

# **Living conditions and life satisfaction of older Europeans living alone: A gender and cross-country analysis**

*Joëlle Gaymu*<sup>\*</sup> (INED) and *Sabine Springer*<sup>†</sup> (INED/FNG)

The main objective of this article is to analyse gender differences in life satisfaction of men and women living alone, and to show to what extent these can be explained by inequalities in their familial, economic and health situations. Given these inequalities, one could presume that the impact of these various aspects of life on SWB varies by gender. By using multivariate methods, we therefore seek to determine if the links between objective situations and SWB are the same for men and women living alone. Finally, as gender differences in the living conditions are relatively marked across Europe, we will verify if the socio-cultural context (taken into account through the country of residence), has an incidence on the determinants of life satisfaction of men and women living alone. For these analyses we used the SHARE data set which includes a single item question for life satisfaction. This indicator is commonly used to measure general SWB of older persons and this data set allows an analysis of gender differences in the determinants of LS in a comparative perspective at the European level.

## **Data and methodology**

This study uses data from the first wave of SHARE (Survey of Health, Aging and Retirement in Europe) which took place in 2004. For ten countries a total of 3501 people living alone and aged 60 years and more have participated in the survey of which 695 men and 1957 women answered the self-administered questionnaire containing the question on life satisfaction

There is a wealth of available literature on SWB indicators, reaching from single-item questions of life satisfaction to multi-item scales combining different aspects of SWB. These studies agree in that the diverse measurements are very strongly correlated among themselves and with the essential determinants of SWB (George 2006; Pinqart and Sorensen 2000; Smith *et al.* 2004). The exact wording of the single item question used in the first wave of the SHARE survey is “How satisfied are you with your life in general?” and the following four answer categories are provided: “Very satisfied – somewhat satisfied – somewhat dissatisfied – dissatisfied”. For our purposes, the original information has been transformed into a three-category ordinal scaled variable that distinguishes between very satisfied, satisfied and not satisfied.

In addition to the basic socio-demographic variables (age and marital status), and in accordance with literature variables for each of the three areas family, health and financial situation have been included in the analysis as assumed determinants of life satisfaction of older persons living alone.

Life satisfaction as the dependent variable is ordinal scaled with three categories. Since proportional odds models impose parallelism across levels of the dependent variable - for each independent variable the same estimated coefficient applies to each of the comparisons of the different levels of the dependent variable – and since this is rarely the case, we used a

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<sup>\*</sup> Institut National d'Etudes Démographiques, Paris, France

<sup>†</sup> Institut National d'Etudes Démographiques/Fondation National de Gérontologie, Paris, France

generalized ordered logistic model (gologit2). The advantage of this model, which was developed for STATA by R. Williams (2006), lies in its lesser parsimony, compared to a multinomial logistic model, and its higher flexibility compared to ordered logistic models.

We shall first discuss the various objective dimensions of the life of older men and women living alone, before presenting the results of the multivariate analysis. The generalized ordered logistic model is first applied to the population living alone, all countries combined, and gender is used as an explanatory variable. In this case, a weighting system ensures that each country has the same weight, since the sample sizes are quite different. In a second step country dummies are included as independent variables in order to control for the differences in the socio-cultural context. As the taking into account of possible interactions between gender, country dummies and other explanatory variables would lead to an extremely complex model we chose to apply the model to different subpopulations. We therefore applied the model separately to men and women, and to the three main regions of Europe - for a given sex -, in order to verify if the determinants of life satisfaction are always the same or, on the contrary, if certain factors came into play only for one of the sexes or in certain European region.

## **Results**

Men and women living alone have very different financial, familial and economic living conditions. Women are at a greater advantage in terms of family relationships: they are more likely to have at least one child and to have frequent contact with offspring. On the other side they have more often a lower income and educational level and suffer more from restrictions in their daily activities. Yet we have demonstrated that having a high level of education or income and, most important, no health limitations are among the major determinants of life satisfaction of older persons living alone. This disadvantage in terms of health and socio-economic situation for women might explain why, from a descriptive point of view, they are less likely to report being satisfied with life. All other things being equal, the degree of life satisfaction for men and women living alone does not differ. Only a slight gender gap has been identified in the model for the total European population living alone, which disappears once controlled for countries specificities.

Moreover, the separate application of the life satisfaction model to men and to women has allowed us to show that no limitations in daily activities, a high level of education, leisure activities and an older age are the only variables that increase life satisfaction for both, men and women. This apparent effect of age may conceal a cohort effect. In fact, the demands or expectations of older cohorts may differ from those of younger ones. However, the existence of a child influences only the SWB of men, while income level (or home ownership) does so for women. This finding runs counter to the review of literature. Nonetheless, those results are not directly comparable to our findings that are based on the specific population of persons living alone. Given comparable socio-demographic characteristics and, in particular, the same level of income or contact, the life satisfaction of women living alone is tied to their financial situation while that of men is influenced by their family situation. These results show the specificity of life satisfaction determinants for older men and women who are living alone. If they are not, or no longer, in a couple, older men venture into the familial sphere, traditionally reserved for women. In doing so, their children become the most important source of well-being, second only to health. Since the fact of never having been married – meaning in general the absence of children – has also a positive impact on life satisfaction for men, there may in reality be two different male subpopulations: those who are alone and independent, and those with family, each with different ideas of what defines quality of life.

Conversely, for women retirement and particularly widowhood (or divorce) only changes long-standing family ties at the margins (Delbes and Gaymu 2003) but has strong financial consequences because their personal (independently-earned) pensions are lower than those of men (Zick and Smith 1988). Therefore, with advancing age, economic aspects may acquire a greater importance in the well-being of women. The fact that having nearby shops or transportation contributes to their SWB also illustrates how important practical aspects are to their lives. Since they less often have private transportation than men do, they are more dependent on a good infrastructure in their neighbourhood (Von dem Knesebeck *et al.* 2007).

More general, life satisfaction of older women living alone, all other things being equal, is shaped much more by their socio-cultural context compared to their male counterparts.

For all European countries included in this study, women living alone agreed in only one aspect: good health is essential for life satisfaction. In northern Europe, the SWB of women living alone depends strongly on their physical and material independence as well as on the neighbourhood characteristics. Being in good health, owning their homes, living in a small town or a rural area but having nevertheless sufficient infrastructure in the surroundings is essential for their SWB. The negative impact of daily contact with children on life satisfaction might be linked to the desire for familial independence. This effect is however only slightly significant. On the other hand, in the Centre, life satisfaction of women living alone is more influenced by the relationship with others (frequency of contact with children and leisure activities) and by their education level. Finally, women living in the South stand out in that they are less satisfied with life when they have less than daily contact with their children. In southern countries where multigenerational cohabitation is frequent women who are living alone are certainly more strongly selected than in other countries. Only the most independent women - financially, psychologically, etc. - will choose this lifestyle. Women without children are not less satisfied with their lives than those who have daily contact with their offspring, probably because they have built a social network that is not centred on family. On the other hand, those who have less than daily contact with their children are less often satisfied with their lives. In these countries where family ties are traditionally strong (Pitaud 1995; Reher 1998), it is worth wondering if this result reflects a feeling of discordance between the expectations forged by the value placed upon family and the reality of relationships that are less intense than the norm.

## **Conclusion**

The application of a multivariate model to different homogeneous subpopulations has allowed us to demonstrate that certain determinants of life satisfaction are common to all older persons living alone, while others are gender specific or vary by region. We have thus shown that the hierarchy of factors that have the greatest influence on LS is not the same for men and women, or for all European countries. With this approach we were also able to identify certain subpopulations which, given their higher risk of not being satisfied with life, ought to be given special attention by public authorities. This is the case for persons in poor health - an essential determinant of LS for both men and women in all countries - as well as childless men and women in the Centre, women in precarious financial situations from the North, and women with sporadic family contact in the South. Finally, for men and women engaging in leisure activities should be encouraged everywhere in Europe as this practice is nearly always positively correlated with SWB.

To conclude, certain methodological limitations have to be mentioned. The small size of certain samples, in particular for men living alone in the countries of southern Europe, may be behind the non-significance of certain variables. Also, the data is transversal and cannot be transposed to other birth cohorts. Men and women who will form future birth cohorts of older

persons living alone might, in effect, have demands and priorities that are different from the ones of people who are currently older than 60. The longitudinal follow-up that is made possible by SHARE will, in this respect, certainly provide a wealth of information.

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