N., 1980). We must unfortunately use Palmore's simplified scheme because the standard household variables recommended by the U.N. for European censuses (1987) do not consider children's marital status.

To place the situation of the five study countries around 1990 in a global perspective, Table 6 contains living arrangement figures for the five study countries **and** the United States, Japan and Mexico.⁸ Comparing figures for the last three countries, we see that most unmarried elders in the U.S. lived alone while few in Japan or Mexico did so; that most married elders in the U.S. lived only with

⁷ A major drawback of the Shanas et al. scheme is that it neglects an important aspect of the modern elderly population, that many elders themselves have even older parents who must be cared for. This is a fairly modern development and something Shanas et al. probably encountered rarely but were aware of (Shanas, 1980). The hierarchical nature of the Shanas et al. scheme puts living with children first. On the other hand, the ECE scheme is nicely suited for capturing residence with even older parents because three-, four- and five-generation households can as well emphasize the coresidence of a parent or grandparent as a child or grandchild. The ideal would be for any given data set to make itself comparable with a number of different studies while also potentially advancing on past schemes.

⁸ Since ECE region recommendations are different from the regular ones, data from the ECE region may be comparable amongst themselves but they cannot easily be compared with census data from elsewhere, such as from Latin America. Nor can the data readily be compared with historical/anthropological data.

their spouse while that was not so in either Japan or Mexico although a much larger proportion did so in Mexico than in Japan. In this broad sense, the five study countries tend to resemble the U.S. pattern: A majority of unmarried elders lived alone and most married elders lived only with a spouse instead of in a multigenerational household with a child.

If one just compares the five countries among themselves however, significant contrasts appear because living with a child was by no means unusual everywhere. On the one hand, a fifth or less of the elders in Finland or the Czech Republic lived with a child whereas doing so was much more common in Estonia, Romania and Bulgaria. In fact, we estimate that fully 42 percent of unmarried elders in Bulgaria lived with a child. On the other hand four fifths or more of married elders and two thirds or more of unmarried elders in Finland and the Czech Republic lived only with a spouse or alone whereas little more than two-thirds of the married elders and only about a half of unmarried elders in Estonia, Romania and Bulgaria lived only with a spouse or alone. In the latter countries especially, living alone may have been common but **not** living alone was common as well.

In no country did living with “other” relatives appear common. Living with a non-relative appeared even less so. This is important because in populations in which a notable proportion of men and women never marry, experience marital instability and/or have no children, kinship or other ties outside the immediate family could be important for coresidence and social interaction.

Living Alone

Whatever their previous life experience, many older people end up unmarried and at risk of living alone, and we previously noted that many in the five study countries did indeed do so. A natural

first question is how this compares with the situation elsewhere. Unfortunately, published comparative figures can only be obtained for **all** elderly people even if only unmarried people are at risk. In addition, the published figures treat age 75 as a maximum although gerontologists often want to extend that to at least age 80. Thus we have to settle for the figures in Table 7 that are the percent of the entire elderly household population by age that lived alone in various countries (figures derived from the census microsamples are in bold). The inevitable greater tendency for women than for men of the same age and country to live alone everywhere is apparent even if the level differs among countries. A greater tendency for older people than younger counterparts to live alone is also apparent, except in Japan. Finally, it appears that living alone among elderly people was more common in Northern European countries than in Eastern or Southern ones. Czech figures again are a puzzle--perhaps in part due to the way 'household' was defined--because they were quite high compared to those of other Central European (and even northern) countries.

We can look more closely at the unmarried population and extend our maximum age group to 80+ in the five study countries. These figures are shown in Table 8. Both these additions prove important, especially taken together. For instance, the figures in the previous table showed us that the proportion of people living alone tends to increase with age. This is shown again in the first set of rows of Table 8 in terms of four age groups. When figures are limited to unmarried people however, the relationship is reversed to a negative one between age and the propensity to live alone. There is a particularly acute drop in proportion between the 75-79 and 80+ age groups in some countries. Only in the Czech Republic and Finland did a majority of 80+ people in private households still live alone. See the second set of rows of Table 8.

As was the case for institutional living, the propensity to live alone differed by marital status among the unmarried population, and differently in different countries. In Bulgaria and Romania, never-married elders were less likely than the average unmarried elder to live alone, while divorced/separated elders were more likely to than average. In the Czech Republic and Estonia the opposite appeared to be the case. In Finland it did not seem to matter much, perhaps because the level was so high for everyone.

It is noteworthy that in contrast to their greater likelihood of living in an institutional setting, never-married or single people in private households were no more likely to live alone than elderly unmarried people of other marital statuses. This is important because single people may become a larger proportion of the future elderly population (Keilman et al., 1995).⁹

Finally, there appeared to be important gender differences in the propensity to live alone that could be only partly explained by marital status. Males on average were much less likely than females to live alone. Among unmarried elders however the opposite often appeared to be true. Each country and marital status (whether never married, widowed or divorced/separated) differed.

Interpreting the figures is risky because solitary living may often be more artifactual than real. How should one interpret a situation in which an elder had a flat with a separate entrance right next to or below that of a child's family and usually had dinner with them? In some eyes, such "solitary" living

⁹ In their recent study involving a different set of European countries and projecting living arrangements into the future, Keilman et al. conclude "As far as marital status ... a major trend ... is the strong increase in the proportion of single and divorced old (aged 60 or more) males, accompanied by a substantial decline in the share of elderly married males, ..." (1995:213).

combined a desire for autonomy with the desire for companionship and communality.

Formal and Informal Support

In this section we briefly discuss the family position of elderly people and pension policy because these issues are inextricably bound to any attempt to interpret living arrangement figures. That is, almost all the elderly people in the five countries were reported to be economically inactive, usually because they had retired. For such people economic sustenance would have had to come from one or more of three basically different sources: their family, their own savings, or some society-wide intercohort transfer, i.e. social security or pensions (Ryder, 1988). This in turn influences their living arrangements and housing conditions.

The Family Position of Elderly People

Glick (1947) specified six “normal” stages in the family life cycle, noting that two of them were common among older people: 1) the “empty nest” stage when a couple lives together alone after their last child has married, and 2) the survivorship and solitary living (non-remarriage) of one of the spouses after the other has died (see also Muñoz et al., 1991). Although the scheme was based on a mainstream American family that existed in the middle of the 20th century, it appears to fit the modern American and European family as well (e.g., Jani-Le Bris, 1993).

It is very important to note that Glick modeled a *normative* family life cycle. Uhlenberg calculated that only 575 out of 1,000 White American women born in 1870 actually followed an

expected path of marriage, childbearing/rearing and “surviving to age 50 with the first marriage still intact” and only 630 born in 1930 did so (Uhlenberg, 1978:83).¹⁰ He was more limited in his ability to calculate the situation for men because there was no paternity information for them but he still could estimate that among the 1930 birth cohort of White American men, only 685 out of 1,000 survived to age 50 with an intact first marriage. Marital instability had become a major factor and though less important in the later cohort, spinsterhood/bachelorhood had a measurable impact. Childlessness had impacts of an erratic nature depending on the particular cohort involved.

There does not appear to be any comparable demographic analysis of the family life course in a European country appearing in English but one can expect the existence of widespread deviations from a straight normative path. For instance, we know that many people in some societies never married. Among those who married, some never had surviving children with whom they could reside even if people desired coresidence (see e.g. Rubinstein, 1987). Unfortunately, we only have information on number of surviving children for about one-fourth of all women in one of the five study countries, Estonia. We have no information on fertility at all for Bulgaria; and our information for Finland comes from an unrepresentative sample. There is information on children ever born for most women in the Czech Republic and Romania but we do not know whether any of those children survived.

Even the limited information is sobering however. See Table 9. If we are to believe the figures, the lowest proportion of elderly women who had no children **ever born** was about 13 percent in the Czech Republic. Rowland (forthcoming) suggests it might be as low as 7 percent in Bulgaria and that

¹⁰ In an earlier study that only looked at women, Uhlenberg calculated that a much lower proportion of Nonwhite women in birth cohorts between 1890-1894 and 1930-1934 followed the normative path than did birth cohorts of White women (Uhlenberg, 1974).

the Finnish figure might be around 15-20 percent. In both Estonia and Romania about 21 percent of the women never had any births although that proportion is somewhat less for currently-married women (17 and 15 percent). For people without surviving children, coresidence is not even an option!

Thus it may make sense that the family loses its role as the primary financial support of elders with modernization (see Cowgill, 1986). In an article on the development of the United States' national pension (social security) program, Dahlin argued that early in the 20th century, the family was supposed to be the primary source of aid for the dependent elderly (1993). According to him however, reformers argued that the family, especially the working-class family, was no longer able to perform this role as a result of industrialization: if it added aged relatives to already over-crowded homes, a family would have to make unacceptable sacrifices such as sending children to work at a young age or destroying privacy in the family. Jani-Le Bris (1993:18) too describes a traditional/modern dichotomy in European family relations that includes a decline in the coresidence of elders with adult children.

Yet if modernization induces the development of pensions, the existence of pensions might in turn reduce the family's role in old age support. Ruggles (1996) shows that an increased tendency to live alone occurred after the onset of the present-day Social Security (federal pension) program in the U.S. With this in mind, let us now consider the pension situation in the five European countries.

Pensions

Attempted forays into the issue of savings and pensions is very difficult for the five countries. At least the U.S. Social Security Administration collects information on the "official" social security programs around the world (<http://www.ssa.gov/statistics/ssptw99.html>) (see also Tracy and

Steinmeyer, 1994). We summarize what information is available in Table 10.

It appears that all the countries have had pension schemes for a long time and, except for Bulgaria as of 1999, all have been revising and updating their pension schemes. One of these revisions appears to be to increase the retirement age. Both Bulgaria and Romania have an age of retirement of 60 years for men and 55 years for women but Finland and Estonia have made that five years later while the Czech Republic makes the basic age for men 62 but provides better benefits if someone waits until 65. Some countries, such as Finland and Estonia, appear to have universal coverage while others seem to connect pensions to paid work. In the latter case, “non-working” widows are only eligible for much lower survivor benefits.

Given that there may be a whole host of other benefits that go along with a government pension, it is difficult to assess the true value of a pension but from afar they appear inadequate except, perhaps, in Finland (Lindgren, 1990: 92-97). The standard pension in the Czech Republic was a little less than three-quarters of the average monthly income (Nebesky, 1994). Similar work on Romania found that while most (86%) Romanian elders were covered by social security, two-thirds of them considered their income inadequate (Puwak, 1994). In Romania, poverty was more prevalent among elders than among the rest of the population. Kiuranov (1994) found that Bulgarian pensions were about 60 percent of the top wage received in three of the last ten years for people who worked for pay; over two fifths of the elderly population of villages and fully one third of those in cities regarded their income as insufficient. The author also avers that lowering the amount of pensions would not solve the problem of an expensive pension system because many of the pensions were already rather low. Rather, the suggestion is that many elders continue to work. This work could involve ‘reasonable

accommodations' of being lighter than normal if necessary.

Discussion and Conclusion

This paper described the living arrangements of elderly people in five European countries: Bulgaria, the Czech Republic, Estonia, Finland, and Romania. We found a modest proportion of Finnish elders resided in institutions rather than in private households, similar to the situation in other Northern or Western European countries. The proportion residing in institutions in the Czech Republic and Estonia was less but still noticeable, but the proportion doing so in Bulgaria and Romania was negligible. Institutional living was least prevalent among elders who were still married, and most prevalent among elders who never married.

There was a contrast between the living arrangements of elders in Finland and the Czech Republic on the one hand and in Estonia, Romania and Bulgaria on the other. Four-fifths or more of the married elderly population lived only with their spouse in Finland and the Czech Republic compared to a lesser proportion in Estonia, Romania and Bulgaria (although still substantial in a global sense). Among unmarried elders, over two-thirds of them lived alone in Finland and the Czech Republic compared with only about a half in Estonia, Romania and Bulgaria. Conversely, many elders in these latter countries lived with children.

Virtually no elders anywhere shared households with other relatives or with unrelated individuals. This is important because in populations in which a notable proportion of men and women never marry, experience marital instability and/or have no children, kinship or other ties outside the

immediate family could be important for coresidence and social interaction.

One of the results of better pension coverage under modern arrangements may be that elderly people often live independently. Gerontologists in both Europe and the United States have argued that separate living is a characteristic of the modern family that need not lead to an attenuation of other family ties. Is that true? In the United States, recent work using data from both the 1984 National Health Interview Survey Study on Aging and the 1962 and 1975 Survey of the Aged studies found that the amount of interaction between people in different households has declined (Crimmins and Igegneri, 1990).

Pensions can only speak to economic need while there are many nonmaterial factors involved in living as well, especially when people become limited in their ability to perform activities of daily living. Even if government pensions were sufficient for an elder's financial needs, and even if medical services were sufficient for an elder's health situation, people would still have social, emotional and physical needs that cannot be met by a bureaucracy. We ultimately turn our gaze onto either nursing homes or such **informal** ties as those between friends or family members (see Shanas and Sussman, 1977; also Rubinstein, 1984).¹¹

It is difficult to interpret coresidence or living alone because living alone might be a preferred “good” purchased with additional money or it could be a sign of abandonment and misery. If actual

¹¹ Our gaze need not go to a traditional family based on dominance-subservience or biological relatedness. There is no reason to suppose that the family institution cannot change to incorporate a new model of elderly parent-adult child (or other relative) relationships (see Tallman, 1986). Furthermore we need not think literally in terms of biological relatedness. Anthropologists have for a long time used the concept of “fictive kinship” to try to identify humans’ penchant to form kin-like relationships that would not normally exist (Fallers, 1965; Schneider, 1965).

living arrangements are a product of preferences and kin availability, then it would be helpful to know how important (or unimportant) kin availability is in determining living arrangements. Statistical modeling of hypothetical kinship networks among the elderly population could be most illuminating in the absence of direct measures (e.g. Hammel et al., 1981; see also Wolf, 1994). So too could viewing the relationship between different household forms and material well-being. Do solitary elders have better or worse housing conditions than those living with children? Is living only with a spouse among married elders associated with better accommodations?

Whether the situations in the five study countries is the same as in the past or has changed with “modernization” is an important unanswered question. Even in a cross-section, analysis by urban/rural residence could provide some insight into a probable traditional/modern differential. A major complicating factor, one that relates also to historical study, is that housing may not be constructed with a multigenerational family in mind (see Martin and Kinsella, 1994; also Golant, 1992). At one time, that could have made sense for demographic reasons. But given the present and future situation, one must ask whether the developers are merely following consumer preference or whether they are determining it.

Why should there be any gender difference in living arrangements of any kind? Why, for instance, should unmarried females be more likely to reside in institutions than unmarried males? Why should single males in private households be less likely to live alone than female counterparts in some countries but not in others? What effect has universal pension coverage had on sex differentials in living arrangements in Estonia and Finland? What might the effect be in the Czech Republic, Romania and Bulgaria? There are always more questions. If we at least have a base upon which to stand when

asking them, then we have achieved what we set out to.

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Table 1. Percent of 65+ Population Institutionalized

	Date	Total Percent
Northern Europe		
Estonia	1989	2
Finland	1990	4
Norway	1980	5
Western Europe		
France	1982	6
Great Britain	1981	5
Luxemburg	1981	6
Central Europe		
Czech Rep.	1991	2
Eastern Europe		
Bulgaria	1992	0.4
Romania	1992	0.3
Southern Europe		
Cyprus	1982	2

Source: regular print from Wall (1989) Table 12.1
bold print from census microsamples

Table 2. Percent of Population 65 and over Institutionalized By Sex, By Whether Married, By Age and By Most Frequent Age-Sex-Marital Status

	Total	Sex		Marital Status		Age				Largest Group
		Male	Female	Married	Unmarried	65-69	70-74	75-79	80+	
Total										
Bulgaria	0.4	0.4	0.4	0.08	0.89	0.2	0.3	0.5	0.9	1.5 (MU80+)
Czech Rep.	2.3	1.5	2.7	0.3	3.9	0.7	1.3	2.4	6.2	7.5 (MFU80+)
Estonia	1.6	1.3	1.8	0.1	2.6	1.0	1.2	1.6	3.2	3.8 (FU80+)
Finland	4.0	2.7	4.8	0.8	6.7	0.9	1.6	3.6	12.1	14.6 (FU80+)
Romania	0.3	0.3	0.3	0.09	0.6	0.2	0.3	0.4	0.6	1.2 (MU65-69)

Table 3. Percent of Population 65 and over Institutionalized By Marital Status

	Total	Married	Unmarried			
			Total	Single	Widowed	Separated/ Divorced
Bulgaria	0.4	0.08	0.9	4.6	0.6	3.0
Czech Rep.	2.3	0.3	3.9	12.1	3.8	3.1
Estonia	1.6	0.1	2.6	7.4	1.6	4.4
Finland	4.0	0.8	6.7	9.5	6.2	4.8
Romania	0.3	0.09	0.6	3.7	0.4	0.9

Table 4. Age-specific Headship Rates of Elderly Population for Selected Countries

	Total			Male			Female		
	65-69	70-74	75+	65-69	70-74	75+	65-69	70-74	75+
<u>North America</u>									
Canada 1991	60	63	59	87	86	75	38	46	49
<u>East Asia</u>									
Japan 1990	50	48	36	89	82	65	21	24	19
<u>Latin America</u>									
Brazil 1991	62	61	55	91	88	79	36	39	37
<u>Western Europe</u>									
Luxembourg 1991	60	64	58	90	89	78	39	48	48
Switzerland 1990	61	66	64	89	90	83	38	47	54
W. Germany 1987*	60	67	65	97	95	86	35	52	56
<u>Northern Europe</u>									
Estonia 1989	67	69	65	80	79	78	60	64	60
Finland 1990	59	64	68	74	77	75	49	57	65
Norway 1990	59	63	64	81	80	75	39	49	58
Sweden 1990	65	71	77	83	85	84	49	59	72
<u>Central Europe</u>									
Czech Rep. 1991	68	73	72	97	96	89	47	57	64
Poland 1988	58	58	54	80	77	69	42	47	46
Slovenia 1991	61	63	57	74	71	64	54	58	54
<u>Southeastern Europe</u>									
Bulgaria 1992	61	63	59	95	94	84	32	38	42
Romania 1992	64	66	64	96	94	86	38	47	50
Greece 1991	56	56	49	89	85	74	28	33	31
<u>Southwestern Europe</u>									
Portugal 1991	58	59	54	92	89	79	30	36	39

* Figures for 65-69 in reality refer to 60-69.

Source: 1995 UN Demographic Yearbook Table 31 for regular print
Census microsamples for bold print

Table 5. Distribution of Relationship to Household Reference Person - in Percents

	B	C	Total E	F	R
Relationship					
Reference person	61.0	70.7	32.8	64.3	64.2
Spouse	23.2	17.5	16.3	18.7	21.0
Child	0.2	0.1	0.1	0.0@	0.1
Child-in-law	0.1	0.0@	0.0@	0.0@	0.1
Parent	13.5	8.0*	8.4	6.4@	7.9
Parent-in-law			3.9	3.2	3.8
Grandchild	0.0`	0.0@	0.0@		0.0@
Grandparent	0.8		0.8	0.0@	0.7
Sibling			1.0	0.0@	0.5
Other Relative	0.7	0.7		2.3^	0.6
Unrelated	0.1	0.0@	1.3		0.5
Institutionalized	0.4	2.3	1.6	4.0	0.4
Country-specific(1)		0.7	32.1	1.0	0.2
Country-specific(2)			1.9	3.2	

B=Bulgaria; C=Czech Rep.; E=Estonia; F=Finland; R=Romania

space signifies that the category did not exist

@ Is < .001.

* In the Czech Rep. the category listed here as “parent” included a parent, parent-in-law or grandparent.

^ Other relative here is used to reflect “other” who may be related or unrelated.

- (1) There was nothing specific to Bulgaria;
 The Czech Rep. used this category to list “common-law wife of reference person”;
 Estonia used this category as “single person”;
 Finland used this category to denote “spouse of cohabiting CRP” where CRP had to do with the existence of a second nuclear family in the same household;
 Romania used this category to list “brother(sister)in-law”;
- (2) There was nothing specific to Bulgaria, the Czech Rep. or Romania;
 Estonia used this category for “family member living apart” but they were all in institutions;
 Finland used this category to denote “parent/parent-in-law” of the cohabiting CRP where CRP is the chief reference person for a second nuclear family in the same household.

Table 6. Living Arrangements of Persons Aged 65 and Older in Selected Countries, Using the Shanas/Palmore Classification Scheme - in Percents

	Not Currently Married						Married					
	Alone	With Child	With Other Rel	With Non-Rel	In Institution	Missing/ Other	With Spse Only	With Chld	With Oth Rel	With Non-Rel	In Institution	Missing/ Other
United States 1973	66	17	13	3			84	12	4	-		
Japan 1973	10	82	6	2			16	79	4	1		
Mexico 1976	16	67	12	5			31	61	7	1		
Finland 1990	70	12	0.1	7	6.7	0.1	80	17	0.02	0.1	0.76	0.03
Czech Rep. 1991	66	21	5	1	3.9		83	12	3	0.5	0.33	
Estonia 1989	53	34	5	5	2.6	1.3	72	21	3	2	0.15	2.7
Romania 1992	51	36	6	5	0.6		68	23	3	4	0.09	
Bulgaria 1992	50	42	4	2	0.9	---	71	24	3	1	0.08	0.6 ^{e6}

Rel=Relative; Spse=Spouse.

Source: For the United States: National Survey of the Aged, 1975, directed by Ethel Shanas and made available by the Inter-University Consortium for Political and Social Research. Also Table 3 in De Vos and Holden, 1988.

For Japan for males (figures for females much the same), from Palmore, 1975 Table 4-2. For Mexico, from De Vos and Holden, 1988.

Table 7. Percent People in Age Group Who Live Alone, By Sex

	Total			Male			Female		
	65-69	70-74	75+	65-69	70-74	75+	65-69	70-74	75+
<u>North America</u>									
Canada 1991	20	26	38	12	14	20	26	36	50
<u>East Asia</u>									
Japan 1990	10	12	12	5	5	6	15	17	15
<u>Western Europe</u>									
W. Germany 1987*	21*	36	46	8*	12	21	30*	50	58
<u>Northern Europe</u>									
Estonia 1989	30	35	38	16	17	23	37	44	43
Finland 1990	30	38	53	17	18	29	39	50	64
Norway 1990	25	32	49	18	18	28	32	43	61
Sweden 1990	28	35	54	21	22	33	35	45	67
<u>Central Europe</u>									
Czech Rep. 1991	29	36	47	15	17	26	39	48	57
Poland 1988	19	---27#--		9	---14#---		26	---34#---	
Slovenia 1991	19	24	28	8	9	13	26	32	35
<u>Eastern Europe</u>									
Bulgaria 1992	17	22	29	9	13	22	23	29	33
Romania 1992	18	24	31	8	11	19	26	33	38
<u>Southern Europe</u>									
Greece 1991	13	18	20	6	8	12	19	25	26
Portugal 1991	13	18	23	7	9	14	18	25	29

Source: 1995 U.N. Demographic Yearbook Tables 28 & 30 for regular print.

PAU Census Microfiles for bold print.

* Refers to age group 60-69

Refers to age group 70 and over

Table 8. Percentage of Private Household Population 65+ Living Alone By Marital Status

	Total					Male					Female				
	Total	65-69	70-74	75-79	80+	Total	65-69	70-74	75-79	80+	Total	65-69	70-74	75-79	80+
<u>Total</u>															
Bulgaria	22	17	22	28	30	14	9	13	18	25	28	23	29	35	32
Czech Republic	37	29	36	44	50	19	15	17	22	32	48	39	48	56	58
Estonia	34	30	35	38	37	19	16	17	21	26	41	37	44	45	40
Finland	41	30	38	48	58	21	17	18	24	35	52	39	50	60	68
Romania	24	18	24	29	32	13	8	11	16	23	32	26	33	38	37
<u>Unmarried</u>															
Bulgaria	50	55	55	51	41	54	56	58	55	48	49	55	54	49	39
Czech Republic	68	71	70	69	63	68	71	69	68	64	68	71	71	69	63
Estonia	55	62	60	55	45	65	71	69	65	56	54	61	59	54	43
Finland	75	72	76	77	76	71	68	71	74	74	76	74	77	78	76
Romania	51	56	55	52	44	54	57	56	56	50	51	55	55	51	43
<u>Single</u>															
Bulgaria	44	46	43	43	40	37	39	35	34	35	50	52	50	49	44
Czech Rep.	75	76	75	76	72	74	76	72	73	71	75	76	77	76	72
Estonia	69	71	72	68	63	76	76	80	75	72	68	70	70	67	62
Finland	74	72	74	75	75	67	66	68	69	69	76	74	76	77	76
Romania	47	48	46	50	45	39	41	36	40	39	51	51	51	53	48
<u>Widowed</u>															
Bulgaria	50	55	55	51	41	55	57	60	56	48	49	55	54	49	38
Czech Rep.	70	71	71	71	68	70	70	70	70	72	71	71	71	71	67
Estonia	52	60	58	53	43	60	64	64	62	53	51	59	57	52	41
Finland	75	73	76	77	76	74	71	74	75	74	76	73	76	77	76
Romania	51	56	55	52	44	55	59	58	56	51	50	55	54	51	42
<u>Divorced/Separated</u>															
Bulgaria	63	65	64	59	54	70	71	72	67	61	60	62	60	56	51
Czech Rep.	68	71	70	68	62	66	70	67	67	63	68	71	71	69	62
Estonia	64	66	64	62	57	76	79	78	74	68	59	61	60	58	53
Finland	77	74	78	81	81	71	69	71	74	76	80	77	81	84	82
Romania	61	62	63	62	51	65	66	68	64	58	60	61	62	62	49

Table 9. Children Ever Born Among Elderly Women 65+ by Marital Status

	Total	Never Married	Currently Married	Widowed	Separated/ Divorced
Czech Rep.					
0	12.8	79.0	10.0	13.8	9.6
1	21.4	10.7	19.9	28.3	22.2
2	35.1	2.3	39.2	31.3	35.8
3	16.9	0.8	18.3	14.3	17.5
4+	11.6	0.9	11.1	10.0	12.9
Missing	2.2	6.3	1.5	2.3	2.0
Estonia					
0	21.2	74.6	16.7	14.9	20.6
1	24.7	17.6	23.5	25.5	34.2
2	24.6	4.9	30.1	25.3	25.7
3	13.9	1.7	15.4	15.4	11.4
4+	15.3	1.2	14.2	18.4	8.0
Missing	0.3	---	0.1	0.4	0.1
Romania					
0	20.5	81.7	14.8	20.2	35.1
1	17.8	9.3	18.1	17.5	31.6
2	21.9	4.2	25.4	20.8	18.5
3	14.1	2.0	15.8	14.0	7.3
4+	25.7	2.8	25.9	27.5	7.5

Table 10. Government Old Age Benefits

COUNTRY	FIRST LAW	CURRENT LAW	COVERAGE	QUALIFYING CONDITIONS	BENEFITS	SURVIVOR
Bulgaria	1924	1957	Employees, Self-employed, Farmers, Professionals, Artists Cooperatives	Age 60 for men Age 55 for women 25 yrs (men) 20 yrs (women)	55% of average earnings during highest 3 consecutive years. Limited to 3 times social pension.	unclear - looks like 50% of pension
Czech Rep.	1906/ 1924	1995	Employees Cooperatives Advanced students Farmers Artists Self-employed	From 2007 Age 62 for men Age 57-61 for women 25 yrs (or 15 yrs at age 65)	920 crowns (US\$34) + - based on extra work, deferral or early retirement; minimum of 770 crowns (US\$29)	widows of 55 widowers of 58; 1060 crowns (US\$40)
Estonia	1924	1993-1996	Universal	65 yrs men 60 yrs women was 5 yrs lower	basic of 410 EEK (US\$34) + supplement based on yrs covered	150% of basic pension
Finland	1937	1965-1996	Universal Earnings-related	age 65 - retirement not necessary	income tested: 2547 marks (US\$556) minimum	Universal pensions have no survivors
Romania	1912	1977-1995	Employees Special for lawyers & other professionals Voluntary for farmers	60 yrs age men 55 yrs age women 30 yrs wrk men 25 yrs wrk women	54-85% of reference wage - average of best 5 consecutive yrs. during last 10 yrs. Minimum of US\$40/month	50% of pension paid or payable to insured

Source: U.S. Social Security Administration. *Social Security Programs Throughout the World - 1997* (<http://www.ssa.gov/search/> and then type in the title)

Center for Demography and Ecology
University of Wisconsin
1180 Observatory Drive Rm. 4412
Madison, WI 53706-1393
U.S.A.
608/262-2182
FAX 608/262-8400
comments to: devos@ssc.wisc.edu
requests to: cdepubs@ssc.wisc.edu