

Quality of life Household composition and well-being



Household composition and well-being



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Contents

	Executive summary	1
	Introduction Methodology and definitions Findings and policy developments	3 3 4
1.	The single-person household Introduction Prevalence and demographics Housing and material living conditions Health and well-being Policies aimed at single-person households	5 5 5 7 8 12
2.	Couple households Cohabitation – unmarried couples Couples without children Same-sex couple households Retired couples	15 20 24 27
3.	Households with children Nuclear families – couples with children Lone-parent households Blended families	33 33 39 45
4.	Multigenerational and other households Households with multiple generations Young adults living with parents Non-family households	51 51 56 59
5.	Conclusions and policy messages Households with older people Households with young people Gender aspects of well-being in different households Diverse family and household types The potential effect of policies on household formation	63 63 63 64 65
	Bibliography	67

Country codes

EU28

AT	Austria	FI	Finland	NL	Netherlands
BE	Belgium	FR	France	PL	Poland
BG	Bulgaria	HR	Croatia	PT	Portugal
CY	Cyprus	HU	Hungary	RO	Romania
CZ	Czechia	IE	Ireland	SE	Sweden
DE	Germany	IT	Italy	SI	Slovenia
DK	Denmark	LT	Lithuania	SK	Slovakia
EE	Estonia	LU	Luxembourg	UK	United Kingdom
EL	Greece	LV	Latvia		
ES	Spain	МТ	Malta		

Executive summary

Introduction

Demographic and socioeconomic changes have shifted household structures in Europe. The number of single-person households has increased; the number of households with children has decreased; household types have diversified with alternative family forms; and the economic crisis has meant an increase in multigenerational households and young adults living at home. This report illustrates the diversity of household types in the EU, how they have changed over 10 years and how household structure relates to subjective well-being and social exclusion.

Policy context

Social policies (such as housing and family policies) are mostly the competence of Member States. However, EU-level policies (the European Pillar of Social Rights, the Work–Life Balance Directive, and the Council recommendation on high-quality early childhood education and care systems) recognise family diversity and hence impact households. A policy concern of most Member States is demographic ageing and decreasing fertility; and some governments have introduced policies or legal rights as a response to increasing household diversity – for example, recognising cohabitation, same-sex marriage or blended families.

Key findings

- The proportion of single-person households is increasing. A large proportion of these households are older women who have lost their (male) partner. However, this trend is expected to slow as joint survival of couples increases.
- Single-person households are at greater risk of poverty and social exclusion; single people of middle and older age, especially, have worse health and subjective well-being than those living with partners. Older people living alone have better well-being than their younger counterparts.
- Cohabitation of unmarried partners has increased significantly in most Member States. In eastern and southern Member States, cohabitation is still primarily a route to marriage; in Nordic and western European countries, it is often a permanent arrangement.

- Cohabiting partners have poorer subjective well-being than married partners.
- Many countries have introduced some rights to property and benefits for cohabiting couples; in most, formal registration is required.
- Couples without children have better living conditions and work-life balance than couple parents. However, they have worse subjective well-being. Over the age of 65, there is less correlation between well-being and having no children, although an association is observed between being without children, and greater social exclusion and lower happiness.
- Same-sex couples have, on average, similar material living conditions to opposite-sex couples, but a higher incidence of chronic illness. This might be due to mental health problems tied to discrimination. They also experience greater social exclusion and are less likely to turn to family or friends for support.
- The proportion of retired-couple households is expected to increase further with rising male life expectancy. Retired couples are happier, more satisfied and more optimistic than retired people in other types of households and have better material living conditions, especially women.
- Gender differences after retirement are substantial. Women are at greater risk of poverty in older age. Many countries respond to this with survivor pensions and factoring maternity leave in to pensions. However, people who have been married remain at an advantage after retirement, especially women.
- The absolute and relative number of nuclear families is declining in most countries. Parents in nuclear families have the best subjective well-being and highest optimism of respondents across all household types.
- Most nuclear families are dual-earning and have the most unbalanced allocation of unpaid work: women do the most housework, and many have problems with work-life balance. Fathers do more hours of paid work than men without children and often have associated work-life balance issues.

- The proportion of lone-parent households has increased in the EU. Lone parents are at higher risk of poverty and deprivation, and have difficulties budgeting due to single incomes and lower employment rates.
- Working lone parents are the most likely to have issues with work-life balance despite working shorter hours. Both lone fathers and lone mothers do more housework than parents in couples.
- Lone parents have worse subjective well-being and social exclusion than couple parents. Social support from family and friends is important for lone parents' subjective well-being.
- Blended families are rarely recognised in family policy, but their numbers are increasing. Parents in blended families have better outcomes in terms of well-being and living conditions than lone parents. Children's well-being in these households depends on the quality of relationships with parents and step-parents.
- Multigenerational households are most common in eastern Member States. Parents and grandparents in these households have worse well-being than their peers in other households.
- The number of young adults living with their parents increased between 2007 and 2017.
- Subjective well-being is worse among young adults living with their parents than those living independently, especially among over-25s.
 However, the parental home provides protection against poverty and can maintain mental wellbeing, especially for unemployed young adults.
- Non-family households, mostly found in urban areas, are more at risk of poverty than other households. People in non-family households are younger, more likely to be immigrants and often have issues with accommodation. However, their well-being is similar to other households.

Policy pointers

- Older people living alone have better well-being than those living with their children, although this may be due to a range of factors (such as poor health or low income). Policies can aim at helping older people live independently; meanwhile, living in community with other older people or with younger people can reduce social exclusion and delay the need for residential care.
- Policies recognising cohabitation after living together have been introduced in some countries. These may provide protection against poverty for financially dependent partners. Introducing such rights may also decrease gender differences in material well-being in older age.
- Recognising same-sex couples and providing equal family rights contributes to their social acceptance; this may result in increased social support and better well-being and may have a positive effect on household formation among LGBT people.
- Extending leave rights for fathers and increasing affordable childcare places may improve work-life balance for parents.
- Policies for lone parents have concentrated on employment; however, some evidence suggests that conditions related to seeking work on income support have increased stress for lone parents.
 A major barrier to lone parents' employment is availability of affordable childcare.
- Recognising blended families may help the formation of new households for lone parents following separation, while recognising that step-parents may contribute to improving child well-being in blended families.
- Policies helping young adults to move out of the parental home and live independently may improve subjective well-being.
- Co-living schemes can provide young people with affordable independent accommodation, and reduce loneliness and social exclusion, including for older people, if these projects are made affordable.

Introduction

Demographic change has been the focus of policy attention in all European countries. An ageing society has resulted in an increase in single-person households and households with retired people; the accompanying decrease in the number of young people has led to fewer new households with children.

In addition, diversification in household and family types can be observed. This diversification is especially the case in developed, higher-income countries, which have seen an increase in lone-parent households and an increasing importance of alternative family forms, such as stepfamilies, cohabiting couples and same-sex couple households. Diversification is also connected to the economic crisis, which resulted in the return of the multigenerational household and, for many young people, caused delay in moving out of the family home (Parker, 2012).

Changes in household structure are important, as they have implications for demand for public services. Older people living alone may have a greater demand for healthcare and long-term care, while a change in the number of households with children has implications for housing, childcare and education systems. In urban areas with limited housing stock, a high number of single-person households contributes to pressures on housing demand.

This report assesses the diversity of household types in the EU and how this has changed over the 10-year period 2007–2017, in the context of how household type relates to such measures of well-being as life satisfaction, happiness and social exclusion. It describes social and economic changes that may influence household formation; it also looks at the types of policies that may have an impact on household size and composition; and which existing household types have problems that are not sufficiently covered by policy.

This report shows that household formation is shifting because of demographic and social changes and in some cases because of policy or lack of support; these different types of household demonstrate inequalities in well-being. The report argues that more attention needs to be paid to the following types of household:

- single-person households (ensuring that older people, if they wish to, can live alone or in a community for longer)
- multigenerational households (which seem to form out of financial and/or care needs and not due to preference, resulting in lower well-being for all members)

 increasingly common household types such as cohabiting couples, same-sex couples and stepfamilies, who are not legally recognised in many Member States

Methodology and definitions

Data on trends in household structure are based on the European Union Statistics on Income and Living Conditions (EU-SILC), comparing households in 2007 with 2017. This dataset is also used in certain cases to assess risk of poverty and problems in access to housing. Using both household weights and respondent weights, EU-SILC is used to monitor trends both in the prevalence of household types within all households, and the number of people living in each household type as a percentage of the population.

Well-being in various types of households is analysed using data from the European Quality of Life Survey (EQLS), a representative survey of people aged 18 and over living in private households. EQLS data in this report are often used to compare 2007 with 2016, when the latest round was completed. EQLS results refer to the well-being of individual respondents living in different types of households.

Regression analyses on EU-SILC and EQLS data refer to OLS linear regression models, unless stated otherwise.

Other data sources used in the report occasionally include the Generations and Gender Programme (where at least one survey round was conducted in 20 countries between 2004 and 2014) and the Health Behaviour in School-aged Children survey (2014 data).

The definition of 'household' in surveys and official statistics usually includes people who not only live in the same housing unit but also share expenses and/or (depending on the survey) share a kitchen or a living room. In EU-SILC and EQLS, the definition includes people who 'share at least one meal a day' or who share the living room. Room-mates, such as students or others who live in the same private accommodation but are not related and are not in a couple, are a grey area when it comes to defining households as a concept. Even so, most of these individuals are included in the surveys as often kitchens or living rooms are shared.

The following definitions are used for household types throughout this report.

 Single household is defined as a household with one person living in it, regardless of the person's marital status or relationship status.

- Cohabiting couple/cohabitation refers to two people living together without being married.
- Couple without children refers to a couple living together, regardless of marital status, with no other household members present.
- Same-sex couple refers to a household where the head of household (in EU-SILC) or the respondent (in EQLS) has a same-sex partner in the household, but other household members may also be present.
- Retired couple refers to a couple living together where both partners are retired.
- Nuclear family is defined as two parents living with their children or stepchildren and no other people live in the household.
- Lone-parent household refers to a household with one parent and their children or stepchildren living in a household with no other people, regardless of the parent's marital status or relationship status.
- Blended family is a household where there is a parent-step-parent relationship in the household, or one of the parents has children living with a previous partner outside the household.
- Multigenerational household in this report is defined as a household with at least three generations living in it.
- Young adults living with parents refers to people aged 18–29 living with at least one of their parents.
- Non-family household is defined as a household with at least two people living in it where none of the members have a partner, parent or sibling relationship (EU-SILC) or the respondent has no partner or any family relationship to any of the members (EQLS).

There can be overlap between these categories of households, and the analysis is often based on one specific household member's survey responses, such as a parent or a grandparent in a multigenerational household, which is made explicit in the relevant chapters.

Some household types exist on a conceptual level but it was not possible to analyse these separately using the survey data available. One such example is 'living apart together' couples, who are in a romantic relationship, but live at separate addresses, and might spend considerable time together. Another example is 'shared residency', when children of a separated couple live with each parent at different days or weeks, but from survey data this arrangement remains unknown.

Findings and policy developments

Households are important for policymakers: it is where people's key relationships are located, and where most care takes place; therefore, the type of household has an impact on the need it has for public services. Social policy areas relating to the household, such as child and family policy, housing policy, as well as education and labour market policy are mostly in the hands of the governments of Member States. However, several policy areas addressed at EU level have a potential impact on households. In recent years, most of the relevant EU-level policy measures have concentrated on care and have underlined family diversity and different household needs.

- The European Pillar of Social Rights (November 2017) introduces 20 key principles, several of which are relevant for households. Among other things, the Pillar stresses the need for affordable long-term care, the right to childcare and equality between men and women in work and care responsibilities.
- The Work–Life Balance Directive, which entered into force in August 2019, recognises family diversity and different types of care responsibilities and sets minimum standards for countries to provide for working carers.
- The Council recommendation on high-quality early childhood education and care systems (May 2019) calls for affordable childcare adapted to family needs and choices.

As family and household policy is largely controlled at national level, several Member States received family-related country-specific recommendations in the 2019 European Semester. Most of these concentrate on access to childcare and inclusive education (eastern European Member States especially), and in some cases the focus is on housing (e.g. Ireland and the UK).

Not all governments recognise the extent of household diversity. Many are concerned rather with demographic shifts, and have concentrated on seeking to increase fertility rates and making pensions affordable. However, some have introduced policies and a legal framework related to new family forms – for example, increasing the rights of cohabiting unmarried couples.

This report shows examples of national policies related to households that may have an impact on both household formation and the well-being of people living in different household types. These policies are discussed at the end of each relevant chapter, while policies potentially having direct or indirect impact on household *diversity* are summarised at the end of the report.

1 The single-person household

Introduction

The average household size has been shrinking in the past decades and over the longer term in Europe, while the number of households has increased as more people live independently. Globally, Europe has the highest proportion of single-person households. Several economic and demographic factors play a role in the rise of single-person households, among them the following (Inter Press Service, 2017):

- demographic and economic forces: longer life, smaller family size, financial independence of women, improved gender equality and later age of getting married
- increase in wealth, improved standard of living and better education
- shorter relationships and increase in divorce and separation
- migration, such as young people moving alone abroad because of a temporary job

Single-person households are not a homogeneous group, and living alone may be a transitional arrangement before moving in with someone else. However, on average, one-person households tend to be more vulnerable when it comes to hardship. Households are centres of emotional and financial support, and of care, and can be safety nets in times of need. Single-person households have lower median household income, higher housing and utility costs that have to be paid by one person, and a more precarious living situation with no fallback in terms of family or a partner in the household. This vulnerability leads to more difficulties when dealing with unemployment, injury, illness, loneliness and social isolation.

The rise in single-person households has also been the subject of sociological study. Klinenberg (2016) suggests that this is not a manifestation of an increasingly isolated society, since there is not necessarily a causal link between living alone and feeling lonely. Instead, the choice of living alone is a result of increasing wealth, the revolution in information and communication technologies, mass urbanisation and increased longevity (Klinenberg, 2012). Callero (2015) suggests that the rise of single households reflects 'networked individualism': a new type of social engagement where spatial connection is replaced or supplemented by person-to-person connections mediated by communication technologies.

The rise of single-person households represents a challenge for cities: capital cities and metropolitan areas record some of the highest concentrations of single-person households, especially in the big urban centres of western Europe (Eurostat, undated). This shift represents not only a demographic but also a cultural phenomenon (Furedi, 2002) with important health, sociocultural, economic and environmental implications (PhysOrg, 2017).

Policy implications of single-person households are also suggested in the existing literature, which points out that single-person households have a higher cost of living per household and have less access to informal care and family support. This will have an impact on a wide range of policies, including those related to long-term care, social security, pensions, employment, health and housing. It might also impact policies related to labour market mobility.

This chapter examines the prevalence and composition of single-person households and the quality of life of people living alone.

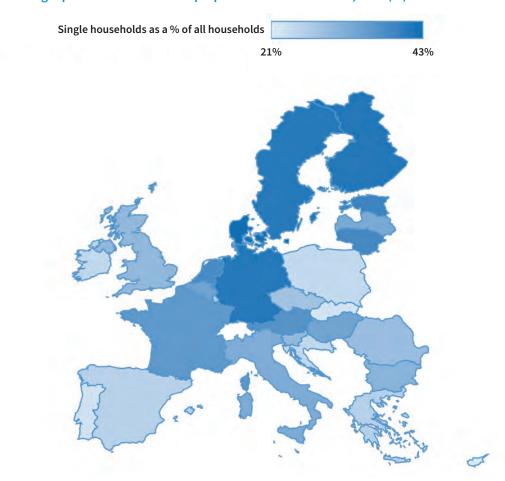
Prevalence and demographics

The prevalence of different household types varies considerably across different Member States, but trends are often similar. In 2017, one-third of households in the EU were single-person households, defined in this report as a person living alone without considering their relationship with people outside the household. This represents a 2 percentage point increase since 2007. In 2017, the highest proportions of single-person households were in Denmark, Finland, Germany and Sweden; the lowest were in Cyprus, Slovakia and Portugal (Figure 1).

Figure 2 shows the number of people living alone as a proportion of the population, which was 17% in the EU overall, and increased by 2 percentage points over 10 years. This was highest in Germany, Estonia and Lithuania, while in Cyprus and Slovakia less than 10% of the population lived alone.

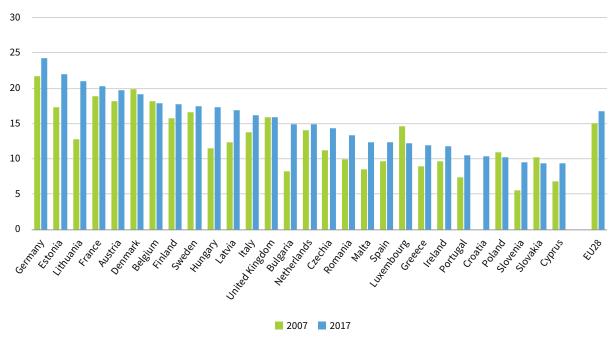
While the general trend was an increase in the proportion of people living alone, a slowing or even a reverse trend was seen in a few countries: Luxembourg, Slovakia, Poland, Denmark, Belgium and the UK.

Figure 1: Single-person households as a proportion of all households, 2017 (%)



Source: EU-SILC 2017

Figure 2: People living in single-person households as a proportion of total population, 2007 and 2017 (%)



Source: EU-SILC 2017

Women are more likely to live alone than men: 42% of women and just 24% of men in the EU live alone. This difference is not universal: in Ireland, Sweden, Denmark and Slovenia, the proportion of men and women living alone is very similar, while the difference was over 40 percentage points in Greece and Czechia.

In countries with fewer single-person households, the average age of the person living alone was typically higher (the oldest ages in Croatia (66 years) and Bulgaria (65)). Women were more likely than men to live alone (69% in Latvia, 67% in Poland and 66% in Portugal and Slovakia). These women were more likely to be widowed (60% in Romania, 59% in Croatia and 56% in Bulgaria). In fact, widowed women aged 65 and over represented the largest proportion of single-person households, especially in Croatia (41%) and Bulgaria and Romania (38%), but also in most southern and eastern Member States. (Widowed men aged 65 and over represented approximately 10% of single-person households in these countries.)

In countries where single-person households are common, the average age was younger: the youngest was 52 years in the Netherlands, followed by Germany (53) and Sweden and Luxembourg (54). In such countries, other reasons for being single were more common. In some countries, over half the respondents had never been married – in the Netherlands and Sweden, 57% and 53%, respectively. Being separated or divorced was common in a number of other countries (41% of respondents in Latvia, 37% in Lithuania and 33% in the UK).

Young people (age under 35) who had never married constituted between one-third and one-quarter of single-person households in the Netherlands (29%), Sweden (27%) and Finland (22%), the highest among Member States. This is a reflection of the cultural background in those countries, where increased independence for young adults is encouraged and they usually move out of the parental home at an early age (see the section on young adults living with parents).

These profiles of typical single-person households in different countries are not universal and mask the diversity of people living alone. However, it is important to consider that living alone will have different advantages and potential problems depending on one's basic circumstances and whether they chose to live alone, or they were left alone after the death or moving of other family members.

Housing and material living conditions

For some people, living alone means better housing conditions in terms of the space that is available. As shown in Figure 3, single-person households are less likely to suffer from overcrowding (–4 percentage points less than multi-person households) and are less likely to say that the cost of housing is a heavy burden (–2 percentage points). However, sharing costs with others allows individuals to afford better housing.

People living alone are more likely to live in apartments (55% vs 38% of multi-person households), especially in the Netherlands, Sweden and Luxembourg. They are less likely to own their accommodation (52% vs 72%), although this is not the case in Ireland, Romania and Slovakia – countries where older people, who often live alone, nearly always own their house. Single people are more likely to live in social housing, with 10% (as against 6% of multi-person households) living as tenants in this situation. This is especially the case in Finland and the UK, and in only five countries (Bulgaria, Cyprus, Hungary, Italy and Romania) are multi-person households more likely than single-person households to be in social housing.

Single-person households are more likely to be at risk of poverty than multi-person households (26% vs 14%) in all EU countries. This difference is greatest in Estonia, Latvia and Lithuania (a difference of 40, 37 and 31 percentage points, respectively). In Latvia and Estonia, over half of single-person households are at risk of poverty. On the other hand, in Greece, Spain and Hungary, this difference is very small. The greater risk of poverty associated with living in a single-person household may be related to there being only one source of income; it may also be a result of mostly older women living alone in countries where they have on average much lower pensions than men (European Commission, 2015).

The financial disadvantage experienced by single-person households is less apparent in the subjective evaluation of ability to make ends meet; on this measure, the difference between single-person and multi-person households who have difficulties is only 4 percentage points overall (24% vs 20%). In Greece and Spain, single-person households are less likely to have difficulties making ends meet than others. Housing costs are less often a heavy burden for single-person households in several Member States, especially in southern countries such as Cyprus, Italy, Portugal, Spain and Greece.

Overall, single-person households more often suffer from heating deprivation than multi-person households (10% are unable to keep their home warm). This is especially prominent in Bulgaria (51%), Lithuania (36%) and Greece (30%), but the difference is largest in Bulgaria and Croatia.

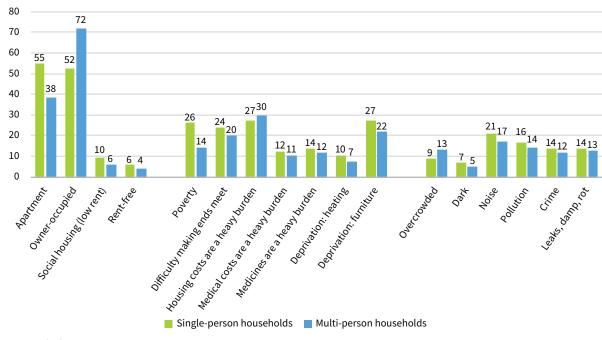


Figure 3: Housing and deprivation indicators, single- and multi-person households, EU28, 2017 (%)

Source: EU-SILC 2017

Health and well-being

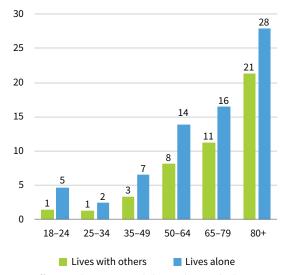
Health

Results regarding health and well-being are based on the EQLS. When asked to rate their general health on a five-point scale ranging from 'very good' to 'very bad', people living alone were more likely to say their health is 'bad' or 'very bad' than people living with others (14% vs 8%). The largest difference (20 percentage points) was found in Croatia. However, age is an important factor in health. As shown in Figure 4, the difference in health between people living alone and others was comparatively small for groups aged under 50. For those aged over 50, the largest differences were for the oldest age group (80 or over) and people of middle age (between 50 and 64).

For those aged 50 to 64, the largest difference in bad health was seen in Croatia (29% vs 19%), Denmark (19% vs 8%) and Belgium (19% vs 8%). For people aged 65 and over, the difference was largest in Greece (36% vs 24%), Poland (40% vs 28%) and Lithuania (48% vs 38%). Croatia had the largest proportion of older people living alone with bad health (51%), while Ireland had the lowest (8%); but the country rankings for bad health among the over-65s are similar for people living alone and those living with others.

In line with differences in health status, people living alone were more likely to use health services than those who live with others. At working age, around two-thirds (67%) of people living alone went to the doctor in the past year and over one-third (35%) went to hospital or saw a specialist (the respective figures for those who live with others are 61% and 26%). While people aged 65

Figure 4: Health by age group, people living alone and with others, EU28, 2016 (%)



Note: Differences between people living alone and others are significant for all age groups.

Source: EQLS 2016

and over generally use health services more often, the differences are smaller between the two groups – for visiting the doctor, 86% vs 84% and 48% vs 41% respectively.

On the other hand, fewer people living alone have a chronic condition or disability: 20% at working age and 45% over retirement age, compared with 29% and 52%, respectively, of people living with others. This is to be expected, as people with more serious disabilities are less likely to live independently.

Overall, while older people living alone have somewhat worse outcomes than older people living with their partners, this difference is smaller than for people in older middle age. Previous research suggests that living alone is not necessarily a risk factor for people who are in good health and have sufficient social connections; it may be a positive lifestyle for many people and reflect the maintenance of functional independence (Evans et al, 2019).

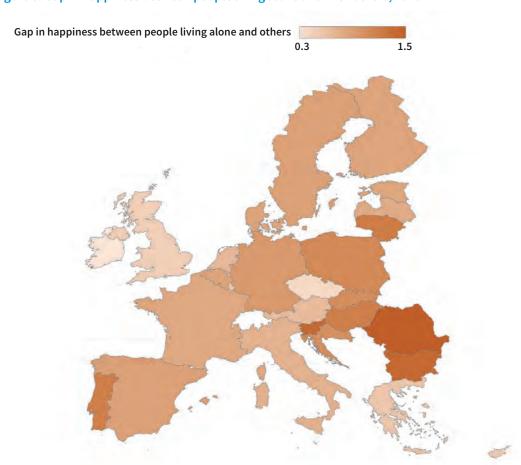
Subjective well-being

The EQLS measures both life satisfaction and happiness on a scale from 1 to 10. While life satisfaction and happiness have remained constant in the EU, statistically significant changes have been observed at country level (Eurofound, 2017). Between 2007 and 2016, in line with the economic crisis in Europe, decreases in happiness and life satisfaction were

reported in countries that had been most affected by recession and austerity measures. This was particularly evident in Greece, with a reduction in average scores of 1.2 for life satisfaction and 1.1 for happiness.

People living alone were on average less happy and less satisfied with their lives than people living with others, and the difference is particularly strong in relation to happiness (with an average gap of 0.8 across the EU28); this difference has remained between 2007 and 2016. In some countries, the difference between single-person households and others in these two measures is small. For life satisfaction, no significant differences were found in Cyprus, Czechia, Greece, Ireland and Latvia. For happiness, the difference is significant but small especially in Ireland and Czechia (Figure 5). In 2016, the largest differences in these well-being measures were found in Bulgaria, Romania and Slovenia.

Figure 5: Gap in happiness between people living alone and with others, 2016



Note: Differences in happiness are significant in all countries.

Source: EQLS 2016

In single-person households, both measures have remained generally stable over time in the EU overall, with life satisfaction rising slightly (from 6.6 to 6.7) and happiness declining slightly (6.8 to 6.7) over the period 2007–2016. While in 2007 people living alone gave, on average, a higher score for happiness than for life satisfaction (which is the usual pattern for these measures), this was no longer the case in 2016. This trend was the same for both sexes and for rural and urban areas. Some worsening of both measures was observed for some groups of single people: women overall, regardless of marital status, and widows overall (from an average of 6.7 for both to 6.5).

A linear regression model on 2016 data for all households shows that – after age, income and health status are controlled for – living alone is associated with lower life satisfaction (–0.28 points) and lower happiness (–0.53). If everyday face-to-face contact with family or friends is included in the model, a similar, slightly smaller, reduction in life satisfaction (–0.25 points) and happiness (–0.50) remains, suggesting that social contact plays a part in life satisfaction, though does not fully explain it.

Social exclusion, loneliness and mental well-being

The EQLS measures social exclusion on a scale of 1–5 based on an index compiled from four statements relating to feeling excluded from society. Higher values

reflect a greater feeling of exclusion. Mental well-being is measured by the WHO-5 mental well-being index on a scale of 0–100 (100 being the best score), referring to how the respondent has felt over the past two weeks (Topp et al, 2015). Loneliness is reported in terms of the percentage of respondents who felt lonely all or most of the time in the past two weeks. Table 1 shows the findings from these measures for people living alone and those in other households, according to broad age groups.

In the EU overall, people living alone aged 35–64, as well as those 65 and over, experience greater social exclusion and worse mental well-being than people of the same age who are living with others. The differences in scores for young adults (aged 18–34) living alone and others are not statistically significant for mental well-being and social exclusion. While young adults living alone are more likely to feel lonely than their counterparts who live with others, this gap is greater among the older age groups, especially those aged 65 and over.

Looking at social exclusion in more detail by country, differences that are statistically significant always show higher social exclusion for those living alone (Figure 6). The largest differences are in Lithuania, Hungary, Portugal and Spain (all +0.3). In Hungary, this reflects increased social exclusion mostly for the 35–64 age group (+0.4), while in Portugal it is the 65+ age group who feel more excluded when alone (+0.4).

Table 1: Social exclusion, mental well-being and loneliness, by age, EU28, 2016

		18-34		35-64		65+		Total	
		Lives with others	Lives alone						
	Social exclusion index	2.2	2.1	2.1	2.3	2.0	2.2	2.1	2.2
1	WHO-5 mental well-being index	68	67	64	60	63	59	65	61
	Loneliness	3%	9%	5%	14%	5%	18%	5%	15%

Notes: Green shading indicates more favourable outcomes; red, less favourable. For the youngest age group, differences in social exclusion and mental well-being between people living alone and others are not statistically significant.

Source: EQLS 2016

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Figure 6: Social exclusion of people living alone and with others, 2016

Note: *countries where the difference between living in a single-person household compared with living with others is statistically significant. **Source:** EQLS 2016

A regression model was run for single-person households to examine potential factors that determine whether living alone is associated with negative outcomes when it comes to life satisfaction, happiness and social exclusion (Table 2).

Table 2: Associated factors of well-being measures in single-person households, EU28, 2016

	Life satis	Life satisfaction		ness	Social ex	clusion
	Unstandardised coefficients	Standardised coefficients	Unstandardised coefficients	Standardised coefficients	Unstandardised coefficients	Standardised coefficients
Urban area	Not sign	ificant	Not sign	ificant	Not sign	ificant
Woman	0.28	0.06	0.32	0.08	Not sign	ificant
Age 18–34 (ref = 65+)	0.38	-0.06	Not sign	ificant	0.25	0.10
Age 35-64	-0.69	-0.16	-0.40	-0.09	0.26	0.14
Employed	0.25	0.05	0.26	0.06	-0.12	-0.06
2nd income quartile (ref = lowest)	0.30	0.06	0.22	0.05	-0.16	-0.07
3rd income quartile	0.68	0.12	0.47	0.09	-0.31	-0.14
Highest income quartile	0.72	0.12	0.51	0.09	-0.38	-0.16
Chronic disability or illness	-0.23	-0.05	-0.24	-0.06	0.15	0.08
Health status bad or very bad	-1.34	-0.22	-1.26	-0.22	0.8	0.15
Widowed	-0.19	-0.04	-0.26	-0.06	Not sign	ificant
Divorced or separated	-0.17	-0.04	-0.17	-0.04	Not sign	ificant
Has child outside the household	Not sign	ificant	Not sign	ificant	-0.06	-0.04
Everyday face-to-face contact with family or friends	0.20	0.04	0.25	0.06	-0.17	-0.09
Sport/exercise (weekly)	0.38	0.08	0.43	0.10	-0.14	-0.08
Internet use (daily recreational)	0.23	0.05	0.20	0.05	-0.19	-0.11
Family and friends are sources of support	Not sign	ificant	Not significant		0.24	0.04
R2	0.25		0.22		0.21	

Notes: Green shading indicates more favourable outcomes; red, less favourable. Countries are also included in the models. **Source:** EQLS 2016

In line with previous findings on all households (Eurofound, 2017), having health problems, being widowed or divorced and having low income have negative relationships with life satisfaction and happiness for those living alone. Marital status was no longer associated with social exclusion when other factors are controlled for. However, unlike for all households, in single-person households, once controls are included, being younger than 65 is associated with lower life satisfaction and happiness, and higher social exclusion – even for young adults (except for happiness). The reason behind this could be that it is more common overall for older people (65+) to live alone and they may know many people in a similar situation; living alone is least common in the 35-64 age group.

Having a child outside the household has no significant relationship with life satisfaction and happiness when other variables are controlled for; this suggests that living with someone has a more significant effect upon well-being than having family living away from the respondent. However, the model does suggest that having a child outside the household does reduce social exclusion. On the other hand, having daily interactions with friends or family members, using the internet daily for leisure and regular exercise is associated with better outcomes. Relying on family or friends as a source of support when facing problems has no positive associations after contact is controlled for.

Policies aimed at single-person households

Given the rise in the number of single households in Europe and the number of people living alone in an ageing population, single-person households have increasingly become the focus of government policy. In some countries this rising trend has slowed, possibly due to longer survival as a couple (Keilman and Christiansen, 2010); however, for most countries the increase in single-person households is yet to level off and, even when it does, will mean a large actual number of (especially older) people living alone.

As described in this chapter, living alone can provide certain benefits in terms of space and housing cost. This is especially the case if it is related to independent living, both for young people who are self-sufficient and for older people who do not depend on others either financially or in terms of personal care. Living alone can also represent a transition period before moving in with someone else.

On the other hand, some people living alone struggle with costs that are not shared, and some experience loneliness and social exclusion. Many live alone involuntarily, having been left alone after a death or after family members moved away.

Some countries have addressed the issue of older people living alone and seek to enable them to live independently for longer if they wish to do so. Support is most often provided by non-governmental organisations or self-organised groups, although government-supported schemes also exist. Many of these initiatives – including those encouraging intergenerational living – are community-based and aimed at reducing loneliness. For some, the aim is the deinstitutionalisation of older people or people with disabilities, enabling living alone by adapting the home or providing co-living facilities (EASPD, 2015).

Examples of policies for single-person households are summarised in Table 3. As single-person households are a heterogeneous group, no measures are aimed at them as a whole – only at certain sub-groups, such as elderly people living alone. (Additional information on co-living is provided in Chapter 4, in the chapter on non-family households.)

Table 3: Examples of projects and policies aimed at types of single-person households

Policy or project aimed at single-person households	Country/project examples
Accessible/affordable rented residential apartments for older people or people with disabilities; sheltered housing	Most western European countries (specifically, Austria, Belgium, Germany and the UK)
Long-term care aimed at independence, such as home nursing or apartments as above but with a nurse on site	Austria, Denmark and many other western countries
Adapting homes for easier independent living	EU level (Homes4Life certification scheme), Belgium, Ireland, the Netherlands and the UK
Community living (co-living) with others of similar age, independently	Several examples in Belgium, France, Germany, Luxembourg
Intergenerational co-living: housing initiatives to provide youth with affordable housing and combat loneliness for older people living alone	Examples in Austria, Belgium (1toit2ages programme), France (e.g. ensemble2générations), Germany (several projects, e.g. St Anna Foundation), Italy, the Netherlands (e.g. Humanitas), Portugal (Porto Aconchego Programme), Spain (e.g. Alicante municipal project)
Activities to combat loneliness: volunteering, intergenerational projects to promote social cohesion and digital cohesion	Good practices of EU-level and national projects in Belgium, France, Italy, Portugal, Spain and the UK (listed on AGE Platform Europe)
Allowance aimed specifically at people living alone	Ireland: living alone increase for pensioners and people on disability allowance
Projects aimed at promoting independent living for people with disabilities	Several EU-level and national projects listed as best practices by the European Association of Service Providers for Persons with Disabilities (EASPD) and the European Network on Independent Living (ENIL)

Source: AGE Platform Europe, undated; ENIL, undated

2 Couple households

One-quarter of households in the EU consist of two people who are in a relationship. This proportion is slowly rising with the increasing joint survival of partners and the decreasing number of children born in each family.

In most government policies and official statistics, not all couples are traditionally considered as families (the term 'census family' usually refers to married partners and their children). However, the definition of 'family' has shifted in society to include couples. This chapter focuses on four specific types of couple. It notes the increase in cohabitation and examines the well-being of cohabiting couples, the increase in the number of couples without children and what this means for their well-being, the situation of same-sex couples in the EU and finally the well-being and needs of retired couples.

Cohabitation – unmarried couples

Cohabitation – that is, couples living together without being married – is on the rise in the developed world. In some countries (especially in eastern and southern Europe), cohabitation is most often seen as a route to marriage and couples tend to live together for several years before they get married; in other countries, in contrast, it is common as a permanent lifestyle.

Marriage commonly comes after first childbirth in some (especially Nordic) countries.

Several researchers have investigated reasons behind the increase in cohabitation. A positive correlation has been found between women's education and the onset of the phenomenon (Guetto et al, 2016); however, in many countries, women with higher education are more likely to be married. The rise in cohabitation has been explored via the theory of 'second demographic transition' (reviewed in Zaidi and Morgan, 2017).¹

Cohabitation is also more likely if parents were separated or divorced and, more generally, if the environment of the family of origin can be described as supportive of trends characteristic of the second demographic transition, such as women not marrying or not having children, or delaying such events until later.

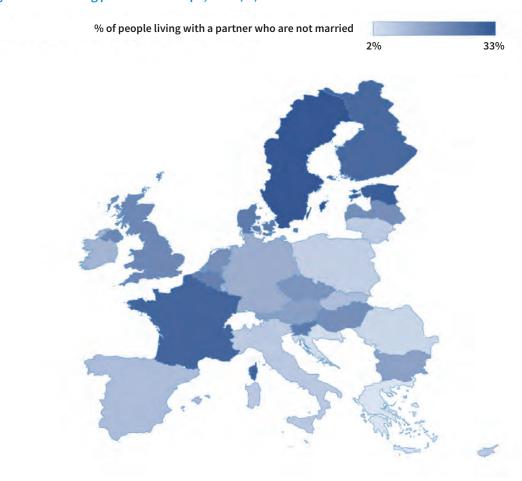
In terms of country differences, previous researchers suggest an east–west divide in Europe: in western countries, couples have longer periods of cohabitation and this is more commonly seen as an alternative to marriage, while in eastern Europe the duration of cohabitation before marriage is usually short (Kasearu and Kutsar, 2011). Research also provides some indication that groups of countries follow similar time frames in the development of cohabitation, with it becoming common first in Nordic countries, then in western and finally in eastern Europe (where cohabitation has increased rapidly since the 1990s). However, some divergence also exists, with not all countries following this pattern. Figure 7 illustrates the proportion of people cohabiting in Europe in 2017.

According to EU-SILC data, cohabitation continued to increase in Europe over the period 2007–2017. At household level, couples who had never married represented 7% of households in 2017, an increase of 2 percentage points from 2007. The proportion of people cohabiting who have never been married increased from 9% to 13% during the same period. The proportion of unmarried parents has also increased since 2007 (7% to 11%). However, cohabitation was less common among couples who have children than couples without children (11% vs 15%, respectively).

The increase in cohabitation between 2007 and 2017 was nearly universal in Europe, with the largest increase seen among all partners in Bulgaria and Estonia (both +7 percentage points, Figure 8) and among people without children in France (+11 percentage points). Cohabitation is most common in France, Sweden and Finland, and least common in Greece, Lithuania, Croatia and Malta (Figure 8).

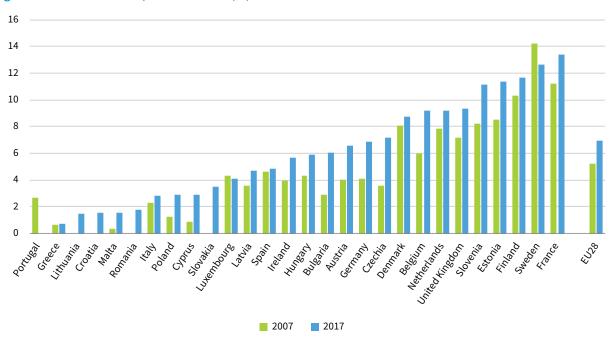
^{1 &#}x27;The SDT [second demographic transition] predicts unilinear change toward very low fertility and a diversity of union and family types.' (Zaidi and Morgan, 2017)

Figure 7: Cohabiting partners in Europe, 2017 (%)



Note: Data were not available for Portugal. **Source:** EU-SILC 2017; Eurofound calculations

Figure 8: Cohabitation rate, 2007 and 2017 (%)



Note: Data were not available for Croatia in 2007 or Portugal in 2017. **Source:** EU-SILC 2007, 2017; Eurofound calculations



Figure 9: Correlation between divorce rate and cohabitation rate, 2017

% of people who are divorced or separated

Note: The percentage of people who are divorced or separated refers to their current marital status, rather than overall divorce rate within marriages.

Source: EU-SILC 2017; Eurofound calculations

Researchers note a relationship between divorce and cohabitation that appears to involve three different mechanisms (Perelli-Harris et al, 2017).

- People who have experienced divorce are less likely to get married quickly in a subsequent relationship.
- There is a generational transmission of divorce experiences: parental divorce often leads to children being more careful or having a sceptical view of marriage overall.
- At country level, attitudes to divorce may drive attitudes to cohabitation. Indeed, in many (especially eastern) Member States, an increase in divorces came before an increase in cohabitation, while in others (e.g. France and Sweden), cohabitation became popular earlier and this phenomenon outpaced divorces (or played a role in preventing them).

Looking at the most recent EU-SILC data on cohabitation, a positive correlation can be seen between divorce rate and cohabitation rate (Figure 9). Countries seen as being traditional (e.g. Croatia, Cyprus, Greece, Italy, Malta, Poland and Romania) are characterised by low rates of marriage breakdown; in these countries, cohabitation is also rare. In northern and western countries, both rates are higher. Latvia and, especially, Lithuania have a different profile of

frequent marriage breakdown and low levels of cohabitation. These countries have limited traditions in cohabitation, which, when it occurs, usually leads to marriage (Kok and Leinarte, 2015). It has also been suggested that high divorce rates in Lithuania are related to high female employment and increasing socioeconomic inequality (Maslauskaite et al, 2015).

Well-being of cohabiting couples

Previous research by Soons and Kalmijn (2009) in European countries suggests that the well-being of people cohabiting with their partner is related to the extent to which cohabitation is institutionalised, how long ago institutionalisation happened and how common the phenomenon is (these factors leading to social acceptance of cohabitation). The authors describe a 'cohabitation gap' in well-being, with marriage associated with better well-being even when material resources and other factors are controlled for. The size of this gap depends on the level of institutionalisation of cohabitation in a country.

In EQLS data from 2016 (Figure 10), looking at working- age couple households (without controls), no significant difference in terms of life satisfaction is visible between married and cohabiting couples (both having an average score of 7.3 on a scale of 1–10). However, at country level, in several Member States cohabiting couples have better well-being than married

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Figure 10: Life satisfaction of working-age couples, married and cohabiting, 2016

Note: Data refer to working-age couples without children in the household.

Source: EQLS 2016

couples. This is most common in eastern and southern European countries and could be related to cohabiting couples being younger on average and having future intentions of marriage (as mentioned before, in eastern Europe, pre-marriage cohabitation is the most common situation, as compared to cohabitation as a permanent lifestyle replacing marriage).

Possibly due to this age factor, cohabiting couples were happier on average than married couples (7.7 points vs 7.5). This difference was greater for men than for women (+0.3 vs +0.1). Cohabiting couples were also more optimistic about their future than married couples (77% expressing optimism vs 68%). This was especially true for women: the difference between women in cohabiting couples compared with those in married

couples was +10 percentage points (the equivalent difference for men was +7 percentage points). On the other hand, both men and women in a cohabiting couple are less satisfied with their family life (by −0.3 points). This may be related to the desire to get married in the future. There was little variation between married and cohabiting couples in terms of mental well-being (both scoring 66 on a scale of 0-100) and feeling of social exclusion (both 2.1 on a scale of 1–5).

A series of linear regressions were run to determine how being in an unmarried couple compares with being married in relation to the various aspects of well-being when controlling for other factors, including country, age, employment status, income and health. The results are summarised in Table 4.

Table 4: Regression coefficients for well-being measures, unmarried people with a partner, EU28, 2016

	Unmarried people with a partner (ref = married to partner)				
	Unstandardised coefficients	Standardised coefficients	Adjusted R-square		
Life satisfaction (1–10, higher = better)	-0.30	-0.05	0.25		
Happiness	-0.23	-0.04	0.19		
Satisfaction with standard of living	-0.29	-0.05	0.26		
Satisfaction with family life	-0.44	-0.10	0.08		
WHO-5 mental well-being index (0–100, higher = better)	-1.53	-0.03	0.17		
Social exclusion index (1–5, higher = worse)	0.11	0.05	0.19		

Note: Controls in the model are: country, three age groups, employment status, income quartiles and subjective health status.

Source: EQLS 2016

All of the coefficients in Table 4 are significant, which means that a cohabitation gap exists on all of these measures, married couples having better well-being outcomes than cohabiting couples. This association is strongest for satisfaction with family life (as shown by the standardised coefficients) – suggesting that marriage as a specific goal might play a role in some of these outcomes – while mental well-being displays the smallest cohabitation gap.

Rights of cohabiting couples

As mentioned before, institutionalisation is related to well-being in cohabiting couple households. Unmarried couples do not have the same rights as married couples in most countries. However, with the decline in the number of marriages and the delay of marriage in general, some countries have introduced policies recognising cohabitation and providing some legal protection to cohabiting couples. Table 5 summarises some of the unique approaches to cohabiting couples in the EU.

Table 5: Rate of cohabitation and rights of cohabiting couples in EU countries

Country	Cohabitation as a % of population	Institutionalisation or protection of cohabitation	Description of law or policy aimed at cohabiting couples
Sweden	High (33%)	Yes	The Cohabitees Act (2003) provides some property rights and protection for both opposite-sex and same-sex partners who live together (called sambo).
Estonia	High (31%)	Yes	The Registered Partnerships Act (2016) allows opposite-sex and same-sex couples some property rights and financial obligations.
France	High (30%)	Only if registered	Civil Partnership Contracts (PACS, 1999) provide rights to property, joint taxation and rights related to working conditions for both same-sex and opposite-sex couples.
Finland	High (28%)	No, only for registered same-sex couples	Rights of cohabiting couples are limited. Registered partnerships apply only to same-sex couples.
Denmark	High (25%)	Yes	A series of acts allow tenancy rights, survivor rights, lower tax rates and benefits for cohabiting partners in a marriage-like relationship.
Slovenia	High (24%)	Yes	Property and maintenance rights are provided for opposite-sex couples in an extramarital union (since 2004) and for same-sex couples in a registered partnership (since 2006).
Belgium	High (23%)	Only if registered	Cohabitation contract: declaration signed at registry, joint expenses and joint benefiting from assets. Available for same-sex and opposite-sex couples as well as siblings/family members.
United Kingdom	High (21%)	Only if registered	Cohabitation contract provides property rights but these are not always enforced. Since 2018, civil partnerships are available to opposite-sex couples as well.
Latvia	Medium (20%)	No	No recognition of registered partnerships. A draft law regulating unmarried partnerships was rejected in 2019.
Hungary	Medium (20%)	No, only for registered same-sex couples	Registered partnerships providing property rights are available for same-sex couples.
Czechia	Medium (19%)	No, only for registered same-sex couples	Registered partnerships providing inheritance and other rights are available for same-sex couples (2006), but no property or adoption rights are provided.
Netherlands	Medium (19%)	Yes	Registered partnerships, cohabitation agreements provide some rights for couples. Some tax benefits are available without registration.
Austria	Medium (16%)	Only if registered	Registered partnerships providing property rights opened to opposite-sex couples when marriage became available for same-sex couples (2019).
Bulgaria	Medium (16%)	No	There is no recognition of registered partnerships and very limited rights for cohabiting couples.
Germany	Medium (13%)	Yes, limited rights	Some tenancy rights and benefits are available to cohabiting couples, although this is limited. Registered partnerships are available to same-sex couples.

Country	Cohabitation as a % of population	Institutionalisation or protection of cohabitation	Description of law or policy aimed at cohabiting couples		
Ireland	Medium (12%)	Yes, limited rights	The Civil Partnership Act (2010) provides some legal rights to cohabiting partners based on the length of time in the same household.		
Luxembourg	Medium (11%)	Only if registered	Registered partnerships are available for same- and opposite-sex couples and provide social security benefits.		
Slovakia	Low (10%)	No	No recognition of registered partnerships.		
Spain	Low (10%)	Local variations	Some regions have legal provisions related to de facto partnerships for both same-sex and opposite-sex couples who live together and have evidence of common assets. Cohabitation agreements are needed for property rights.		
Cyprus	Drus Low (7%) Only if registered		Civil unions available for both same-sex and opposite-sex couples giving similar rights as marriage, except adoption.		
Italy	Low (7%)	No, only for registered same-sex couples	Civil unions, with some rights, are available for same-sex couples. Some limited rights related to tenancy apply to cohabiting couples.		
Lithuania	Low (7%)	No	No recognition of registered partnerships.		
Poland	Low (6%)	No	No recognition of registered partnerships.		
Portugal	Low (5%, 2007 data)	Yes	Cohabiting couples gain rights to lower taxation after living together for two years, without registration.		
Romania	Low (5%)	No	No recognition of registered partnerships.		
Malta	Low (4%)	Only if registered	Cohabitation contracts regulate property and maintenance rights, with a few limited rights (e.g. decisions about medical care) available after two years without a contract.		
Croatia	Low (3%)	Yes, some rights; same-sex and opposite-sex couples are differently regulated	De facto opposite-sex cohabitants have property, inheritance and pension rights after three years. Different laws apply to same-sex 'informal partnerships', which are also recognised.		
Greece	Low (2%)	Only if registered	Cohabitation agreements allow some property rights.		

Note: High cohabitation rate: 21% and over; Medium cohabitation rate: 11-20%; Low cohabitation rate: 0-10%.

Source: Federal Migration Centre (2014); Mondaq and AGP Law Firm (undated); Notaries of France (undated); The Law Library of Congress (undated)

In many countries, registered/civil partnerships have been introduced to provide same-sex couples with rights. In some countries, this is open to heterosexual couples as well (e.g. France and, most recently, Austria and the UK). However, these require that the couple takes the step to register their partnership, and in most countries, without registration or a cohabitation contract, partners have no rights. Steps have been taken in some countries, such as Denmark, Ireland and Slovenia, to recognise cohabitants who have not registered their partnerships. Overall, some relationship can be seen between the level of protection and the proportion of cohabiting couples, especially in countries with long traditions of cohabitation. However, in many countries, legal recognition is very recent and has followed a rise in cohabitation.

Introducing rights for cohabiting partners may contribute to protecting a financially dependent partner from the risk of poverty or homelessness after a death or separation, which might affect a considerable number of people due to the general increase in cohabitation (Mol, 2016). Recognising cohabiting

couples in tax and benefit schemes may encourage new household formation, although more research is needed to establish such effects.

Couples without children

A couple may be without children either due to choice, or to circumstance. Living in a couple without children may also be a temporary phase in life, either before or after living with one's own children or stepchildren. It has been suggested that not having children is associated with better marital satisfaction (Twenge et al, 2003). Recent studies have also found that empty nesters, or parents whose children have moved out of the home, enjoy better well-being associated with their children than people with children in the home, although non-resident children still provide an important source of support (Becker et al, 2019). On the other hand, people who have no children are more likely to live alone in older age (Reher and Requena, 2017). This chapter examines whether not having children is associated with better quality of life for couples.

Neither EU-SILC nor the EQLS measures whether a couple is without children voluntarily. However, the supposed benefits of not having children that comprise objective living conditions (such as housing, income and health) do not depend on this being a voluntary choice, so these can simply be analysed by looking at couples without children. An important limitation remains: in EU-SILC, respondents are not asked whether they have children who do not live with them. As 97% of couples who do not live with their child live only by themselves, in this section, for simplicity, couples without children are defined as people living with their partners who currently do not live with anybody else.

Overall, 25% of EU households consist of a couple living with no other household members; and 14% of people overall, and 10% of working-age people, live with just their partner.

Couples without children are most common in countries where the fertility rate is low and/or where a large proportion of people are older, especially Finland (where 62% of all couple-only households are without children), Denmark (a figure of 59%), Germany (56%) and most other western and northern European countries (Figure 11, 'All ages' map). Of working-age couple households (aged 18–64), 32% do not have a child or anybody else in the household; the geographical distribution is similar to that for all couple-only households (Figure 11, 'Working age' map).

As can be seen from Figure 12, the proportion of working-age couple households that are without children increased by 2 percentage points between 2007 and 2017. The increase was largest in the Baltic countries, Cyprus and Slovenia. There were slight decreases in Denmark and Belgium.

All ages Working age

% of couple households with no children or others

17% 62% 17% 62%

Figure 11: Prevalence of couple households without children, all ages and working age, 2017 (%)

Source: EU-SILC 2017

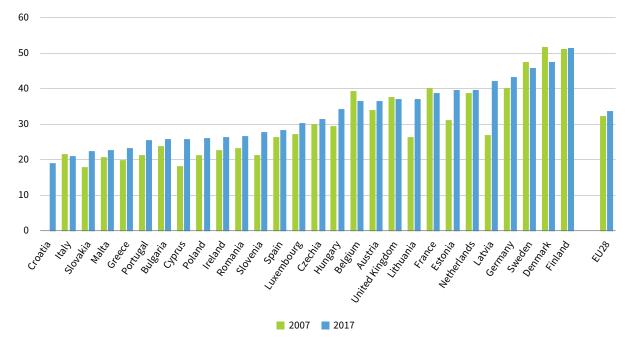


Figure 12: Couples without children as a proportion of all couple households, 2007 and 2017 (%)

Note: Data were not available for Croatia for 2007. Source: EU-SILC 2017

Well-being of working-age couples without children

Looking at the well-being of couples of working age without children, it can be concluded that people in these households have better well-being than those in other households when it comes to aspects related to work and income, but poorer subjective well-being than those with children. However, compared to people without a partner in the household, couples without children still have better subjective well-being. This is in contrast with findings from studies reporting lower well-being associated with parenthood, though those studies concentrated especially on marital satisfaction (Twenge et al, 2003).

Couples without children are better off when it comes to aspects relating to financial security and work-life balance. Such couples often have two sources of income (in 56% of working-age couples without children both partners are employed); they are also less likely to have care responsibilities than other households. Just 16% of people in working-age couples without children have some childcare responsibilities - usually for grandchildren (12%) and less often for their own children outside the household (4%) – and it is less frequent, usually taking place less often than once a week. In contrast, over 90% of lone parents and couple parents have childcare responsibilities. On the other hand, couples without children are more likely to be involved in caring for elderly or infirm relatives (19% vs 15% of couple parents). Due to their work- and care-related circumstances, couples with no children are the best off financially, with 42% being

in the highest income quartile and only 9% having trouble making ends meet.

In terms of work-life balance, men seem to benefit most from living in a couple with no children: 28% of men in this situation report work-life balance problems – substantially less than the proportions of single men (37%) and fathers in a couple (34%) who experience difficulties. This difference in work-life balance is present in nearly all countries: the situation for men in a couple is better than for others, especially in Hungary, where 6% of them experience work-life balance issues (vs 58% of single men and 13% of men with children) and in Belgium where 8% do (vs 51% of single men and 16% of men with children).

For women, the difference is smaller: 35% in a couple without children have work-life balance issues, as do 31% of single women and 36% of those with a partner and children. This might be because, on average, mothers work fewer hours than women with no children (34 vs 37 hours per week), while men with children work slightly more than men with no children (43 vs 41 hours per week). However, as has been found by various researchers, lower working hours are related to a 'motherhood pay gap' between mothers and women with no children (Grimshaw and Rubery, 2015).

Due to higher (often dual) incomes, couples without children have more secure housing than people living alone: only 18% worry that they might need to leave their accommodation because they cannot afford it, compared with 22% of singles. However, the rate of perceived housing insecurity is slightly higher than for couples with children (17%).

Couples without children have more time to spend on leisure activities than couples with children. Some 49% of people in such households participate in sports or exercise regularly compared with 44% of people with children, although the difference is much larger for men (51% vs 43%) than women (46% vs 44%). People without children are also more likely to participate in social activities as part of clubs or societies every week (20% vs 15%).

On the other hand, on average, subjective well-being is higher for couples with children than for couples without children. Average happiness, on a scale of 1–10, is 7.8 for people with children and 7.6 for couples with no children. This difference is particularly large in some countries, such as Romania (7.8 vs 6.9). Higher happiness scores for couples with children is more obvious for men in some countries (e.g. in Estonia, 7.9 vs 6.9), usually because women with no children are nearly as happy as women with children in these countries. This phenomenon is also observed for Croatia and Czechia. But more often it is the opposite, with women having higher ratings on the happiness scale if they have children, especially in Lithuania (7.9 vs 6.9) but also in Spain, Slovakia, Poland and Hungary.

There are some exceptions: Irish men are happier if they have no children (but live with a partner), as are French and Belgian women.

Table 6 summarises the well-being of couples with no children when compared to couples with children. For an additional comparison to working-age couples, the same results for people aged 65 and over are also shown.

This regression analysis shows that, after other elements are controlled for, couples without children have somewhat poorer well-being than couples with children when it comes to satisfaction, happiness and social exclusion. The association is small but significant for most outcomes for working-age couples, and it is strongest for satisfaction with family life. However, couples without children have somewhat better mental well-being than couples with children. There was no association between not having children and having worries about income in old age being insufficient.

For people aged 65 and over, there were no significant correlations between not having children and life satisfaction, mental well-being and worry about income. However, correlations between not having children and increased social exclusion, lower happiness, less satisfaction with standard of living and less satisfaction with family life remained significant for this age group.

Overall, EQLS data suggest that couples with no children have lower subjective well-being than couples with children, but this difference is small on average. However, couples with no children have higher income, fewer difficulties making ends meet, better work-life balance and more involvement in leisure activities (especially men), and there is some indication that they have better mental well-being when other variables are controlled for.

Table 6: Regression coefficients for various well-being measures for couples without children, of working age and 65+, EU28, 2016

	People of working age with a partner but no children (ref = people with partner and children)	People aged 65+ with a partner but no children (ref = 65+ who have children, either in the household or elsewhere)
Life satisfaction (1–10, higher = better)	-0.03	Not significant
Happiness	-0.05	-0.05
Satisfaction with standard of living	-0.04	-0.04
Satisfaction with family life	-0.07	-0.03
Mental well-being (0-100, higher = better)	0.03	Not significant
Worry about income in old age	Not significant	Not significant
Social exclusion index (1-5, higher = worse)	0.04	0.04
Difficulties making ends meet (1-6, higher = worse)	-0.03	Not significant

Notes: Standardised coefficients. Controls in the models are: country, three age groups, sex, employment status, income quartiles, chronic illness or disability and subjective health status.

Source: EQLS 2016

Same-sex couple households

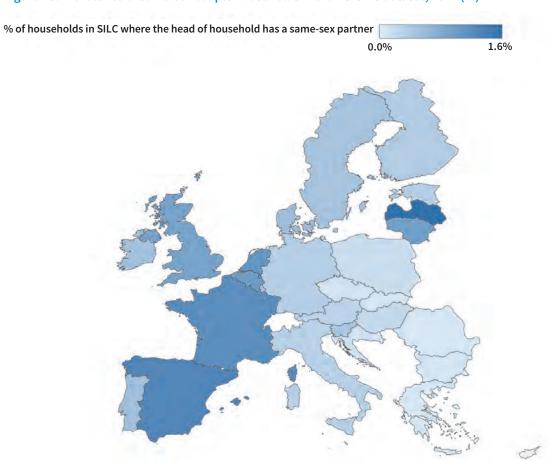
In many countries same-sex couple households have been, and still are, treated differently from opposite-sex couples; hence their situation merits special attention. Opposite-sex couples are very often the target of national policies in terms of housing and starting a family, as well as social care and pensions, and same-sex couples may be implicitly or explicitly excluded from these policies. The situation is somewhat complex, as most national policies do not explicitly talk about couples in these terms; instead, they target married couples or couples with children and, as seen from the section on cohabitation, definitions of 'family' are associated with marriage or children – the option of marriage in turn often being limited solely to heterosexual couples.

This chapter first attempts to estimate the prevalence of same-sex couple households in different EU Member States and then looks into the potential similarities and differences between the well-being of people in these households compared with opposite-sex couples. A brief overview of the situation of same-sex couples in national policies in 2019 is also included.

Prevalence of same-sex couple households

Accurate measurement of the number of households with same-sex partners is difficult. A same-sex couple household is defined as the selected respondent having a same-sex partner. The EU-SILC survey uses data submitted by different national statistical offices. Because these use different sampling strategies prior to submitting the data, some of the data do not allow for accurate recording of such partnerships; hence, the sex or gender of respondents is measured in different ways in different countries. Other researchers (such as the Families and Societies project financed by the European Commission between 2013 and 2017) note the potential for both over- and underreporting of same-sex couples based on official datasets, the former due to miscoding of gender and the latter due to question formulation and social pressure (Cortina and Festy, 2014). Taking the EU-SILC survey specifically, researchers conclude that data-generating and cleaning processes can be influenced by heteronormative views and policies with a strong marriage/couple bias; in other instances, they may be treated differently to protect the privacy of lesbian, gay, bisexual and transgender (LGBT) people (Schönpflug et al, 2018). In addition, some people may

Figure 13: Prevalence of same-sex couple households in the EU-SILC dataset, 2017 (%)



Note: Due to incomplete data, unlike other household types, this map is not representative of the actual proportion of same-sex couple households in EU countries. **Source:** EU-SILC 2017

conceal their sexual orientation to the interviewers due to social desirability bias. This leads to same-sex couple households being severely underrepresented and often unidentified in the dataset; thus, household data are rarely comparable across countries.

In the 2017 EU-SILC data, nearly all EU Member States (Cyprus being the exception) had some households where the selected respondent had a same-sex partner (Figure 13). However, the number was very small: altogether, less than 1% of households surveyed were in this category (just over 1,200 households, which translates to approximately 250,000 households when weighted to the total EU population), which likely represents a significant gap in data availability.

In the EQLS, the possibilities to further analyse same-sex couples are more limited due to sample size. Approximately 700 survey respondents indicated that they have a partner in the household who is the same sex as themselves (the sex of the respondent being noted by the interviewer). The issues of potential miscoding and the presence of an interviewer also apply in this survey. The proportion of people in same-sex couple households in the EU-SILC dataset increased somewhat from 1.8% in 2007 to 2.3% in 2016, while as a proportion of couple-only households, same-sex couples increased from 4.1% to 5.3%.

Well-being of people in same-sex couple households

EU-SILC data allow for examination of the income and health situation of households. While the small overall sample of same-sex households does not permit analysis by country, it is possible to compare some general characteristics of these households (defined as the selected respondent having a same-sex partner) with the characteristics of all couple households (defined as the selected respondent having a partner) in the EU.

The average age of a person living with a same-sex partner was somewhat lower than average (47 years vs 52). One-quarter (25%) of same-sex households have children in the household, compared with 38% of couple households overall. While over half of same-sex partners in the survey are married, they are somewhat less likely to be married than partners living in the same household overall (55% vs 84%).

Among those of working age, the employment rate was similar for respondents with same-sex partners and partnered respondents overall (82% vs 81%). Unemployment was slightly more common among those with a same-sex partner (7% vs 5%).

Overall, indicators of deprivation and poverty show similarities between same-sex and other couple households: 11% of same-sex households are at risk of poverty compared with 12% of couple households in general, while around 4% in both groups are severely deprived. In addition, 42% of same-sex households have some difficulties making ends meet compared with 46% of couple households. Home ownership is somewhat lower among same-sex households (66% vs 75%), which might be related to the lower average age of this group.

Some health indicators (including general health, time spent on physical activity and frequency of eating fruit or vegetables) produce very similar results for people in same-sex relationships and those living with a partner in general.

On the other hand, having a chronic illness or condition is somewhat more common among those with same-sex partners than others of working age (32% vs 28%, with 20% vs 17% limited in daily activities by this condition). This is also reflected in more frequent visits to the doctor (37% vs 33% of those of working age visited a GP at least three times in the past year, and 22% vs 18% visited a specialist at least three times in the same period). A binary logistic regression model run on respondents with partners in EU-SILC shows that an increased likelihood of having a chronic condition remains significant for same-sex partners after controlling for country, age and employment status, although the effect remains small. This chimes with previous research that shows that same-sex partners have higher risk of some health issues, especially mental health problems, which may be a result of psychological distress caused by intolerance and discrimination (King and Bartlett, 2006).

Overall, based on EU-SILC data, it can be concluded that living with a partner is related to housing, income and health; furthermore, people living with same-sex partners have similar living conditions to those living in opposite-sex relationships. The fact of being in a relationship appears to be more important than the sex of one's partner.

EQLS data were used to look at more subjective aspects of well-being. The average age of working-age people with a same-sex partner was, again, lower than others with a partner (43 vs 45). In this dataset, among working-age people, no significant differences were found between people with same-sex partners and people with opposite-sex partners in the household when it comes to life satisfaction, optimism about the future, standard of living and difficulties making ends meet. In addition, these data did not confirm the above findings on disability, and there was no difference in health status.

On the other hand, differences were significant on a series of variables related to well-being and support from family or friends. These are summarised in Table 7.

Table 7: Well-being of people living in same-sex and opposite-sex couples, EU28, 2016

	People with an opposite-sex partner in the household	People with a same-sex partner in the household
Happiness	7.6	7.5
Satisfaction with family life	8.5	8.3
Social exclusion index	2.1	2.3
WHO-5 mental well-being index	65	67
Support from family	21%	13%
Support from family or friends	39%	24%

Note: Differences between the two groups are statistically significant at the 0.05 level.

Source: EQLS 2016

While the mental well-being of people in same-sex couple households was better on average, this group fared worse on other aspects. Differences relating to the latter were largest in terms of social exclusion and availability of family support when facing a set of problems. This highlights that social acceptance and discrimination are important factors for the well-being of same-sex couples. In addition, when age, health and income are controlled for, people in same-sex couples also have lower life satisfaction than couples on average (–0.2 points).

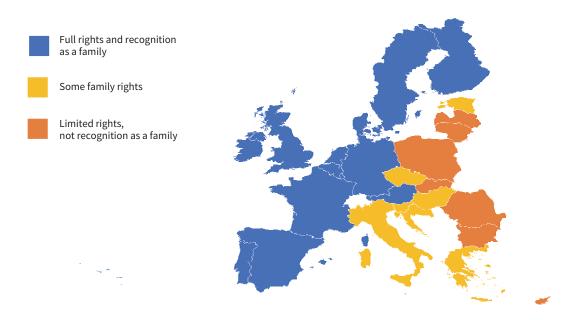
Recognition of families of same-sex couples

Previous research shows that LGBT people regularly face discrimination in areas from employment to education, access to healthcare, housing and other public services. As shown above, EQLS data, where

available, indicate greater social exclusion among people with a same-sex partner (FRA, 2014).

In countries where laws prevent marriage equality, policies aimed at married couple households favour heterosexual couples and hence make social integration more difficult. However, several steps have been made towards including same-sex couples in the definition of family and, therefore, making family policies more relevant to them. In 2018, the Court of European Justice confirmed that the term 'spouse' should include same-sex spouses in the EU context of freedom of movement. Marriage equality was achieved most recently in Finland, Germany, Malta (2017) and Austria (2019); however, seven eastern European Member States have constitutionally banned marriage between same-sex couples. The map in Figure 14 summarises the current situation from a family policy point of view.

Figure 14: Family rights of same-sex couples in the EU, 2019



Note: In Northern Ireland, regulation recognising same-sex marriage was passed by the UK Parliament, and it will come into effect in 2020. **Source:** Eurofound, based on ILGA-Europe, 2019

This analysis is simplified, and there are a lot of differences in the detail. 'Some family rights' usually include stepchild adoption and registered partnership/civil union, which allows access to various levels of housing and property rights and sometimes family benefits and taxation. The countries labelled with 'limited rights' have different levels of equality. Cyprus does not have a constitutional ban on same-sex marriage, and both Cyprus and Hungary have introduced a form of civil union.

Policies regarding same-sex couples have a potential effect on household formation for LGBT people due to rules regarding adoption, inheritance and benefits. They also may play a role in reducing discrimination and decreasing gaps in social exclusion: previous research has found that LGBT acceptance promotes physical and mental health of couplies living together, and this may extend, through social capital, to opposite-sex couples (Van der Star and Bränström, 2015).

Retired couples

It seems likely that fewer older people will live alone in the future. Although an increase in single-person households has been the defining trend in Europe, research on Nordic countries suggests that as societies continue to age, the joint survival rate of partners increases. This means that retired couples will be among the most common household types in the future (Keilman and Christiansen, 2010; Martikainen et al, 2016).

The importance for policymakers of considering retired-couple households is related to future planning regarding pension systems and long-term care options. As seen in the chapter on single-person households, living alone is associated with somewhat worse health and well-being outcomes, such as life satisfaction and social exclusion for people aged 65 and over (although the difference for the latter was smaller than for people aged 35–64). Living with a partner may provide more support and better inclusion in society, which is part of the focus of this chapter. Rather than focusing on age, this section looks specifically at couple households in which both partners have retired from work.

Prevalence of retired couples

In 2017, some 9% of all households constituted a couple living by themselves and both retired, an increase of 1 percentage point since 2007. Figure 15 shows the share of these households in different

% of retired couples within all households
3% 12%

Figure 15: Retired couples as a proportion of all households, 2017 (%)

Source: EU-SILC 2017

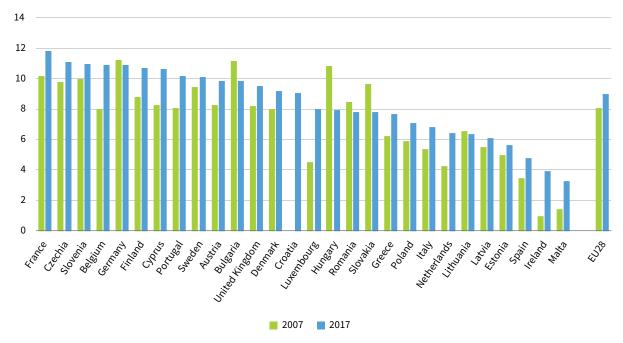


Figure 16: Retired couples as a proportion of all households, 2007 and 2017 (%)

Note: Data were not available for Croatia in 2007. Source: EU-SILC 2017

Member States. There has been a more rapid increase in the proportion of these households in some countries, especially Belgium, Ireland and Luxembourg (all +3 percentage points). At the same time, the proportion of retired couples has decreased in a few countries, such as Hungary (–3 percentage points), Slovakia (–2 percentage points) and Bulgaria (–1 percentage point) (Figure 16).

The risk of a partner dying after reaching retirement age is higher than the risks of separation or divorce; moreover, after loss of a partner, repartnering is less common for people at this stage of life than for other age groups. For this reason, at country level, the proportion of retired-couple households is related to life expectancy. Some positive correlations can be observed between the change during 2007–2017 in the proportion of retired couples and the increase in life expectancy of men aged 65+ (there is no such correlation with women's life expectancy) (Figure 17). Countries where the proportion of retired couples increased most (such as Ireland and Luxembourg) have also seen the biggest

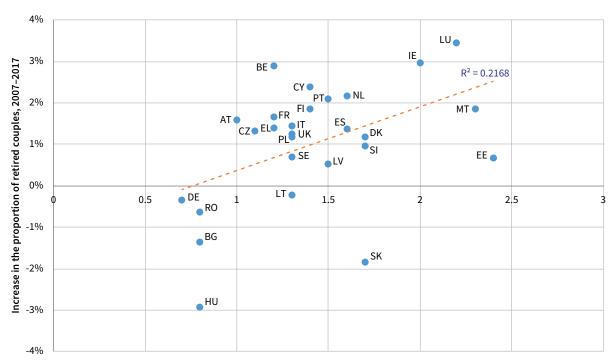
rise in life expectancy among males over 65. In a few other countries (such as Hungary, Bulgaria and Romania), however, the proportion of retired couples fell (although male life expectancy increased in every country). Overall, this supports the idea that retired couples will represent an increasing proportion of households in the future.

Well-being of retired couples

EQLS data for 2016 show that nearly half (47%) of retired people lived just with their partners. Women who lived in couple households were younger on average than other retired women (70 vs 73), while men in couple households were older but the difference was small (71 vs 70). Retired people in Nordic and western European countries were more likely to live in a couple household than their counterparts in eastern Member States.

Retired people who live with only their partner are happier, more satisfied with their lives, and more likely to be optimistic about their future than retired people in

Figure 17: Correlation between increase in male life expectancy over 65 and increase in the proportion of retired couples, 2007–2017



Increase in male life expectancy over 65, 2007-2017

Source: EU-SILC 2007, 2017; Eurofound calculations

other types of households. They also experience less social exclusion and enjoy better mental well-being. For many people, these results may reflect lower well-being

following a bereavement. Table 8 summarises the well-being of retired people based on whether they live with their partner or in another type of household.

Table 8: Well-being of retired people, by household type and sex, EU28, 2016

	Other household			Couple-only household		
	Men	Women	Total	Men	Women	Total
Life satisfaction	6.6	6.6	6.6	7.2	7.4	7.3
Happiness	6.7	6.6	6.7	7.4	7.5	7.5
Satisfaction with standard of living	6.6	6.5	6.6	7.4	7.3	7.3
Satisfaction with accommodation	7.5	7.7	7.7	8.2	8.1	8.1
Satisfaction with family life	7.3	7.3	7.3	8.4	8.3	8.4
Optimistic about own future	46%	46%	46%	58%	54%	56%
Optimistic about children's future	51%	55%	54%	51%	46%	49%
Social exclusion index	2.2	2.2	2.2	2.0	2.0	2.0
WHO-5 mental well-being index	61	58	59	66	63	64
% in lowest income quartile	26%	33%	31%	16%	20%	17%
2nd quartile	28%	30%	29%	28%	30%	29%
3rd quartile	25%	20%	22%	29%	28%	29%
Highest income quartile	21%	16%	18%	27%	22%	25%
Health status bad or very bad	18%	20%	19%	12%	9%	11%

Note: Green shading indicates more favourable outcomes; red shading, less.

Source: EQLS 2016

For both men and women who are retired, living with a partner was associated with better outcomes on all variables, except for optimism about children's future, which was better for retired women in other household types. The greatest differences were for happiness and satisfaction with family life. Importantly, significant differences can be seen in objective measures such as income, with a lower proportion of retired people in couple-only households in the lowest quartile compared to those in other household types, and health status, which was better for retired women when they are in a couple.

Retired people living in a couple experienced markedly greater life satisfaction than single retired people in Greece, Germany and Denmark. However, in Latvia, Estonia, Croatia and Slovenia, no such positive difference in life satisfaction was observed.

At EU level, similar differences existed in 2007. It should be noted that the life satisfaction and happiness of retired people has decreased overall since 2007. This decrease was greater for retired people not living in a couple and for retired men in a couple; the only group for which it was not seen was retired women in couple households.

For those living alone, meeting other people at various organised events can be a way to combat loneliness. However, most retired couples were more socially active than retired people living alone, apart from attending religious services, which retired single people did more frequently (25% vs 20% of retired people in couples going to a service every week). This was particularly the case in some countries, such as Italy, Poland, Romania and Slovenia, and especially for women and people in rural areas. In some countries, attending religious activities was common for retired people in all household types (e.g. in Cyprus, Italy, Poland and Portugal), while in others it was uncommon for all groups of retired people (Bulgaria, Denmark, Estonia, Finland and Sweden).

Retired people in couples were more active in all other ways. For example, they were more likely to use the internet for social purposes (49% used it every day compared with 30% of retired people in other households), although this could be partly due to their younger average age and being in countries with better internet penetration for older people. The largest differences in internet use between retired couples and retired people in other household types were in Denmark, the UK and Slovenia. There was a small difference between retired men and women in terms of internet use when they were in couple households

(50% vs 48%); in other household types, retired men used the internet more often than retired women (34% vs 27%). Retired men were more likely to be in contact over the phone or the internet with relatives or friends outside their household if they were living in couples (43% every day compared with 35% of retired women in couples).

Retired couples were more likely than retired people in other households to exercise regularly (16% vs 13% every day, 40% vs 30% at least once a week). This could be due to retired people in a couple being younger and healthier on average than retired people who live alone. The largest differences were in Finland, Luxembourg and the UK, while the opposite trend was seen in six countries (Cyprus, Germany, Greece, Croatia, Lithuania and Portugal). Men and people who live in urban areas were more likely to take part in sports and physical exercise than women and people who live in rural areas. In some countries, exercise was common among all retired people, such as in Germany, Denmark, Finland, the Netherlands and Sweden. On the other hand, in some countries, including Bulgaria, Croatia, Hungary and Romania, exercise for retired people was uncommon, regardless of household type.

Retired people in couple households were more likely to be involved in the social activities of a club, society or association than people who are retired and not in a couple (23% vs 18%). Men were more used to taking part in the social activities of a club, society or association than women. Retired couples were also more likely to participate in volunteering than retired people in other households (32% vs 24% volunteered in the past year, and 20% vs 14% volunteered monthly). Volunteering rates were similar for retired men and women in couples.

These increased social activities are likely related to lower social exclusion among those in couples after retirement.

Policies aimed at retired couples

Living with your partner in older age is not only associated with better well-being, but also comes with financial benefits. While retired couples are rarely specifically targeted in policy, other policies for married couples have a positive impact on people of pensionable age. For example, those who work after retirement often pay fewer taxes than those of working age, with additional benefits if they are married (e.g. in Ireland – Publicpolicy.ie, 2016). In countries where older people are less well off, retired couples may qualify for social housing (e.g. in Lithuania – Housing Europe, 2010).

An important consideration for retired people in general and couples in particular is gender differences in policies. In several countries, a different retirement age applies to men and women; in all cases women have a lower retirement age. Examples include Austria, Croatia, Denmark and Lithuania, while in Hungary women can retire after 40 years of work (including childcare leave). However, as countries increase their retirement ages, most also plan to align retirement ages for men and women (Finnish Centre for Pensions, 2019).

Pension systems, particularly survivor pensions, are a way of redistributing income from men to women: as mentioned in the chapter on single-person households, in many countries older women are at higher risk of

poverty then older men if they live alone. Women's pensions are still 37% lower than men's due to lower salaries and shorter working lives linked to caring responsibilities (European Commission, 2018). There are several different approaches at national level that aim to reduce this gap, some countries opting for a 'male breadwinner model' that increases women's pension rights and others that account for periods of maternity leave and guarantee a minimum pension for women. People in a couple are at a particular advantage in these policies: women who are divorced or who have never been married often receive little or no survivor pension (Population Europe, undated). Introducing pension and inheritance rights for cohabiting couples may reduce this gap.

3 Households with children

The concept of family is evolving in modern European societies. While policymakers need to rely on a legal definition when it comes to taxes and benefits, the concepts of family and household are diverging as people form households in more diverse ways and – with increases in divorce, remarriage and cohabitation – more frequently over a lifetime. Households with children are usually the key target of family policy and national strategies. However, policies are usually biased towards nuclear families living in the same household (Vono de Vilhena and Oláh, 2017).

This chapter looks at three specific types of households with children:

- nuclear families, that consist of two parents and their children
- lone-parent families
- blended families, which form after a first family unit has broken up

Nuclear families – couples with children

Prevalence

Data from EU-SILC confirm that between 2007 and 2017, nuclear families – defined as parents living with children and without grandparents, other family members or non-family members living in the household – have decreased both in actual numbers (from 62.7 million to 60.7 million) and in percentage terms (from 31% to 28% of all households). Moreover, this decline in the proportion of nuclear family households has taken place in every EU Member State, the largest decreases being observed in Cyprus, Lithuania and Malta (Figure 18). The actual number of nuclear family households continued to increase in some countries with growing populations, mostly due to immigration during this time period, especially in the UK (+267,000 households), Ireland (+86,000) and Belgium (+45,000). The largest declines in the number of nuclear families were in Poland (-615,000) and Germany (-551,000). In 2017, the countries with the largest proportions of households in the form of nuclear families were Cyprus, Greece, Slovakia (all 37%) and Ireland (36%) (see Figure 19).

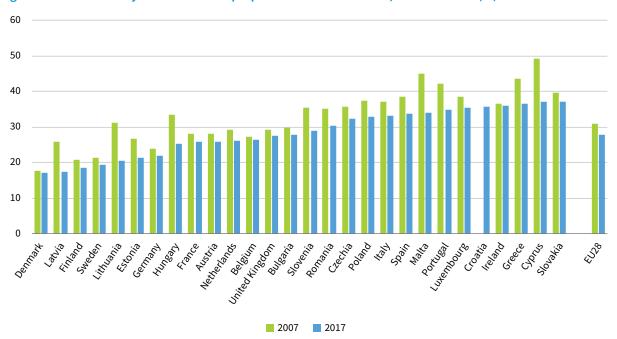


Figure 18: Nuclear family households as a proportion of all households, 2007 and 2017 (%)

Note: Data were not available for Croatia in 2007.

Source: EU-SILC 2017

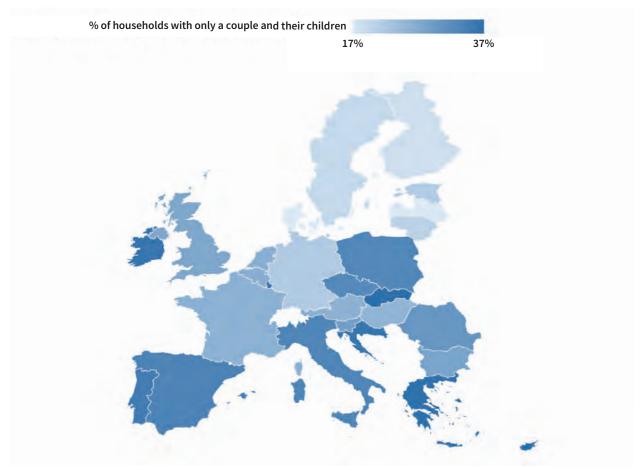


Figure 19: Prevalence of nuclear family households, 2017 (%)

Source: EU-SILC 2017

In nuclear families with children under 18 in the household, the mean number of children was 1.7 and the mean age of parents was 42 for men and 39 for women. Most parents in these families were employed (92% of fathers and 75% of mothers), and both parents were employed in nearly two-thirds (63%) of these families. There was a large variation in these percentages across countries; for example, in Denmark and the Netherlands – countries where there is a high prevalence of part-time work among mothers – the proportion of dual-earner families within nuclear families was over 75%, while in Latvia, Italy and Greece it was below 50%. When looking at the well-being of people in these households, it should be kept in mind that most of them are comparatively young and most households have two incomes.

Well-being in nuclear families

In the EQLS 2016 sample, around two-thirds of couple parents were over 35; younger parents were somewhat underrepresented, one-quarter being aged 18–34.

Table 9 shows the well-being of parents who live with their partner and their children. Nearly all of the dimensions in this table show that well-being in these households is particularly high: they have the highest life satisfaction and happiness among all household types, and they are the most satisfied with their family life. They also have high average mental well-being, at the same level as people living in couple-only households.

Table 9: Well-being of parents in nuclear families in comparison with other households, EU28, 2016

	Single	Couple only	Lone parent	Nuclear family with minor children
Life satisfaction	6.7	7.3	6.8	7.4
Happiness	6.7	7.6	7.0	7.8
Satisfaction with family life	6.9	8.4	7.6	8.6
WHO-5 mental well-being index	61	65	59	65
Optimistic about own future	54%	64%	64%	72%
Optimistic about children's or grandchildren's future	56%	50%	57%	63%
Satisfaction with job	7.3	7.5	7.3	7.5
Satisfaction with accommodation	7.6	8.0	7.1	7.7
Satisfaction with standard of living	6.7	7.3	6.4	7.3
Social exclusion index	2.2	2.0	2.4	2.1
Difficulty making ends meet	17%	10%	28%	13%
Lowest quartile	28%	16%	47%	24%
2nd quartile	26%	23%	29%	24%
3rd quartile	24%	26%	13%	29%
Highest quartile	22%	34%	11%	22%

Note: Green shading indicates more favourable outcomes; red shading, less favourable.

Source: EQLS 2016

Nearly three-quarters (72%) of couple parents were optimistic about their future, although a smaller proportion (63%) were optimistic about their children's or grandchildren's future. This difference in optimism is largely country-dependent. People in eastern European countries were usually more optimistic about their children's or grandchildren's future than their own, the opposite being true in western countries (Eurofound, 2017); however, in nearly all countries, parents in nuclear families are more optimistic about their own future than their children's future.

In terms of material living conditions, couples with children had, on average, somewhat worse outcomes in comparison to couples without children: nuclear families had higher levels of social exclusion, more of them had difficulties making ends meet, and they were less satisfied with their accommodation.

One of the most important general issues for parents in nuclear families is related to care and work–life balance. Care responsibilities often result in less time available to spend on leisure activities (see Table 10). As indicated by analysis of EU-SILC data, most working-age couple

Table 10: Care, work-life balance and time spent on some activities, EU28, 2016

	Single	Couple only	Lone parent	Nuclear family with minor children
Care for children (weekly)	6%	12%	91%	91%
Long-term care (weekly)	7%	14%	15%	11%
Recreational internet use (daily)	56%	65%	91%	86%
Sport/exercise (weekly)	40%	44%	40%	43%
Volunteering (monthly)	16%	18%	16%	17%
Housework (daily)	66%	56%	88%	64%
Housework over two hours per day	25%	32%	40%	36%
Work-life balance problems	34%	30%	42%	35%

Note: Green shading indicates more favourable outcomes; red shading, less favourable.

Source: EQLS 2016

parents were in employment; based on the EQLS, the proportion was 80%. Both mothers and fathers of working age in nuclear families were more likely to be working than people living with just their partners (89% vs 78% of men and 72% vs 62% of women). In the EQLS, there were large country differences in the employment rates of mothers and fathers. Women in nuclear families were about as likely to be employed as men in Czechia, Austria, Sweden and Denmark (albeit with fewer working hours), but were much less likely to be employed in Italy, Ireland and Greece.

Not surprisingly, parents in nuclear families do more housework than people living without children. Women in nuclear families do more housework than in any other household type, with 92% doing housework every day and 57% doing more than 14 hours of housework per week (or more than 2 hours of housework per day). In comparison, 32% of men in nuclear families do housework daily; this is a similar figure to men who live with just a partner (33%) but less than men who live alone (56%).

Fathers work longer hours, on average, than men with no children (43 vs 41 hours); however, mothers work fewer hours (34 vs 37). As a result, over one-third of fathers say they have problems with work-life balance (34%), while this is just 28% for men with no children. Work-life balance is even more of a problem for mothers (36%), which is likely related to their increased involvement in housework and childcare (while for people living alone, men have work-life balance issues more often than women).

As well as caring for their children, 16% of parents (18% of mothers and 13% of fathers) are also involved in caring for an ill or disabled relative at least weekly, while 11% do this several times a week. On the other hand, over half (58%) of couple parents use either formal or informal childcare. The most common source of childcare is grandparents (35%), while 23% use other family members and just 32% use formal childcare facilities for the youngest child in the family.

Overall, in the EU, parents in nuclear families have high levels of well-being, with common concerns being balance of work and family life and gender differences in household responsibilities.

Policies aimed at nuclear families

Nuclear families are very often in the centre of national social policies, with many policies concentrating specifically on increasing fertility (see Box 1). But their childcare and housing needs have also been recognised by EU-level policy: references to improving childcare quality or to providing more affordable places, for example, appear in 12 country-specific recommendations in 2019.

A universal legal entitlement to early childhood education and care (ECEC) exists from at least three years of age in 15 EU countries; in 6 countries it is available from a very early age, not necessarily free, but at an affordable level due to subsidies (European Commission, EACEA and Eurydice, 2019). According to the 15th international review of leave policies and research 2019 (Koslowski et al, 2019), attendance rates for children under three years of age is under 10% in Slovakia and Czechia, but over 60% in Denmark, while for children over the age of three it is much higher in all EU countries, ranging from 61% in Croatia to 100% in the UK and France. These differences are due to children's entitlement to an ECEC service, which usually starts at age three or older, and may include entitlement for a limited number of hours. Six EU countries have entitlement to ECEC before the age of three: Belgium, Denmark, Finland, Malta, Slovenia and Sweden.

Maternity, paternity and parental leave schemes also vary. As described by Koslowski et al (2019), most commonly maternity leave is available for women immediately following childbirth. However, in some countries (such as Portugal and Sweden) a generic parental leave replaces maternity leave; some of this is reserved for mothers, but the rest can be taken by fathers. Specific paternity leave is usually short and only available immediately after birth. Parental leave of at least four months must be provided in all EU Member States under Directive 2010/18/EU, though payment during this leave is not compulsory. Leave is most commonly given as an entitlement for an individual, though in a few countries parents can divide between themselves as they choose (and in some countries a combination of the two approaches is used). In some cases, parents are given flexibility to choose between different length and payment options (e.g. Austria, Czechia, France - Thévenon and Neyer, 2014). Several measures have been introduced to encourage fathers to use (more) parental leave, but this is generally only successful if parental leave is well paid.

Child benefits are guaranteed in all European countries, but with different eligibility and applications. Some benefits are calculated on the basis of household income (e.g. in Croatia, Cyprus, Czechia, Italy, Lithuania, Malta, the Netherlands, Portugal, Slovenia, Spain and the UK); others are based on the number of children (e.g. in Austria, Belgium, Cyprus, Estonia, France, Greece, Hungary, Latvia, Lithuania, Poland, Spain and Sweden) or on children's ages (e.g. in Czechia and Denmark).

In some countries, parents receive less benefit for children born after the first child (e.g. Belgium, Cyprus and Estonia), while in others, because of specific policies aimed at encouraging large families, having an additional child is incentivised via additional cash or in-kind benefits (e.g. Hungary, Lithuania, Poland and Sweden).

In some countries, parents receive benefits until the child reaches 18; elsewhere this is extended to age 21 or 25 (e.g. Spain) or until the child is in full-time education.

Some recent country policy developments are summarised in Table 11.

Table 11: Examples of recent policies aimed at nuclear family households

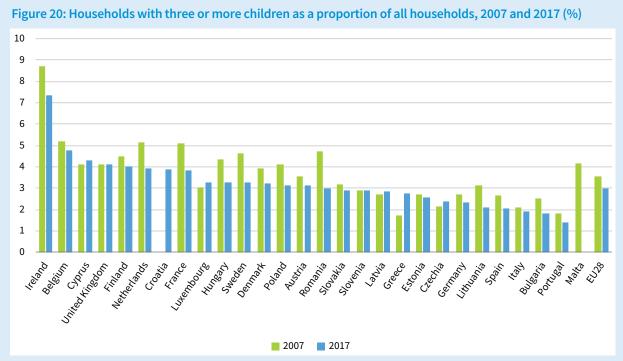
Country	Policy introduced in 2018/2019
Austria	Family Bonus Plus scheme: new tax rules and benefits for parents paying tax (and low-income lone parents), can be claimed by either parent.
Belgium	Growth package (Flanders, 2019): all families will receive the same amount of child benefit, removing increasing benefits depending on the size of the family. Additional childcare and social allowances were also introduced.
France	Age of compulsory school age reduced to 3 years – legal entitlement to childcare from this age.
Germany	God KiTa Acr (2019): compulsory lower childcare fees for low-income parents and fee exemption for parents on benefits. ProKindertagespflege (2019): new federal childcare programme supporting childcare, including focus on working
	conditions of childcare workers. Starke-Familien-Gesetz (2019): increasing child allowances and removing maximum income regulations for these.
	Starke-rainitien-desetz (2019): increasing child allowances and removing maximum income regulations for these.
Hungary	Family Protection Action Plan (February 2019): women under age 40 getting married for the first time can receive an interest-free, general-purpose loan, which is waived should they go on to have three children. The plan also offers families with three children a subsidy to buy a seven-seat car. Subsidies can be claimed from the second trimester of pregnancy. Other points include a lifetime exemption from income taxes for women with four children and leave entitlements for working grandparents.
Ireland	National Childcare Scheme (October 2019) providing universal subsidies towards the cost of childcare for children under 3 years – the first statutory entitlement to financial support for childcare in Ireland.
Latvia	Increased financial support for families with two children up to age of 20 years (March 2018), increased support for children with disabilities (July 2019).
Malta	Increase in children's allowance for low-income families (2019).
Netherlands	Increased childcare benefit to help with cost of day care and after-school care, increase of partner leave (for fathers or other partners) to five days (2019).
Poland	Family 500+ programme providing universal cash benefits extended to first children (May 2019).
Portugal	Increased child benefit for large families (2018) and for all families with children aged under 6 (2019).
Slovenia	Birth grant received for each child, with income ceiling removed (2018).

Source: Authors' own compilation

Box 1: Large families - households with three or more children

According to EU-SILC data for 2017, only 3% of all households in the EU had three or more children under 18. This proportion has decreased from 4% in 2007. Figure 20 shows that in 2017 the highest proportions of these households were found in Ireland (7%) and Belgium (5%).

The proportion of households with three or more children decreased in most EU Member States with a few exceptions, Greece being the only country with an increase. The largest decreases took place in Ireland, Romania and Sweden (all –2 percentage points).



Note: Data were not available for Croatia for 2007.

Source: EU-SILC 2017

Well-being in large families

As shown in Table 12, while parents in large families were slightly less satisfied with their lives and their standard of living than parents who have fewer children, there are no differences in terms of happiness, satisfaction with family life, mental well-being and optimism about their children's future.

On the other hand, they were less optimistic about their own future, experienced greater social exclusion and were more than twice as likely to be in the lowest income quartile as parents in smaller families. Overall, the largest differences in the well-being of large and small nuclear families were related to income.

Large families were somewhat less likely to use formal childcare, and they also less often used grandparents – instead, another family member was more common. This might represent older siblings being involved in childcare.

Working parents in large families more often had problems with work-life balance than those in smaller families. The difference was especially great for fathers in large families (43% vs 32% of fathers in small families, while for mothers the difference was 40% vs 36%); even so, work-life balance was an issue for a similar proportion of mothers and fathers, despite the former having fewer working hours.

Table 12: Well-being of parents in nuclear family households by number of children, EU28, 2016

	Small nuclear family (1–2 children)	Large nuclear family (3+ children)
Life satisfaction	7.4	7.3
Optimistic about own future	73%	67%
Social exclusion index	2.0	2.2
Lowest income quartile	20%	44%
Difficulty making ends meet	12%	20%
Satisfaction with standard of living	7.3	7.1
Satisfaction with accommodation	7.7	7.5
Deprivation: number of items not afforded	0.8	1.4

	Small nuclear family (1–2 children)	Large nuclear family (3+ children)
Economised on fruit and vegetables in past year	5%	8%
Economised on meat in past year	17%	24%
Formal childcare used for youngest child	22%	19%
Childminding by child's grandparent(s)	37%	21%
Childminding by other household members or relatives	20%	34%
Work-life balance problems	34%	42%

Note: All differences between types of households in this table are statistically significant.

Source: EQLS 2016

Policies

In many countries large families are helped by cash benefits in programmes aimed at boosting fertility and reducing child poverty. These are often in addition to universal child benefits that can be claimed by every family (one parent can usually claim after having the first child). Sweden applies a large family supplement for those who have more than one child, and France applies similar benefits after the third child. In Poland, families with three or more children receive a supplement, and on top of this, parents receive cash after the second child as part of the Family 500+ programme. Hungary's new-build housing benefit programme gives cash benefits or preferential mortgage rates for young parents who have or 'promise' to have children over 10 years – the more children they have, the higher the benefit they will receive.

Other countries have cut back on benefits to large families: in 2017 the UK applied a two-child limit to child tax credits given to out-of-work families, which are applied at household level. But in the wake of rising child poverty in the country, these restrictions are to be partially reversed in 2019 (House of Commons Work and Pensions Committee, 2019).

Previous research confirms that while strong anti-fertility policies do effectively reduce fertility, it is not yet clear whether there is any association between pro-fertility policies and increased fertility (Ouedraogo et al, 2018). However, most of these policies are relatively new and will be better assessed once more data are available.

Lone-parent households

Lone parents are usually at the centre of social policy, due to both their higher risk of poverty and the rise in the number of lone parents with the increase in divorce in European countries in the past 50 years.

In addition, they can be seen as a form of family that is an alternative to the traditional nuclear family, contributing to the diversity that increasingly defines contemporary families in Europe, especially as these families themselves form a heterogeneous group (Bernardi and Mortelmans, 2018).

The definition of lone-parent households is changing somewhat. Living arrangements after a break-up of married or cohabiting partners are more diverse, with co-parenting becoming more common and children spending more of their time with both parents.

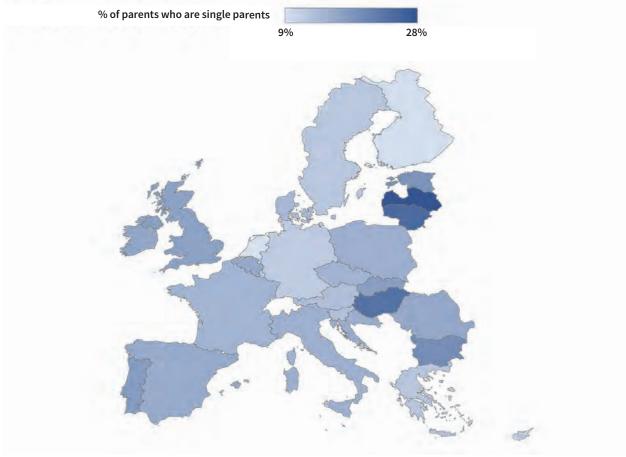
In addition, lone-parent households are increasingly transitional, existing before new blended families form (Letablier and Wall, 2018). This section concentrates on households where one parent lives with their children, while the next section explores blended families. It should be kept in mind that lone parents often reside in other types of households, such as multigenerational households or shared accommodation with non-family members.

Prevalence of lone-parent households

In EU-SILC, people are included as household members if they are 'usually resident', and if they are temporarily away from home or are just visiting, if they share expenses. In Figure 21, lone parents are shown as a proportion of all parents, while Figure 22 shows the change in the proportion of lone-parent households within all households between 2007 and 2017.

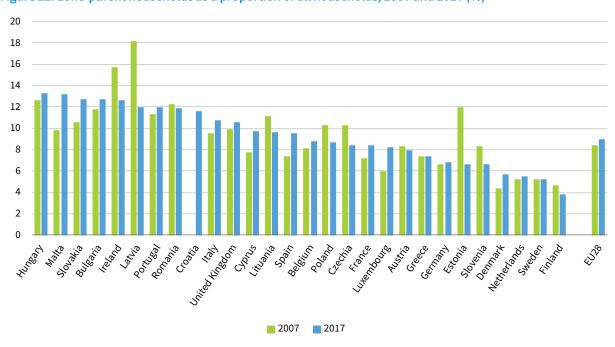
Figure 21: Lone parents as a proportion of all parents, 2017 (%)

% of parents who are single parents



Source: EU-SILC 2017

Figure 22: Lone-parent households as a proportion of all households, 2007 and 2017 (%)



Note: Data were not available for Croatia for 2007.

Source: *EU-SILC* 2007, 2017

The proportion of lone-parent households (as a percentage of all households with parents) has increased somewhat in the EU overall over the 10 years from 2007 to 2017, although this increase has been small (from 8% to 9%), and largest in Malta, Luxembourg and Slovakia (Figure 22). In some countries, however, the proportion has decreased considerably – most notably in Latvia (by 6 percentage points), Estonia (5 percentage points) and Ireland (3 percentage points). The proportion of parents who are single parents has also increased in the EU overall, especially in Malta, Lithuania and Hungary; but this has decreased in Ireland and Estonia (both by 4 percentage points). Hungary now has the largest proportion of single-parent households in Europe (13%, Figure 22), while the largest proportions of parents who are single parents are in Latvia (28%), Lithuania (25%) and Hungary (23%, Figure 21).

The decrease of lone-parent households within all households in some countries in part reflects the overall decrease in households with children. In addition, the divorce rates in the Baltic states have historically been the highest in Europe, but this has stabilised in the past decade (Eurostat, 2019a). The proportion of lone-parent households in the Baltic states, as a proportion of all households with parents, is now in line with other Member States.

Well-being in lone-parent households

Material well-being and work-life balance

EU-SILC data show that over one-quarter (26%) of lone-parent households are at risk of poverty, considerably more than households in the EU overall (18%). The largest differences in the risk of poverty for lone parents and others are in Belgium, Luxembourg and the Netherlands, but the differences are also high in other western European countries such as France, Ireland and the UK. In eastern European countries, the differences are usually smaller.

In the EQLS, single parents represented 2.3% of respondents in 2016, a small increase from 2007 (1.8%). Some 83% of lone parents in the EQLS were women, while the proportion of men increased from 12% to 17% since 2007. The average age of lone parents was 43 years for men and 39 for women in 2016.

Lone-parent households are among those with the worst outcomes when it comes to material living conditions. In 2016, some 47% were in the lowest income quartile, and they were twice as likely as other households to have difficulties making ends meet (28% vs 14%). They were more likely to suffer deprivation, with the greatest difference being in ability to afford a holiday (55% being unable afford it, compared with 32% in other households). Many had economised in the past year by buying fewer fresh vegetables (16% of lone-parent households vs 7% of other households); economising on buying meat was even more common (39% vs 19%).

In 2016, lone parents of working age were less likely to be in employment than couple parents: 68% of lone mothers and 81% of lone fathers worked, compared with 72% of couple mothers and 89% of couple fathers. Average weekly working hours for those who work were also lower, especially for single fathers (40 hours per week vs 43 hours for couple fathers), while single mothers worked similar hours to couple mothers (33 hours vs 34 hours). Alongside work, lone parents often must take care of their children on their own, and likely for this reason they more often have problems with work–life balance (42% vs 35% of people in other households). The difference is greater for mothers: 46% of single mothers have work–life balance problems compared with 36% of mothers with a partner.

Lone fathers reported spending more time caring for their children than couple fathers (27 vs 21 hours per week), while lone mothers, though spending a lot more hours on childcare than fathers, spent somewhat less than couple mothers (37 vs 39 hours per week). This slight difference for mothers may be due to fewer children being raised in a lone-parent family, on average, as well as lone parents having to carry out other household responsibilities alone.

Working lone parents rely on childcare and have less help available to pick up their children. This means that they have an increased need, compared to couple parents, to have work, childcare and home close together, as well as having to be close to the children's other parent. Perhaps for this reason, lone parents live in urban areas more commonly than couple parents, and the urban–rural difference is especially pronounced in the lowest income quartile. Lone parents in the highest income quartile are about as likely to live in rural areas as couple parents on average (Table 13).

Table 13: Living in urban and rural areas, lone parents and couple parents, EU28, 2016 (%)

	Couple parent		Lone p	parent
	Rural	Urban	Rural	Urban
Lowest quartile	58%	42%	42%	58%
2nd quartile	59%	41%	48%	52%
3rd quartile	56%	44%	45%	55%
Highest quartile	49%	51%	57%	43%
Total	56%	44%	46%	54%

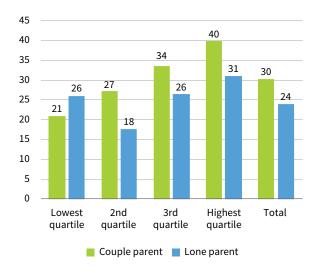
Note: Based on urbanisation level as assessed by the respondent.

Source: EQLS 2016

Lone parents who need to live close to work and to the children's other parent often must pay additional housing costs from incomes that are generally lower. Nearly half (43%) of lone parents said that housing costs are a heavy burden, compared with 32% of couple parents; the difference was greatest in Czechia, the Netherlands and the UK. Lone parents were more likely to live in areas where there are problems with crime (15% vs 11% of couple parents); the differences were greatest in the Netherlands, Germany and the UK.

Around one-quarter of lone parents used formal childcare in 2016, less than couple parents; this difference, is probably due to the lower employment rate and working hours of lone parents. This difference was greatest for parents in the second income quartile. In the lowest quartile, by contrast, lone parents made greater use of childcare than couple parents (Figure 23).

Figure 23: Use of formal childcare by income quartile, lone parents and couple parents, EU28, 2016 (%)



Source: EQLS 2016

Lone parents often used their parents – the children's grandparents – as the main source of childcare, 31% turning to their parents. A smaller proportion (19%) used other family members (19%). However, lone parents were the category of parent most likely to say they use 'another type of childcare' (15% citing this), possibly referring to co-parenting by the other parent.

Finally, while there was a large gender difference between mothers and fathers in couple-parent households in terms of in housework (mothers spending 18 hours per week and fathers spending 10 hours per week on cooking and housework), this difference between women and men was smaller for lone parents: on average, lone mothers spent 16 hours per week on cooking and housework, while lone fathers spent 12 hours per week on these activities.

Subjective well-being

Previous research has pointed to the poorer subjective and mental well-being of lone parents; some studies have found that lone mothers have a higher risk of depression than married mothers (e.g. Dinescu et al, 2018). In EQLS data for 2016, significant differences were found between lone parents and couple parents on all well-being dimensions (Table 14). The largest differences can be seen in terms of satisfaction with standard of living and satisfaction with family life, suggesting that both material living conditions and being without a partner contribute to overall lower life satisfaction. Lone parents were also less likely to be optimistic about their own and their children's future than couple parents, and they had lower mental well-being – they were twice as likely as couple parents to feel tense and three times as likely to feel downhearted or depressed 'most of the time' in the past few weeks. Based on the WHO-5 mental well-being index, nearly one-third were at risk of depression, and they had a significantly higher feeling of social exclusion than others.

Table 14: Subjective and mental well-being of lone parents and couple parents, EU28, 2016

	Couple parent	Lone parent
Life satisfaction	7.4	6.8
Happiness	7.8	7.0
Satisfaction with education	7.3	6.9
Satisfaction with job	7.5	7.3
Satisfaction with standard of living	7.3	6.4
Satisfaction with accommodation	7.7	7.1
Satisfaction with family life	8.6	7.6
Optimistic about own future	72%	64%
Optimistic about children's future	63%	57%
WHO-5 mental well-being index	65	59
Felt tense all or most of the time, past two weeks	11%	22%
Felt depressed all or most of the time, past two weeks	4%	12%
At risk of depression	19%	32%
Social exclusion index	2.1	2.4

Note: All differences between couple parents and lone parents in this table are statistically significant.

Source: EQLS 2016

On the other hand, many of these differences between lone parents and couple parents have decreased between 2007 and 2016. The gap decreased for life satisfaction especially, with an increase of 0.6 points for lone parents and 0.1 points for couple parents. This may have been due in part to developments in standard of living, which improved at a similar rate. In turn, this may be explained partly by increased employment: the employment rate of lone parents increased from 59% in 2007 to 70% in 2016.

Table 15 shows results of a regression analysis run for working-age lone parents to see what factors play a role in their life satisfaction and social exclusion. When variables that are known to affect life satisfaction and social exclusion (country, employment status, income, health and age) are controlled for, social participation does not significantly correlate with lone parents' poorer life satisfaction or greater social exclusion among lone parents. And receiving support from family and friends in the face of problems has a strong

Table 15: Regression coefficients for life satisfaction and social exclusion, working-age lone parents, EU28, 2016

	Life satisfaction (1–10, higher = better)	Social exclusion (1–5, higher = worse)
Employed	0.573	-0.300
2nd income quartile (ref = lowest)	Not significant	-0.277
3rd income quartile	0.570	-0.372
Highest income quartile	0.901	-0.450
Ill health	-1.165	0.787
Aged 35–64 (ref = 18–34)	Not significant	Not significant
Participates in sport at least weekly	Not significant	Not significant
Uses the internet for leisure daily	Not significant	Not significant
Daily face-to-face contact with family or friends	Not significant	Not significant
Participates in volunteering	Not significant	Not significant
Participates in a social club weekly	Not significant	Not significant
Has support from family and friends with problems (health, childcare, depression, personal issues)	0.407	-0.155

Note: Green shading indicates more favourable outcomes; red shading, less favourable.

Source: EQLS 2016

correlation with positive outcomes. This suggests that apart from financial resources, social support and inclusion are important factors that may counteract the effects of raising children alone.

Children's well-being in lone-parent households and custody arrangements

As described by many previous studies and shown above, lone-parent households are more likely to be lower income, at risk of poverty and have higher rates of deprivation. Moreover, lone parents are more likely to be at risk of depression and have lower overall subjective well-being, especially if they also lack support from family and friends.

Focusing on the children growing up in lone-parent households, some previous research has suggested that growing up with a single mother is a predictor of child difficulties, including social and psychological problems and educational attainment (Lipman et al, 2002). However, it was also found that children have negative outcomes for the same reasons as children in other households: hostile parenting and maternal depression were most strongly associated with problems. Other researchers have highlighted the transitional nature of lone-parent households: it has been suggested by research in the UK that one-third of families with children have been lone-parent families at one point, and over time, there is no evidence that living in a lone-parent household has a negative impact on children's life satisfaction and quality of relationships (Rabindrakumar, 2018).

Several studies have found that co-parenting or joint physical custody have positive associations with child well-being and may counteract the psychological effects of parental divorce to some extent (Fransson et al, 2015). Others have found that this only works if the co-parenting can be described as cooperative and low-conflict (Lamela et al, 2016). Shared residence, in which the children spend similar amounts of time with the two parents, is most common in Nordic countries and for higher educated parents (Letablier and Wall, 2018). Another option explored by families is 'bird nesting', in which the children remain in a residence where the two parents alternately spend some time; however, this has been described as impractical and unnecessary, as joint custody provides similar advantages after a divorce (Flannery, 2004). Overall, there is a wide variety of legal and cultural approaches in the EU, making it difficult to measure and compare outcomes with an international perspective.

The next section, on blended families, provides some data on child outcomes from the Health Behaviour in School-aged Children (HBSC) survey associated with living in a lone-parent or a blended family.

Improving policies for lone parents

Attitudes to cohabitation and to marriage breakdown have also changed attitudes to lone parenthood, which has become more commonly accepted. Policymakers in Europe face the challenge of the diversity of lone parents and the households they live in, as well as the transitionary nature of lone parenthood. The following points summarise previous policy directions that focused on lone parents and how this could be improved upon.

Lone-parent households remain at higher risk of poverty, which many countries have tried to address with various income support payments. Because lone parents are less likely to be employed, work fewer hours and are less likely to have higher education, often due to becoming parents at a younger age, employment and education have been the focus of family policy in many countries. To receive benefits, some countries have increasingly introduced conditions, such as being transferred from income support to unemployment benefits and encouraged to seek work (UK, 2008). However, incentives to receive further education, activation projects and conditions placed on receipt of benefits for lone parents have met with mixed success. In Ireland, the cost and availability of childcare is a barrier for lone parents to access education and start employment (Regan et al, 2018). In the UK, where a welfare conditionality was introduced for lone parents, this resulted in increased stress and had an adverse effect on the mental health of lone parents (Katikireddi, 2018).

As shown in this report, lone parents are less likely to use **childcare**. Making childcare more affordable and available and focusing specifically on lone parents will help both with getting back to work and with work-life balance. In Germany, the government has invested in creating 100,000 new childcare places by 2020, specifically with the aim of helping lone parents to return to work.

For working lone parents, work-life balance is a serious issue. Flexible working time arrangements, part time and working from home to avoid commuting may provide some relief; however, reduced hours contribute to lower income and higher rates of in-work poverty for lone parents. The availability of longer part-time hours that are close to full time is less common, but more family friendly (BMFSFJ, 2018). Workplaces with non-standard working hours need to consider childcare availability during hours when lone parents cannot rely on others (Carlson et al, 2017). Research has shown that policies that strengthen gender equality in the labour market would particularly improve the living conditions of lone mothers and their children (European Commission, 2017).

The issues regarding work, commuting and childcare provide a **housing** challenge for lone parents who cannot afford to commute far and live more often in urban areas, which are associated with higher rents and childcare costs.

Lone parents rely on family less often; but if they can rely on them, they have much better outcomes. Mental well-being is a serious issue for lone parents, and therefore policies concentrating on social and psychological support have the potential to be helpful as long as they are easily accessible and not associated with stigma. In reducing stigma, it would help to change the view of lone parents in policy and communications from a 'vulnerable group' in a lower socioeconomic position, and to recognise lone parenthood as an often transitional situation many parents find themselves in as well as a very common alternative way of living that is only associated with worse outcomes if there is a lack of social support. Meanwhile, policies incentivising co-parenting and shared residence of children after a relationship breakdown have been encouraged in some countries due to positive associations with child outcomes.

Blended families

Blended families, sometimes also called reconstituted families or stepfamilies, are increasingly recognised as marriage breakdown has become more common. Though there is no unique definition of a blended family, they are most often thought of as couples (in which at least one partner has had children with a previous partner) that come together to form a new family. The new couple may have children together, and the children might or might not live with them full time.

In this section, the number of blended families is estimated based on available sources, and then the well-being of parents and children in blended families is analysed based on available data. This is shown in the context of comparison to lone-parent and nuclear-family households.

Prevalence of blended families

Cross-country statistics about the number of blended families are scarce, although national sources indicate that these families are common (see Table 16). Data collection is difficult, as surveys often do not differentiate between children and stepchildren, and

if they do, they depend on people's own description of their relationship with their children. Some statistics differentiate stepfamilies (where at least one step-parent–child relationship exists in a household), blended families (where at least two children with different parents are raised in one family) and lone-parent families. Children in any of these households may share their time with another parent in another household.

Nevertheless, many countries try to estimate the number of stepfamilies or blended families and track social trends in family blending. Some available statistics are listed in Table 16, but it is difficult to establish a general trend. For example, statistics from the UK indicate that the number of stepfamilies dropped by 14% between 2001 and 2011 (ONS, undated), which could be explained by people having children later in life when couples are less likely to break up. On the other hand, an increase in reconstituted families was measured in France over the same time period (Centre d'observation de la société, 2017), and in Finland the proportion of reconstituted families has stayed the same since 2007 after a period of slow increase after 1990 (Statistics Finland, 2018).

Data from the second wave of the Generations and Gender Survey (GGS) is available for nine EU Member States. From these data, the authors calculated the number of respondents who:

- live with a stepchild (and/or a partner)
- live with a child from a previous partnership and a new partner
- live with a partner and common child, having also a child with a previous partner who may or may not live with them

The proportion of people living in blended families is an underestimate, as people who have stepchildren living outside the household are not included as living in a blended family in the calculations.

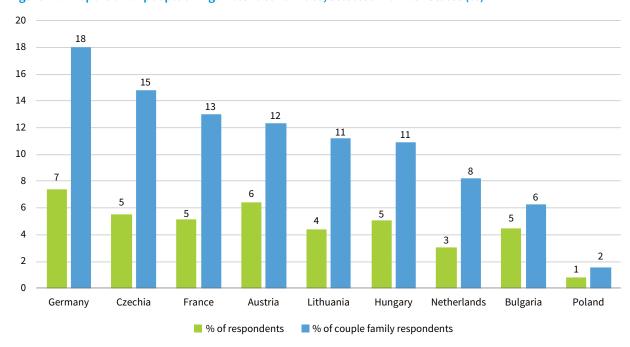
According to these data, the proportion of people living in blended families at the time of the survey (fielded between 2006 and 2008, depending on country) ranged between 1% in Poland and 7% in Germany (Figure 24). Data are not directly available for both waves of the survey; however, it is possible to compare the proportion of people who have stepchildren in the two waves in eight countries.

Table 16: Blended families in Europe, latest available data published in national statistics

Country	Statistics	Source and date
Austria	8.9% of couples with children	Statistik Austria, 2018 Labour Force Survey
Belgium	11.9% of families	GGS 2005
Bulgaria	4.4% of families	GGS 2005
Czechia	10.2% of families	GGS 2005
Estonia	18.3% of families	GGS 2005
Finland	9.1% of families with children; 10.3% of children	Statistics Finland, Central Population Register, 2018
France	11% of children	National Institute of Statistics and Economic Studies, 2011 Census
Germany	11% of children; 13.5% of families	Federal Ministry for Family Affairs, Senior Citizens, Women and Youth – Growing up in Germany: Everyday Worlds study (AID: A) 2009 and GGS 2005
Hungary	12% of families; 14% of children	Hungarian Central Statistical Office, 2011 Census
Ireland	2.5% of children	Economic and Social Research Institute, 2006 Census
Italy	1.2% of families 7.1% of couples are reconstituted couples (increase of 5.6% since 2007)	GGS 2005, Italian National Institute of Statistics 2015
Lithuania	6.9% of families	GGS 2005
Netherlands	4.4% of families	GGS 2005
Poland	4.7% of families	GGS 2005
Portugal	6.6% of nuclear families	Statistics Portugal, 2011 Census
Romania	4.9% of families	GGS 2005
Sweden	14.2% of families	GGS 2005
United Kingdom	8% of families; 9% of children	Statistics, 2011 Census

Source: Lunn and Fahey, 2011; BMFSFJ, 2013; Vörös and Kovács, 2013; Statistics Austria, 2019

Figure 24: Proportion of people living in blended families, selected Member States (%)



Source: GGS; Eurofound calculations

12 12 10 7.7 7.5 6.2 5.8 5.8 4.1 3.2 2.32.3 2.2 2 1.3 0.8 401 ■ Wave 1 ■ Wave 2

Figure 25: Proportion of people who have stepchildren (%)

Notes: Combined, Wave 1 and Wave 2 cover 2004 to 2014. Data were not available for Poland for Wave 1. Data were not available for Sweden, Belgium, Estonia, Romania or Italy for Wave 2.

Source: GGS; Eurofound calculations

In most countries for which data were available for Waves 1 and 2, the proportion of stepchildren increased somewhat. The largest increase was in France. In Austria and Bulgaria, the proportion stayed the same (Figure 25). This suggests that the number of blended families may be increasing in Europe, but this trend is not uniform.

Well-being in blended families

To compare well-being in blended families with other households, EQLS data were used (see Table 17). With this dataset, there is no detailed information on previous partnerships, and on partners' children outside the household, so the definition of blended families is narrow (and their proportion underestimated). In the EQLS, the following characteristics identify respondents as living in a blended family:

- lives with a stepchild (and/or a partner)
- lives with a partner and/or child and with minor children outside the household

In 2016, blended families had, on average, fewer children under 18 per household than either couple parents or single parents. This could be due partly to later age at second marriages/partnerships and some children having moved out, and partly to children living with previous partners. The average age of both men and women in a blended family in the EQLS was 44, while the average age of couple parents overall was 42 for men and 38 for women.

One advantage of finding a partner and forming a new family after a family break-up is sharing costs of living and care responsibilities once again. In some cases, this is a complex situation in which resources and care work are often shared between two or three family units (previous partners, who might also be in a new partnership, and the current family unit).

The employment rate for parents in blended families was somewhat lower than for other couple families: for those of working age, 82% of men and 69% of women in blended families were in work, while the corresponding

Table 17: Aspects of housing for blended families, lone-parent and couple-parent households, EU28, 2016

		Single parent	Couple parent	Blended family
	Owned without mortgage (i.e. without any loans)	10%	28%	31%
	Owned with mortgage	18%	42%	30%
Ownership of accommodation	Rented from social, municipal or non-profit housing	34%	11%	16%
	Rented from private landlord or company	36%	18%	21%
	Other	1%	2%	2%
Satisfaction with accommodation		7.1	7.7	7.6

Source: EQLS 2016

employment rates were 89% and 72% for all couple families and 81% and 68% for single parents. Men in blended families worked 41 hours per week on average (compared to 43 hours for all couple parents), and women in blended families worked 35 hours (34 hours in all couple parents). Women in blended families spent the same number of hours on average caring for their children as other couple mothers (37 hours), while men in blended families spent less time than other couple fathers (19 hours compared with 21 hours).

Data from the EQLS show that blended families are better off financially than lone parents. Some 47% of lone parents are in the lowest income quartile; in contrast, this is the case for only 24% of parents in blended families – the same as for other couple parents. Looking further into relative income, blended families are more likely to be in the second income quartile than couple families (28% vs 24%), but they are also more likely to be in the highest income quartile (25% vs 22%).

Despite similar income levels, blended families are more likely to live in rented accommodation than other couple parents, possibly as an outcome of family breakdown. However, satisfaction with their accommodation was close to that of couple parents overall.

Comparing well-being of parents in different household types

Table 18 compares the well-being of parents in blended families, lone parents and couple parents. Parents in blended families more often had difficulty making ends meet than couple parents, but their ability to make ends meet and satisfaction with their standard of living was close to that of other couple parents, suggesting that financial resources is one important benefit of recoupling.

However, the most important advantage of moving in with a new partner after a separation or divorce is emotional support. Likely for this reason, on average, parents in blended families enjoyed better well-being than lone parents but lower well-being than couple parents. An exception is optimism about children's and grandchildren's future: on average, parents in blended families are less optimistic than either lone or couple parents.

Comparing children's well-being in different household types

Given the difficulties and legal complexities associated with interviewing young children, there is a lack of comparative data in European countries on children's well-being and their view of their household status. Previous research on adolescents established that mother-child and stepfather-child relationships are a strong determinant of the feeling of family belonging and well-being (King et al, 2015).

The HBSC survey run by the WHO asks a random sample of 11-, 13- and 15-year-olds about their social environment as well as health-related variables. This survey allows analysis of teenagers living in traditional nuclear families, those with single mothers and fathers, and those living with a stepmother or a stepfather.

In this survey, 8% of children said they lived with a stepmother or a stepfather (around 600 children in total), of which the majority (84%) lived with their mother and the mother's new partner. A further 13% lived with a lone parent (88% of them with their mother).

Teenagers living with both parents were, on average, more satisfied with their life (7.6 on a scale of 0–10) than those living in a stepfamily, whose life satisfaction was the same as those living with a lone parent (7.1).

Table 18: Well-being of parents in blended families, EU28, 2016

	Single parent	Couple only	Parent in blended family
Life satisfaction	6.8	7.4	7.1
Happiness	7.0	7.8	7.4
Satisfaction with standard of living	6.4	7.3	7.0
Satisfaction with family life	7.6	8.6	8.3
Social exclusion index	2.4	2.1	2.2
Difficulties making ends meet	28%	13%	16%
Optimism about children's/grandchildren's future	56%	63%	53%
WHO-5 mental well-being index	59	65	64

Note: Green shading indicates more favourable outcomes; red shading, less favourable.

Source: EQLS 2016

However, living in a stepfamily was associated with better well-being than living in a lone-parent family in many countries, such as Czechia, Finland, Portugal and Spain (all +0.2 points on the scale). In Belgium's Flemish community,² Estonia, Hungary and Poland, living in a stepfamily was associated with slightly lower well-being than living with a lone parent.

In terms of economic status, living with a step-parent had positive outcomes: 10% of respondents living with a step-parent said that they were 'not well off' financially, compared to 14% of those in a lone-parent family and 6% of those living with both of their parents. The difference in stepchildren's perception of finances compared with those living with both their parents was most prominent in the Netherlands (+12 percentage points) and Czechia (+10 percentage points).

Previous research indicated that family break-up is often associated with some negative health behaviours among adolescents, such as smoking and alcohol and drug use (Mooney et al, 2009). In this survey, only narrow differences were found by family type at ages 11 and 13, but at age 15 children living in stepfamilies were markedly more likely to consume alcohol, smoke and/or use cannabis (Table 19). Low achievement in school was more pronounced at every age for both single-parent and step-parent households compared with households where children live with both parents.

However, this analysis does not control for income, an important predictor of achievement and negative health behaviours, also associated with family type. Nor does it control for parental health behaviours, which might be related to relationship break-up. To assess whether these differences are explained by lower income, objective information on household income, which is not available in the HBSC survey, would be needed.

Policies for blended families

Family policies usually concentrate either on the household and the level of household income or on the child, for whom one parent can usually claim certain benefits or tax reductions. Not only are blended families difficult to count and categorise, but they are also difficult to target specifically by policy.

However, blended families often face increased financial difficulties. While lone parents have the highest risk of poverty and social exclusion, blended families still have a higher risk than other parents in nuclear families. Some governments have discussed proposals for a guaranteed allowance that would apply for every child, regardless of parenting arrangements. In Germany, this proposed allowance (*Kindergrundsicherung*) would be taxed based on parental income, which would result in poorer families receiving higher amounts.

Blended families are affected by laws regarding custody arrangements. As shown in the previous chapter, joint custody and positive, low-conflict co-parenting usually have positive outcomes for child well-being. A right to co-parenting is established in all EU countries, with a mother and a married father having automatic parental responsibilities for children; but the rights of unmarried fathers differ by country (Your Europe, 2019). In the EU, children are much more likely to stay with their mother, resulting in blended families where the children live with their mother and stepfather. However, the proportion of children in joint physical custody is increasing, which results in more complex arrangements and children belonging to different households. Blended families or stepfamilies are usually not legally recognised as a separate category.

Table 19: Health and school outcomes, by age and household type, EU28, 2014 (%)

	Lives with both parents			L	ives with s	ingle pare	nt	L	ives with a step-parent			
	Smokes every day	Consumed alcohol at least 20 times in lifetime	Used cannabis at least 20 times in lifetime	Low achievement in school	Smokes every day	Consumed alcohol at least 20 times in lifetime	Used cannabis at least 20 times in lifetime	Low achievement in school	Smokes every day	Consumed alcohol at least 20 times in lifetime	Used cannabis at least 20 times in lifetime	Low achievement in school
11	0%	1%	0%	2%	1%	1%	0%	4%	0%	1%	0%	4%
13	1%	5%	1%	4%	3%	5%	1%	8%	3%	6%	1%	8%
15	7%	20%	3%	6%	11%	21%	6%	9%	14%	25%	7%	9%

Notes: Green shading indicates more favourable outcomes; red shading, less favourable. Data were not available for Cyprus and Lithuania. **Source:** HBSC 2014

Data were not available for the French-speaking community.

As a first step, policymakers could concentrate on recognition of blended families. Such recognition could contribute to the social acceptance of blended families and reduce negative attitudes towards such families. As shown above, living in a blended family or stepfamily is associated with better well-being for parents than being a lone parent – another reason why blended families should be accepted as a legitimate form of household.

Step-parent–child relationships are important for child well-being. Giving validity to that relationship by extending some parental rights to step-parents could contribute to the child's feeling of belonging in these households and would recognise the effort made by step-parents (Carlson et al, 2017). In Germany, a right of contact for step-parents was introduced in 2004. In Austria, it has been decided that the child's contact with step-parents and other family figures should be

maintained if they had previous close emotional ties; the situation is similar in the Netherlands, where these contacts are referred to as 'social parents' (Boeli-Woelki et al, 2005).

In some countries, lone parents moving in with new partners lose social security benefits associated with being a lone parent (e.g. in Ireland and the UK): therefore, moving in with a partner means that the two partners need to register as a couple and re-claim several benefits. Unlike single people without children, for single parents this might mean that they delay moving in with a new partner until they are ready to share all costs and the new partner is also ready to pay for some costs associated with the child. This might act as a disincentive for partners to form blended families. More research is needed on how this affects household formation.

4 Multigenerational and other households

While nuclear families are often seen as the norm in developed countries, Europe has a history of multigenerational living, which has remained an important family form, especially in eastern and southern Member States. The 'demographic transition' – the combined historical developments of later marriages and later birth of first child, and the increased labour market participation of women – has resulted in smaller families and a decrease in multigenerational households (Glaser et al, 2018).

However, several factors predict an increase in multigenerational living. As shown in previous chapters, population ageing results in an increase in older people living alone, some of whom might need to rely on their families for support. At the same time, the economic crisis prevented many young adults from moving out of the parental home, and in some urban areas there is still a housing shortage that results in more young adults living at home. In addition, lack of affordable childcare in some countries results in many parents relying on grandparents for childcare, possibly another reason for living together. Living with parents or grandparents increases social capital, while healthy people living in two- and three-generational households live longer than healthy people living in single-generation households (Muennig et al, 2017). However, previous research based on the EQLS has found negative associations for grandparents living in multigenerational households, suggesting the loss of independence rather than a voluntary arrangement (Eurofound, 2014).

Lack of affordable housing may also result in people sharing accommodation with non-family members. Some countries have been struggling with a housing crisis with strong regional imbalances, with cities most affected: housing shortages have been reported notably in the UK, Sweden, Ireland, Luxembourg, but also at local level in the Netherlands and Germany (Pittini et al, 2017). Co-living may be an opportunity for students, long-distance commuting workers and recent immigrants to decrease the costs of living, but it also may be an option for lone parents so that they can live closer to work, childcare and other co-parents.

Approximately 1.8% of households in the EU are 'large households', comprising six or more people. Of these, around one-third (31%) are households with four or more children. Over one-third (37%) have multiple generations; while around one-third (32%) of multigenerational households have six or more people.

Large households with multiple family units have some potential negative outcomes, including lack of privacy and housing insecurity when members of the household depend on each other to stay in the household, or household members depend on the homeowner. There are also potential negative outcomes of overcrowding, which may include stress leading to marital break-up (Van Damme, 2019).

Large households are most common in Poland (7%), Slovakia (5%) and Croatia (5%) and least common in Denmark and Germany (both under 1%). Their structure is also very different dependent on country. For example, in Finland, the Netherlands and Sweden, most large households are comprised of couples with four or more children (81%, 68% and 63%, respectively), while in Poland this is only 10%. On the other hand, most large households are multiple generations of a single family in Bulgaria (76%), Croatia (66%), Poland (64%) and Slovakia (61%). Based on EU-SILC data, large households are more likely to experience overcrowding than other household types (by 37 percentage points). They have an annual equivalised income more than €8,000 below other households. In addition, 29% of them are at risk of poverty (compared with 11% of smaller households) and 13% are severely deprived (compared with 7%).

This chapter concentrates first on well-being in multigenerational households, differentiating the well-being of parents and grandparents in households with three generations. It then looks at young adults living with their parents. Finally, it describes the structure of non-family households and how they differ in terms of well-being when compared with family households.

Households with multiple generations

The proportion and number of multigenerational households has largely remained stable in the EU in the past 10 years (2.2% in 2007 and 2.1% in 2017). Their proportion within all households has increased somewhat in Slovakia (+3 percentage points) and Poland (+2 percentage points), while it has decreased in Bulgaria (–8 percentage points) and the Baltic countries (–5 percentage points in Latvia and –2 in Lithuania and Estonia) as well as some other eastern Member States. However, as Figure 26 shows, these countries are still those with the highest proportion of multigenerational households.

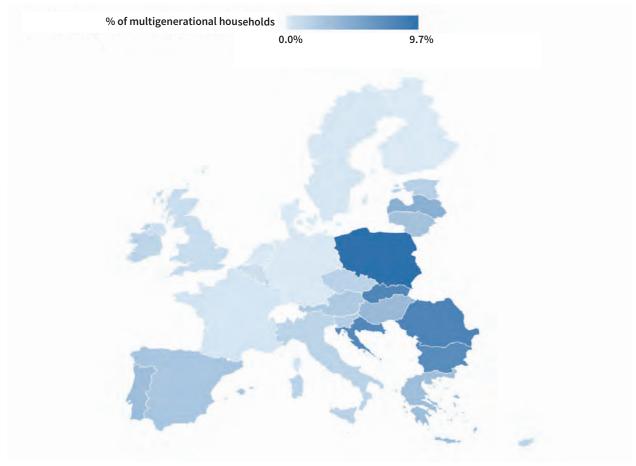


Figure 26: Multigenerational households as a proportion of all households in the EU, 2017 (%)

Source: EU-SILC 2017

Parents' well-being in multigenerational households

Parents in multigenerational households have poorer well-being than parents in nuclear families (see Table 20). However, there are some important differences according to sex and urbanisation level. *Fathers* in multigenerational households have poorer mental well-being than those in nuclear families (4 points lower on a scale of 0 to 100), while this difference is not evident for mothers. Negative

outcomes for multigenerational parents are greater in urban areas: life satisfaction is a full point lower for multigenerational parents compared with parents in a nuclear family (6.5 vs 7.5), while the difference is lower for those in rural areas (7.0 vs 7.3). Likewise, greater differences can be seen in happiness and social exclusion measures in urban environments. This could be due to multigenerational families being more common and accepted in rural areas as well as there being more space available for large families.

Table 20: Well-being of parents in multigenerational households and nuclear families, EU28, 2016

	Parent in multigenerational household	Parent in nuclear family		
Life satisfaction	6.8	7.4		
Happiness	7.3	7.8		
Social exclusion index	2.2	2.1		
WHO-5 mental well-being index	63	65		

Source: EQLS 2016

Table 21: Standard of living and care responsibilities of parents in multigenerational households and nuclear families, EU28, 2016

	Parent in multigenerational household	Parent in nuclear family
Employed	66%	80%
Housing insecurity	23%	17%
Satisfaction with standard of living	6.4	7.3
Shortage of space	25%	25%
Cares for own children every day	78%	84%
Cares for ill or disabled relatives every day	26%	7%

Source: EQLS 2016

Generations may be living together for financial reasons; however, new members moving in can also put a strain on household finances. As Table 21 shows, parents in multigenerational households are less satisfied than those in nuclear families with their standard of living; they are also more likely to worry that they will have to leave their accommodation for financial reasons ('housing insecurity'). They are less likely to be employed; this could be part of the reason for living with their parents or in-laws. Another reason for multigenerational living may be care responsibilities: 26% of multigenerational parents say that they care for someone with a disability or illness every day (compared with 7% of parents in a nuclear family). On the other hand, they are less likely to be involved in daily childcare than parents in nuclear families which likely reflects grandparents' role in looking after grandchildren in the house.

The difference in employment rates between multigenerational parents and nuclear family parents is greater in urban areas (84% vs 63%) than in rural areas (76% vs 67%). The difference in satisfaction with standard of living is also stronger in urban areas (7.4 vs 6.2). On the other hand, in rural areas there is a larger difference in the proportion of parents regularly caring for their children when there are grandparents in the household, which is an indication that childcare might be a more common reason to live together in rural areas.

As seen in Table 22, two-thirds (66%) of parents in rural multigenerational households use grandparents as the main source of childcare, compared to less than half (45%) in urban multigenerational households; the latter are more likely to use other family members than rural multigenerational parents. In both urban and rural areas, nuclear family parents are twice as likely to use formal childcare as parents in multigenerational households.

Table 22: Childcare in multigenerational households and nuclear family households, by urbanisation, EU28, 2016 (%)

		Parent in multigenerational household	Parent in nuclear family
Rural	Grandparents	66%	36%
	Other family members	12%	23%
	Childcare facility or other childcare	22%	42%
Urban	Grandparents	45%	33%
	Other family members	32%	22%
	Childcare facility or other childcare	22%	44%
Total	Grandparents	58%	35%
	Other family members	20%	23%
	Childcare facility or other childcare	22%	43%

Note: Main type of childcare used for the youngest child.

Source: EQLS 2016

Table 23: Associated factors of life satisfaction, working-age parents, EU28, 2016

	Unstandardised coefficients
Rural area	Not significant
Aged 18–34 (ref = age 35–64)	0.235
Woman	0.133
Employed	0.491
2nd income quartile (ref = lowest)	0.423
3rd income quartile	0.764
Highest income quartile	1.003
Health status bad or very bad	-1.419
Parent in multigenerational household	-0.346
Lone parent	-0.678
Other parent	-0.263

Notes: Green shading indicates more favourable outcomes; red, less favourable. Country controls are included in the model. All coefficients shown are statistically significant at the 0.05 level.

Source: EQLS 2016

The above discussion indicates that the differences between multigenerational parents and couple parents are related to income and urbanisation. To examine this further, a regression analysis was run on working-age parents to see if these factors account for the differences in life satisfaction. This analysis shows that when a number of factors are controlled for – country, urbanisation, income, age, health and sex – parents in multigenerational households still have lower life satisfaction than parents in nuclear families (Table 23). However, this association with lower life satisfaction for multigenerational parents is weaker than it is for lone parents.

Grandparents' well-being in multigenerational households

Grandparents may live with their children and grandchildren for a number of reasons – including an inability to live independently. Though such a living arrangement brings benefits, grandparents in multigenerational households ('multigenerational grandparents') may face demands, such as having to provide financially for their young adult children or look after grandchildren. They tend to be worse off than other older people living alone or with their partners.

In the EQLS, nearly two-thirds (62%) of grandparents living with their extended families were women. Grandparents aged 65 and over living in multigenerational households had considerably lower life satisfaction than other people at this age (5.8 vs 7.0). This difference was larger for men than for women (5.6 vs 5.9). The difference for over-65s was somewhat smaller for happiness (6.6 for those in multigenerational households vs 7.1 for others); this may be due to the presence of grandchildren making grandparents in

multigenerational households happier than they would otherwise be. The happiness of women living with their grandchildren was very close to that of other women aged 65 and over (6.9 vs 7.0). This was also true for optimism: women who lived with their grandchildren were more optimistic about their own future than other women aged 65 and over (58% vs 47%). The reverse was the case for men (27% vs 52%).

Multigenerational grandparents were more than twice as likely to say their household had difficulties making ends meet (33% vs 14% of others aged 65 and over), suggesting that living in this situation puts a strain on family finances. For men, the difference was greater than for women (+23 percentage points vs +15). Multigenerational grandparents also experienced higher levels of deprivation.

Despite living with their families, multigenerational grandparents experienced greater social exclusion than others aged 65 and over (a score of 2.4 vs 2.1). This could be linked to their having moved in with their children after a bereavement. Again, this difference was greater for men than for women. In some cases, this may be connected to the grandparents moving to a different location to move in with their son's/daughter's family and hence leaving their previous social network. However, multigenerational grandparents were less likely than others aged 65 and over to say they felt lonely most of the time (6% vs 9%).

While men had worse outcomes in this situation than women on most aspects of well-being, women were more likely than men to be at risk of depression, with 42% having low levels of mental well-being compared to 14% of men. Corresponding levels for other people aged 65 and over were 30% for women and 23% for men.

Table 24: Determinants of life satisfaction, people aged 65+, EU28, 2016

	Unstandardised coefficients
Rural area	Not significant
Woman	0.116
2nd income quartile (ref = lowest)	Not significant
3rd income quartile	0.567
Highest income quartile	0.621
Has chronic disability or illness	-0.131
Health status bad or very bad	-1.269
65+ and lives alone (ref = couple)	-0.451
65+ and grandparent in a multigenerational household	-0.930
65+ and lives in any other household	-0.145

Notes: Green shading indicates more favourable outcomes; red, less favourable. Country controls are included in the model. All coefficients shown are statistically significant at the 0.05 level.

Source: EQLS 2016

Health outcomes were better for older men if they lived in multigenerational households, with 10% saying their health was bad or very bad compared with 14% of other men aged 65 and over. For women, there was no difference.

As has already been mentioned, living in a multigenerational household could happen for multiple reasons, including financial or housing issues and care needs. Whether childcare is among the reasons or not, over half of grandparents in multigenerational households take care of their grandchildren every day (52%). This rate is similar for men and women.

Table 24 shows the results of a regression analysis for the determinants of life satisfaction of people aged 65 and over, including controls for country, sex, income, health and disability. Overall, despite some positive outcomes related to health and mental health for men and optimism for women, living in a multigenerational household is associated with worse life satisfaction compared with other living situations for those aged 65 and over.

Children in multigenerational households

The previous analysis indicates that – on average – living in a multigenerational household is associated with lower life satisfaction for both parents and grandparents. The question arises then whether the same applies for children in multigenerational households. There are some potential benefits associated with three generations living together; one is the possibility of sharing care responsibilities with grandparents, resulting in grandparents spending more

time with grandchildren than usual. However, the question of whether children in multigenerational households have better or worse well-being than in other types of household is difficult to answer, as there is no survey available that covers a random sample of children of all ages in all European countries.

However, an indication of teenagers' views of living with grandparents can be drawn from the Health Behaviour in School-aged Children (HBSC) survey.

In this survey, 13% of teenagers said that they were living with at least one grandparent in 2014, the highest rates being in Bulgaria (34%), Croatia (33%) and Slovenia (30%), and the lowest in Denmark, the Netherlands and Slovakia (all 1%).

Overall, the life satisfaction of teenagers with a grandparent in the home was around the same as for other children of the same age (7.64 vs 7.55 on a scale of 0-10). It is noticeable that life satisfaction follows a more unpredictable pattern for children at this age than for adults, and it does not usually reflect countries' economic conditions. As shown in Figure 27, when comparing those with and without grandparents in the household, it seems that in countries where this living situation is very unusual (such as Denmark and the Netherlands), children in multigenerational households are less satisfied with their lives. In countries where it is common, children's well-being is not affected by living with grandparents. Finally, in some countries (Austria, France and Sweden), the presence of grandparents in the home is associated with better well-being for children.

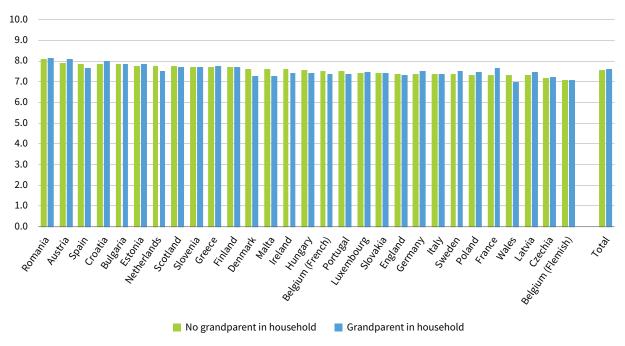


Figure 27: Life satisfaction of 11-, 13- and 15-year-olds, living with grandparents and without grandparents, 2016

Note: In the cross-national HBSC, separate studies cover the Flemish- and French-speaking populations in Belgium, as well as England, Scotland and Wales in the United Kingdom. Data were not available for Cyprus and Lithuania. **Source:** HBSC 2014

Young adults living with parents

Monitoring the number of young adults living with their parents, and the average age of moving out of the parental home, gained importance during the economic crisis. The social inclusion of young people was an important part of the EU Youth Strategy, which ran from 2010 to 2018; one of its key statistics was monitoring the proportion of young adults living with their parents. In the new Youth Strategy (2019–2027), moving out of the parental home is still seen as a measure of independence, although it is also recognised as one of the main predictors of the risk of youth poverty (European Commission, 2018).

Many young adults had to move back to the parental home after the recession, which is why they were referred to as the 'boomerang generation'. This happened because young people just entering the labour market were often the first ones to lose their jobs as redundancies were introduced. Previous research in the United States found that returning to the parental home was associated with higher levels of depressive symptoms, but only among adults with employment issues (Copp et al, 2015).

Trends in young adults living at home

Over three-quarters of young adults aged 18–24 in the EU usually live with at least one of their parents. As can be seen from Figure 28, the highest proportions were in Croatia and Slovakia (94%) and Italy and Slovenia (92%). At age 25–29, this proportion was lower – 37%, in the EU overall – and for this cohort it was highest in Croatia (73%) and Greece (69%).

The differences between countries in the proportion of young adults living at home has remained similar since 2007, with young people in the Nordic countries usually moving out earliest, while the highest proportions of young adults living with their parents were in southern and eastern Member States as well as Ireland. There was, however, a small overall increase between 2007 and 2017 in the proportion of young adults living with their parents: 3 percentage points for those aged 18–24 and 2 percentage points for those aged 25–29. For the younger age group, large increases were seen in Belgium (+14 percentage points), France and Sweden (+13 percentage points); for those aged 25–29, the largest increases were in Luxembourg, Ireland and Romania.



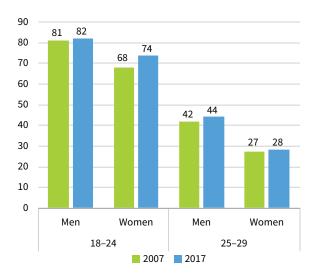
Figure 28: Proportion of young people living with parents in the EU, 2017 (%)

Source: EU-SILC 2017

Some of this increase could be attributed to the economic recession, although there are other factors at play. In 2017, as Figure 29 shows, young men were overall more likely to live with their parents than young women (82% vs 74% at age 18-24 and 44% vs 28% at age 25-29). This gender gap has narrowed since 2007 for those aged 18-24, with more women and more men living with parents in 2017 – increases of +6 percentage points and +1 percentage point, respectively. Over the same period, the proportion of those still in education at this age increased overall by 6 percentage points for men and 8 points for women. The largest increase in the proportion of students was for young women in Belgium (+18 percentage points), but there has been an increase in most countries. The gender difference in the increase in living with parents is likely related to young women's increasing participation in higher education and a delay in marriage and having children, which results in greater gender equality in living in various household types at this age.

For the older group (25–29 years), the proportion living with parents increased more for men (+2 percentage points vs +1 for women). At this age, the economic crisis is more likely to be at play – the unemployment rate in the EU increased by 3 percentage points for men and 1 for women – but there was also a small increase in

Figure 29: Proportion of young adults living with parents by age and sex, EU28, 2007 and 2017 (%)



Source: EU-SILC 2017

the proportion of students of both sexes aged 25–29 (+1 percentage point). In Greece, 37% of women and 23% of men at this age were still unemployed in 2017, and large increases in the proportion of unemployed young people were also seen in Cyprus, Spain and Italy.

Table 25: Material well-being of young adults by household type and age cohort, EU28, 2016

	18-24		25–29		18-29	
	Not in parental home	In parental home	Not in parental home	In parental home	Not in parental home	In parental home
Employed	47%	26%	72%	60%	64%	34%
Unemployed	5%	10%	12%	17%	10%	12%
Student	37%	61%	5%	19%	15%	51%
Lowest income quartile	32%	19%	22%	17%	25%	19%
Social exclusion index	2.2	2.1	2.2	2.2	2.2	2.1
Deprivation index	1.0	0.9	1.1	0.9	1.1	0.9
Satisfaction with accommodation	7.6	7.7	7.4	7.6	7.5	7.7

Source: EQLS 2016

Well-being of young adults living with parents

According to the EQLS dataset, in 2016, most young adults aged 18–29 lived with their parents (60%), although this proportion was low in some Nordic countries (19% in Finland and 28% in Denmark).

There were differences in well-being between young adults who live with their parents and those who have moved out, and some were associated with age.

Table 25 shows some differences in material well-being according to household type and age. Young adults of all ages were, on average, better off financially and less likely to be in the lowest income quartile if they lived with their parents. The difference was especially marked for those aged 18–24: almost one-third of this group who had left home were in the lowest income quartile. Young adults living with their parents were less

likely to be employed and more likely to be students (especially those in the younger group) or unemployed. Young adults experienced lower levels of deprivation and somewhat lower social exclusion if they lived with their parents, although the difference in social exclusion was only significant for the younger group.

Despite the financial security provided by living with their parents, young adults' subjective well-being was better if they had moved out (see Table 26). These differences in aspects of well-being were stronger for the older group and are especially present for life satisfaction, happiness, satisfaction with family life and optimism about one's own future, all of which are worse when living with parents. These differences may be related to independence but, in some cases, it could represent young people with worse subjective well-being staying longer in the parental home.

Table 26: Subjective well-being of young adults by household type, EU28, 2016

	18-24		25–29		18-29	
	Not in parental home	In parental home	Not in parental home	In parental home	Not in parental home	In parental home
Life satisfaction	7.7	7.6	7.5	7.0	7.6	7.4
Happiness	8.1	7.7	7.9	7.3	8.0	7.6
Satisfaction with family life	8.3	8.2	8.6	8.1	8.5	8.2
WHO-5 mental well-being index	70	71	66	69	67	70
Optimism about own future	85%	75%	76%	69%	79%	73%
Feeling of autonomy	82%	78%	76%	81%	78%	78%
Have felt tense most of the time in last two weeks	11%	9%	13%	12%	12%	9%

Source: EQLS 2016

There also appear to be positive aspects for young adults living with parents in terms of mental well-being; they are less likely to have felt tense in the past two weeks (difference in feeling downhearted or depressed was not significant). It was expected that the feeling of autonomy (freedom in deciding how to live life) would be worse for young adults living at home. However, this result was only found for the 18–24 age group; those in the 25–29 age group were more likely to feel a sense of autonomy if they lived with their parents.

When controlling for country, age, sex, income, employment status and health, the difference in life satisfaction between young adults living with parents and those who do not remains significant (–0.2 points); however, no difference was found between the mental well-being and the social exclusion of young adults in these different households.

Overall, it seems likely that the differences between the well-being of young adults in different households depends on whether this is a choice. Lower well-being associated with living with parents is present mostly for young people aged 25–29 and those who are already in employment (e.g. for life satisfaction, this difference is –0.3 points), while those who are not employed have higher well-being when living at home (+0.3 points). The parental home provides protection against poverty, but also to some extent maintains mental well-being, especially for young adults who are not in employment.

It is important to note that the subjective well-being of young adults improved since 2007 on nearly all measures, while their employment rate was below 2007 levels and they were, on average, more likely to live with their parents.

Policies encouraging independence of young people

Several countries have introduced measures to help young people to move out earlier, while others have provided benefits for families with young adults living in their households for longer. For example, if the child is in education, parents can claim family benefits up to age 24 in Greece, Poland and Portugal, age 25 in Austria and Belgium and until age 26 in Czechia and Italy, while for other countries this ends at a younger age, between 16 and 21. In contrast, in Sweden, young people who have left the parental home can claim housing benefit up to age 28. In the UK, housing allowance was removed for people aged 18–21 in 2017 but reinstated at the end of 2018 after criticism from both civil servants and housing organisations.

Non-family households

In this section, non-family households are defined as people living with others but with none of the household members being family members or partners, so they are housemates. Most of these are included in surveys as one household, as often kitchens or living rooms are shared, which is the basis of the definition of 'household'. In official statistics, single-person households and cohabiting partners are usually also defined as 'non-family households', but in this report those groups are covered separately.

Living in non-family households can be a transitional arrangement or a permanent living situation. These households can play an important role in meeting people's needs, especially in terms of housing policy in countries where rising housing prices may have forced people with lower incomes to share accommodation and where student accommodation is scarce or expensive. They are also important for migrants and mobile workers.

In recent years, co-living arrangements have emerged as alternative housing arrangements to flatmate households, which in some countries have been supported by housing policy, while elsewhere these are primarily private sector initiatives. These developments are addressed in more detail at the end of this chapter.

Prevalence of non-family households

Data from EU-SILC

According to data from the EU-SILC survey, non-family households represented only 1.5% of all households in the EU; the countries with the highest proportions were Cyprus (3.9%), Denmark and Spain (both 3.3%) and Ireland (3.1%). It is likely that the relatively high proportions in Cyprus are due to its having a high level of immigration (the third highest in the EU in 2017 -Eurostat, 2019b) and a high proportion of non-nationals in the population (18% in 2018, second highest in the EU after Luxembourg - Eurostat, 2019b). Cyprus receives a large number of asylum seekers, who tend to live with friends to save costs (UNHCR and University of Nicosia, 2018). In Denmark, the high proportion of young people moving out of parental households at an early age might contribute to the number of non-family households. In Ireland, the reason behind a high proportion of non-family households is high rents coupled with high housing prices, especially in the capital and other large cities.

The median age of people living in these non-family households is lower than in others (36 years vs 48). This is not the case in all countries, and in many southern and eastern Member States the opposite is the case, with the median age higher in non-family households – though eastern European Member States have limited representation here due to the low number of non-family households in the sample.

People in non-family households are more often at risk of poverty (25% compared with 18% of other households). Among countries with a high proportion of non-family households, the greatest differences in poverty rates are in Cyprus (40% vs 16%), Denmark (31% vs 16%) and Portugal (32% vs 19%).

It should be mentioned that this analysis underestimates the number of people living with flatmates, as it does not include, for example, people sharing with siblings in a similar arrangement and people renting out a room in their own house where they also live with some family members or sharing accommodation with both their partner and other people. People in these examples are potentially better off financially and in terms of well-being than those living only with non-family members.

The EQLS 2016 found almost identical figures for the average age of respondents in non-family households as did EU-SILC: at 34 years, this was much lower than those living in other households (49 years). While there were not enough non-family households in the EQLS 2016 to analyse separately by country, most were found in Ireland, the UK, Denmark and Cyprus (in line with EU-SILC data).

More than one-quarter (26%) of people in non-family households were first-generation migrants (born in a country different from the surveyed country), compared with 11% in other households, while 38% were either first- or second-generation migrants. The clear majority of people in these households (83%) lived in urban areas (while over half (54%) of others lived in rural areas), and a quarter (25%) lived in capital cities (compared to 9% in other households).

Well-being in non-family households

The EQLS gives an insight into well-being in non-family households. The survey found that nearly half of these respondents (42%) were students, and a further 35% were employed. More non-family households were in the lowest income quartile than other types of household (28% vs 20%), and one-quarter of respondents were worried that they might have to leave accommodation due to affordability, likely because most (81%) were living in rented accommodation.

People in non-family households were more likely to have problems with their neighbourhood, some of which are associated with urban living. Some 15% said that noise is a large problem (compared with 6% of people in other households), while 13% had issues with air quality (vs 5% of others), 16% complained of litter or rubbish on the street (vs 6% of others) and 22% had to put up with heavy traffic (in contrast to 9% of others).

However, no significant differences were found between people in these households and others in terms of life satisfaction, happiness, social exclusion and mental well-being. While there is some limitation in the data due to low sample sizes, this finding could also be explained by young age, independence from family and high level of employment or student status balancing out lower income and worse accommodation when it comes to subjective well-being. However, significant differences were found in satisfaction with accommodation (7.3 in non-family households vs 7.7 in others), satisfaction with local area (7.2 vs 7.8) and satisfaction with family life (7.2 vs 8.0). Optimism about their own future was significantly higher in these households (74% vs 64%), signalling the transitionary nature of this accommodation.

The composition of non-family households has changed somewhat since 2007. Then, even more people in non-family households were aged under 30, and more were employed and had higher education levels. This suggests that, perhaps due to the economic crisis, people in other situations have had to move into room-mate situations.

Policies aimed at non-family households

People living in non-family households are often not eligible for benefits and lower taxes associated with living with a family unit. In some countries, they are eligible for some income support, although in shared accommodation this is often lower than when living alone (e.g. Housing Assistance Payment in Ireland). However, room-mates' incomes are usually not included in the means test for qualifying for those benefits, as they would be in a family situation.

Co-living schemes have appeared in nearly all EU countries in the past decade. This alternative form of housing - in which people rent small rooms with their own bathroom but share living and/or kitchen facilities - were already common in Nordic countries but appeared mostly post-crisis in other countries. However, many different approaches to co-living exist in different countries: some concentrate on people with average incomes; elsewhere it is specifically for students or for high-income young adults, related to co-working. Sometimes it is aimed at homeless people or at older people sharing with others the same age or with mixed-age groups. Most schemes share the common features of monthly rent (although a degree of ownership is often involved), shared living spaces, and residents' involvement in property management.

Usually, however, co-living is not seen as a long-term housing solution, but a temporary arrangement, which raises questions about sustainability and affordability. Table 27 shows some examples of approaches to co-living in different countries – this list is not exhaustive.

Table 27: Examples of co-living schemes

C	Characteristics of a little account.
Country	Characteristics of co-living examples
Austria	There are several self-organised communities with sustainability and collaboration as goals, some supported by city councils.
Belgium	Shared living spaces are often aimed at working professionals, mostly expat workers, with cleaning services.
Bulgaria	There are examples of co-living with work spaces provided, but this is mostly available for private short-term accommodation as alternatives to hotels.
Croatia	Some examples have been unsuccessful due to pricing and low popularity. New projects mostly focus on short-term accommodation as an alternative to hotels.
Denmark	A successful model first emerged in the 1960s, the first example in Europe, aimed at families and long-term living. There are examples also for senior communities. The level of ownership/cooperative is high compared to rental accommodation.
Finland	There are examples of co-housing from the 1960s with a high level of shared ownership and long-term focus. Apart from private examples, some co-housing schemes are constructed as alternatives to affordable housing, with some aimed at low-income populations, those at risk of homelessness or senior populations.
France	Community-led, self-managed examples exist, aimed at sustainability and community living, mostly for young professionals. Some rural examples have emerged.
Germany	There are several examples aimed at young professionals. In some examples future residents are involved in building design (Baugruppe), and they are focused on long-term affordability and sustainability as well as social inclusion.
Ireland	The first co-living buildings are planned to be built in 2020, aimed at young professionals as an alternative to high rents. However, plans were met with criticism due to high prices.
Netherlands	Co-housing is widespread, having first emerged in the 1970s. Like in Nordic countries, it is characterised by community living and shared ownership and is aimed at families for the longer term. There are also examples of students co-living with older people.
Portugal	There are several examples aimed at expat workers or young professionals, with cleaning services and co-working spaces, usually aimed at comparatively short-term stay.
Spain	There are examples of co-living housing projects aimed at expat workers and young people in large cities, but also examples for older people have appeared with the aim of maintaining independence.
Slovenia	Apart from those aimed at travellers and providing co-working spaces for young professionals, examples of co-living spaces aimed at older people have emerged.
Sweden	In recent years, co-living has become popular among young people as a means for affordable rental and social inclusion in cities. There have also been examples of collaborative housing from the 1960s aimed at families over the longer term.
United Kingdom	Communal living spaces usually have facilities and are high-cost, aimed at young professionals.

Source: Authors' own compilation

Overall, co-living schemes have the potential to provide young people with affordable yet independent accommodation and may reduce social exclusion,

especially for older people but also others living alone. This can happen if co-living spaces are affordable and suitably located rather than a luxury option.

5 Conclusions and policy messages

This report shows that the diversification of household types observed in the developed world in general can be seen in all EU countries, although there is large variation between Member States, and this diversification has continued over the period 2007–2017. Nuclear families as a proportion of all households are on the decline in all countries. There has been an increase in single-person households, and it is expected that this increase will continue over the short term with single-person households being among the most prevalent household types in Europe. In the longer term, retired-couple households will be more common. Among families, there has been an increase in cohabitation, lone-parent and blended family households, same-sex households and multigenerational households.

Households with older people

After retirement, living with a partner is associated with better well-being than living alone or living with other family members with regard to life satisfaction, happiness and optimism (although not optimism about children's future). People who have a partner aged 65+ also participate in some activities more than others: using the internet and volunteering. This is not due to age differences.

Retired people living alone feel more social exclusion and are more worried about income. They are also in worse health. Encouragingly, people who do not live with a partner are more active in some activities. They are more likely to attend religious services (especially women), exercise regularly (especially men) and participate in the social activities of a club or association.

Well-being outcomes indicate that living in a multigenerational household is most often a choice (or necessity) typically influenced by income situation or care needs, or following a bereavement. Both parents and grandparents in these households are less happy with their living situations than others. Specifically, for older people, living in a multigenerational household is associated with poorer outcomes in terms of well-being than living in other household arrangements – such as with a partner, or alone.

There are several successful examples of initiatives enabling older people to live alone independently for longer, such as retirement communities or apartment schemes, sheltered accommodation and co-living with same-age and younger people, as well as support following a bereavement. Support in home care and adapting homes for easier living can also help older

people living on their own. However, in many countries, these options are only available through the private or non-governmental sectors and can be expensive or not widespread enough to be available for a quickly ageing population.

Apart from housing and material resources, the social exclusion of people living alone is an issue that calls for more attention.

Households with young people

After the economic crisis, many young people remained in their family homes for longer. With the improvement of the economy in most EU countries, the proportion of young adults living with parents is now only slightly higher than in 2007, at least at EU level. Living with parents is associated with poorer subjective well-being for young adults, especially those aged 25 or over, which is probably related to lack of independence. However, the parental home is a source of important support in terms of material well-being, especially in the case of unemployment or inactivity, and it can also contribute to better mental well-being in these situations.

Gender aspects of well-being in different households

Women and men have, on average, similar subjective well-being, but looking at different household types highlights some differences.

Women are more likely to live alone than men, and, especially in eastern Member States, widowed women aged 65 and over represent most single-person households. Women living alone are at higher risk of poverty due to low pensions, and their well-being has decreased since 2007.

At the same time, women aged 65 and over living with a partner have higher income and better health, which reflects lower salaries and caring responsibilities over the course of their lives, resulting in a reliance on their partners' incomes. Men aged 65 and over in a couple household are more active and more socially connected than men in other households.

Among working-age people, women in nuclear families do the most housework and care-related tasks. Women are more likely to be lone parents, and in this case they are less likely to be in employment, although those who are employed have substantial issues with work-life balance.

Men in couples without children have better work-life balance than fathers and single men. Men in nuclear families, especially in those with three or more children, work the longest hours and are almost as likely to have work-life balance issues as mothers in nuclear families.

Most grandparents who live in multigenerational households are women. For such 'multigenerational grandmothers', living in this type of household is associated with poorer life satisfaction and a greater feeling of social exclusion. However, living with grandchildren is associated with greater optimism for multigenerational grandmothers and with better health and mental health for multigenerational grandfathers.

Diverse family and household types

The recognition of diverse family forms in legal frameworks and addressing them specifically in policies is likely to contribute to their social acceptance.

Couples who are living together but are not married do not generally enjoy the same family benefits as married couples, but cohabitation has been increasing in Europe. A gap in well-being can be measured between married and unmarried couples, which remains after controlling for age, health and income. In some countries, cohabitation is seen as a transitional period leading to marriage, and this may be the one reason behind the lower satisfaction with family life. However, in many countries, cohabitation as a permanent lifestyle that replaces marriage is increasing, which is related to its social acceptance as well as policies that respond to it. Rights for cohabiting couples related to property, housing, inheritance and others exist in many countries, though these are most often related to what happens after dissolution of the union, and often these have been introduced following increasing rates of cohabitation. However, most often this requires an official registration with authorities, akin to marriage. Some countries have started introducing some rights to accommodation/property based on time spent living together as a couple.

It is difficult to measure the change in the number of same-sex couples, as in the past many have not been counted in official statistics. In many countries, same-sex couples are not recognised as a family and have limited family rights, such as marriage and adoption. However, recognition increases social acceptance, which relates to well-being in same-sex households and opens a route to household formation.

Many countries have recognised the needs of **lone parents** – often seen as a 'vulnerable group' – and most policies concerning them are related to getting into employment, although sometimes seeking work is a condition of receiving welfare benefits. Being a lone parent may represent a transitional stage before a new household forms; however, for many, it is an alternative living arrangement. Affordable childcare close to work and social support (as well as social acceptance) are most important for lone parents. Between 2007 and 2017, the well-being of lone parents has improved, especially in terms of life satisfaction and standard of living, and the gaps between lone parents and others in relation to all well-being measures have started to close.

Blended families are rarely recognised in policies as specific family units, although they are becoming more common and diverse: increased joint physical custody connects different households over the long term. Statistics need to be collected on blended families to be able to assess the support required – and potentially promoting these families, as they have better well-being outcomes for parents than being a lone parent. Recognising the rights of step-parents may be a step towards increasing a sense of belonging and improving relationships with children, which may have a role in increasing well-being.

Couples without children have poorer subjective well-being than couples with children, after other factors are controlled for, but the difference is small. However, they have higher incomes, fewer difficulties making ends meet, better work-life balance and more involvement in leisure activities (especially men). There is also some evidence that they have better mental well-being when other variables are controlled for. On the other hand, children outside the household can be important sources of social support for older people.

Nuclear families are at the centre of social policies in many countries, and often they have the best outcomes in terms of well-being. However, in order to address the gender imbalance between parents' work and care responsibilities, and potentially to boost fertility, it is important to continue making improvements in childcare availability and housing schemes. Moreover, equality should be addressed, with improvements for fathers in terms of parental leave, flexible work and part-time work and improvements for mothers in relation to employment, care and work-life balance, alongside cash benefits.

Potential effect of policies on household formation

Household formation is primarily influenced by social and economic changes. For example, the increase in women's employment and level of education played a role in delaying marriage and childbirth; over the short term, it also prompted an increase in lone-parent and blended families, and over the longer term an increase in cohabitation. The increase in life expectancy and the convergence of male and female life expectancy has increased the number of older people living alone, and over the longer term will likely raise the number of retired-couple households. Meanwhile, economic recessions have played a role in the nature of households: they often result in emigration and a decrease in fertility and household formation, as well as an increase both in young people living with their parents (Cherlin et al, 2013) and in multigenerational households. It has been argued that housing shortages and crises may delay household formation (Byrne et al, 2014). In turn, government policies may also influence household structure directly or indirectly as a response to these developments. And effects of policies on household types may be intended or unintended.

Within traditional household types, tax and benefit policies may have an impact on the number of earners and the number of children. For example, the possible effects of family cash benefits, loans or in-kind benefits on fertility are debated in the literature. Some authors conclude that certain policies focusing on work-life balance appear to have an effect, while the effects of

other policies are unclear; the magnitude of the effects on fertility (rather than timing of childbirth) is also debated (e.g. Thévenon and Gauthier, 2011).

Affordable childcare policies and leave policies for parents and long-term carers may increase mothers' and carers' labour market participation, leading to more dual-earner households and more working lone parents.

Some changes might arise as a result of regulation introduced, which leads to social acceptance. However, such acceptance may also be a natural process following an increase in particular types of households – examples include the introduction of rights for unmarried cohabiting partners, the recognition of same-sex marriages (and the extension of adoption rights to same), the recognition of blended families, and the extension of rights to step-parents.

Policies that seek to support certain household types do not necessarily do so to increase their number, but rather to improve well-being. An example of this is those projects aimed at older people or those living with disabilities to be able to live independently for longer.

As shown in this report, household type remains an important factor in well-being, though the relationship between the two is complex and greatly affected by other factors such as income and life events. In turn, household structure has a considerable impact on demand for public services, which means that household formation remains an important consideration for policymakers.

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