

# Housing conditions of the elderly in the EU

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In the fifty years between 1960-2010, the population aged 65 and over in the fifteen EU Member States will have more than doubled, from 34 to 69 million, while the population as a whole will have increased from 315 to 385 million.

EU-wide, 83% of elderly people (older persons aged 65 and over) either live alone or with a partner. In Ireland the proportion is as low as 69%, in Denmark and Sweden as high as 94-96%. The rest live with relatives, friends or reside in homes or institutions.

The type of accommodation varies considerably between Member States. More than two-thirds of elderly Italians live in flats while virtually all Irish persons aged 65 and over live in houses.

At EU level, more than two-thirds of elderly couples are owner-occupiers compared with only one in two elderly persons living alone.

Older persons living alone are more likely (12% versus 5% of all households) to be without at least one of 3 basic amenities (bath or shower, indoor flushing toilet, hot running water). The Belgian, Greek, Irish and Portuguese elderly are worst-off.

While 43% of all home-owners are still paying off a mortgage, this figure drops to 4% for elderly persons living alone and 10% for elderly couples.

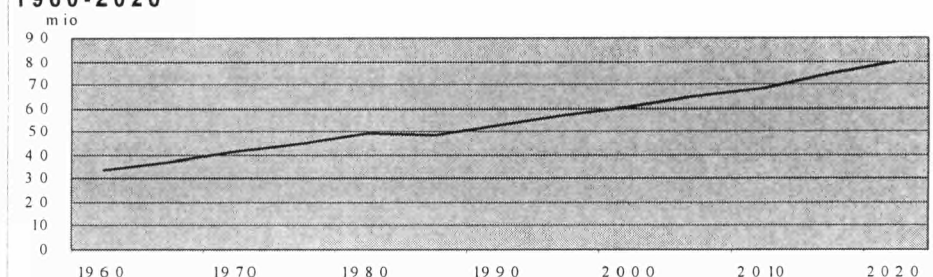
A large proportion of elderly tenants living alone in the Southern Member States find their housing costs a heavy burden.

In general, the elderly report fewer problems than the younger generation with their housing. But, older people living on their own are less satisfied than elderly couples with their accommodation.

This report, published during the *International Year of Older Persons*, aims to provide an overview of the housing conditions of the elderly, particularly in relation to other groups of the population.

Over the past four decades, the proportion of older persons (aged 65 and over) in the population has risen from 11% to 16%. All the signs are that this trend will continue well into the next century. By 2010, there will be twice as many older persons as in 1960 (Figure 1).

**Figure 1: Population aged 65 and over, EU-15, 1960-2020**



Source: Eurostat-Demographic Statistics

Statistics

in focus

POPULATION AND  
SOCIAL CONDITIONS

THEME 3 – 14/1999

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Throughout the Union, the rise in the numbers of elderly people has considerable implications, in particular, for housing policy.

This analysis focuses on i) households of one person aged 65 and over (referred to as elderly persons living alone) and, ii) households composed of two adults (referred to as elderly couples) at least one of whom is aged 65 years or more. Excluded are all those older persons who are living with children, other relatives or friends and those living in homes or institutions. In practice, this means that the report covers 83% of the elderly EU-15 population ranging from 69% in Ireland to 94-96% in Denmark and Sweden (Table 1). The term 'younger' couples/persons refers to households made up of couples/persons aged less than 65 years.

It is worth noting that the age-group 65 and over is not homogeneous. The majority (60%) of those aged

between 65-79 years are still living as couples compared with only one-quarter of those aged 80 and over. The latter group have a greater tendency to live alone or with relatives or reside in homes (Table 2). Furthermore, the older a person becomes, the greater the likelihood that he/she will require specially-tailored accommodation.

**Table 2: Distribution of the elderly population by age-group (%), EU-15, 1995**

	65-79	80 and over
Living with partner	60	26
Living alone	28	45
Living in a collective household	2	10
Other	10	19
Total population	100	100

Source: Eurostat - Demographic Statistics

**Table 1: Distribution of the population aged 65 and over (%), EU-15, 1995**

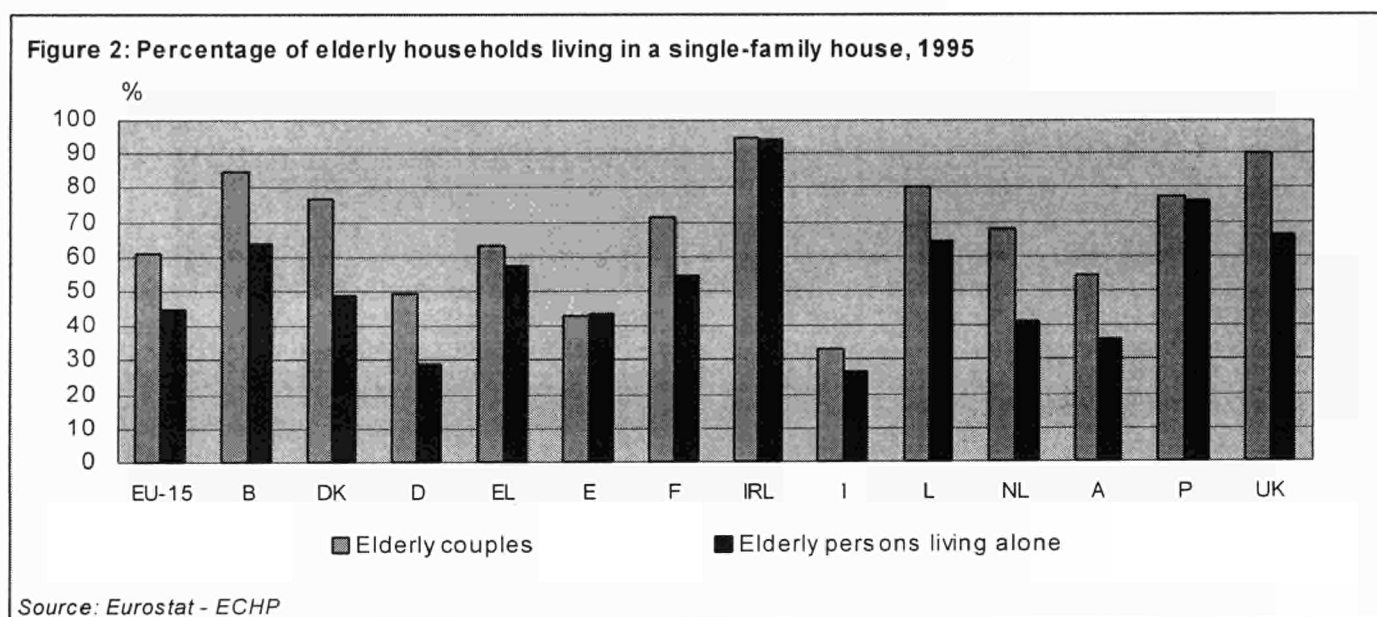
	EU-15	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	FIN	S	UK
Living with a partner	51	48	48	49	56	57	54	40	49	48	53	46	56	45	53	51
Living alone	32	32	46	39	23	16	33	29	27	27	34	32	19	40	43	35
Living in a collective household	4	4	5	4	6	2	4	9	6	4	8	4	2	5	2	4
Other	13	16	1	9	16	25	9	22	17	21	4	17	23	11	2	10
Total population	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: Eurostat - Demographic Statistics

### Type of accommodation varies considerably between Member States

EU-wide, 53% of all households live in a single-family house (as opposed to a flat). Elderly couples are more likely to live in this type of accommodation (61%). For older persons living alone, the figure is much lower (45%) but still considerably higher than younger people living on their own (32%). As with younger households, the choice of accommodation for the elderly varies

considerably from one Member State to another. The percentage of elderly couples living in a single-family house ranges from 33% in Italy to 95% in Ireland. In general, elderly couples have a greater tendency than older people on their own to live in single-family houses. However, differences are minimal in Spain, Ireland and Portugal (Figure 2).



## Elderly persons living alone are less likely to be owner-occupiers

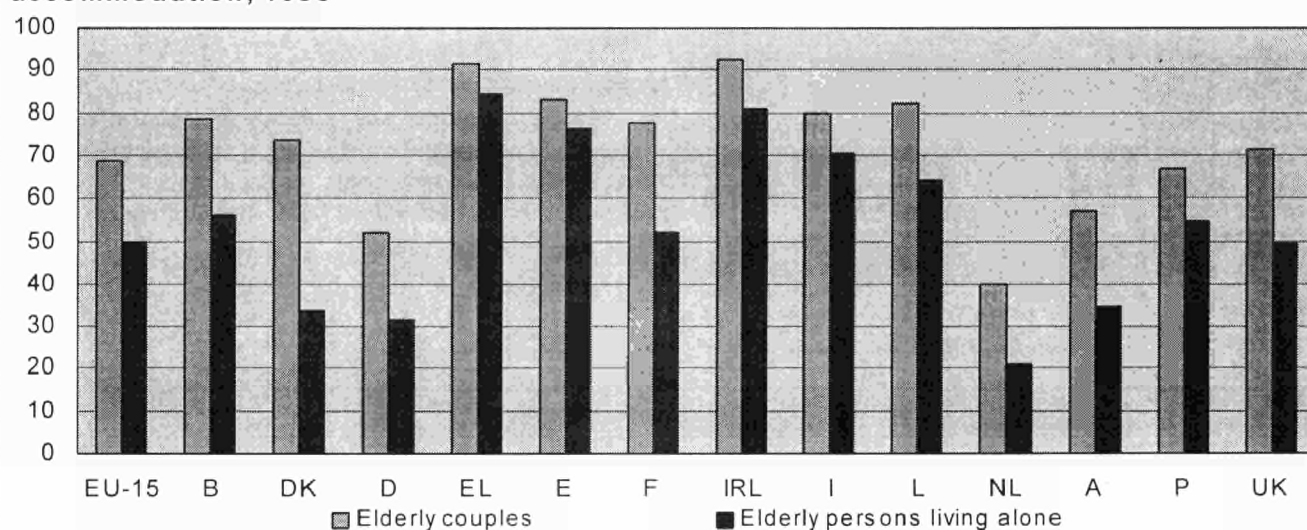
In most Member States, the level of home ownership among the elderly is similar to that of the population as a whole. A notable exception is the Netherlands where less than one-third of elderly households are owner-occupiers compared with 50% of all households. However, there are significant differences between older persons living alone and those living in couples. For the Union as a whole, more than two-thirds of elderly couples own their accommodation. The proportion rises to over 90% in Greece and Ireland. In contrast, the proportion is around half in Germany and Austria while in the Netherlands, the majority rent their accommodation (Figure 3).

EU-wide, 50% of older persons living alone own their accommodation. In Denmark, Germany, the Netherlands and Austria, around two-thirds or more rent in their later years. In contrast, 30% or less in Greece, Spain, Ireland and Italy are tenants. For all Member States, there are more owner-occupiers among older couples than among older people living alone. The gap

is particularly wide in Denmark (factor of more than 2), Germany, the Netherlands and Austria.

The elderly (couples and those living alone) are more likely to be owner-occupiers than their younger counterparts. This pattern holds true for all Member States with the exception of the Netherlands and the United Kingdom. France stands out with a much larger proportion of its elderly owning their accommodation vis-à-vis the younger generation (Table 3). There is a third category of housing tenure in addition to owner-occupiers and tenants: a small proportion of households have their accommodation provided rent-free either through their employers, family support or public funding. In most Member States, it is the elderly living on their own who benefit most from this practice (on average 6% as against 4% of other households). The proportion is highest in Spain (9%), Italy (10%), Austria and Portugal (both 14%).

**Figure 3: Percentage of elderly households owning their accommodation, 1995**



Source: Eurostat - ECHP

**Table 3: Percentage of households owning their accommodation, 1995**

	EU-15	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
Elderly households	59	68	51	41	88	80	65	87	75	74	30	44	63	59
Elderly couples	68	78	74	52	91	83	77	93	80	82	40	57	67	71
Elderly persons living alone	50	56	33	31	84	76	52	81	70	64	21	35	55	50
Younger couples without children	62	71	66	44	77	75	53	86	71	66	60	41	60	81
Younger persons living alone	41	46	31	20	57	67	29	67	62	48	24	30	45	57
All households	60	69	57	42	81	81	56	83	74	69	49	49	62	68

Source: Eurostat - ECHP

## An average of 4 rooms per elderly couple

The average number of rooms per person is an important indicator of an individual's living conditions. In 1995, the average for the population as a whole was 1.89 rooms (excluding kitchens, bathrooms, toilets, rooms used solely for business, hallways, landings, cloakrooms and storerooms). Elderly couples have slightly more rooms (1.93 per person) while older people living alone have 3.19 rooms on average.

As with younger households, older persons in Greece, Germany and Italy tend to have fewer rooms than their counterparts in other countries. For example, an elderly

couple living in Greece has on average 2.78 rooms between them compared with 5.02 rooms for an elderly couple in Luxembourg.

In most countries, older persons living on their own have, on average, more rooms than their younger counterparts. This is particularly true in France and Luxembourg and, to a lesser extent, Denmark and Germany. However, in Italy and Portugal the younger generation seems slightly better off when it comes to the number of rooms (Table 4).

**Table 4: Average number of rooms per person, 1995**

	EU-15	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
Elderly households	2.55	2.74	2.60	2.35	1.81	2.75	2.64	3.06	2.25	3.24	3.34	2.67	2.27	2.85
Elderly couples	1.93	2.12	2.10	1.81	1.39	2.02	2.03	2.29	1.64	2.51	2.45	2.00	1.85	2.16
Elderly persons living alone	3.19	3.41	2.98	2.81	2.38	3.89	3.23	3.85	2.90	4.15	4.11	3.13	3.07	3.42
Younger couples without children	1.90	2.06	2.02	1.75	1.44	1.96	1.87	2.37	1.67	2.05	2.56	1.81	1.80	2.21
Younger persons living alone	2.97	3.29	2.54	2.42	2.34	3.72	2.61	3.89	3.09	2.97	3.69	2.83	3.18	3.37
All households	1.89	2.12	2.06	1.86	1.34	1.74	1.93	2.05	1.60	2.11	2.61	1.91	1.55	2.19

Source: Eurostat - ECHP

## Older persons more likely to be without basic amenities

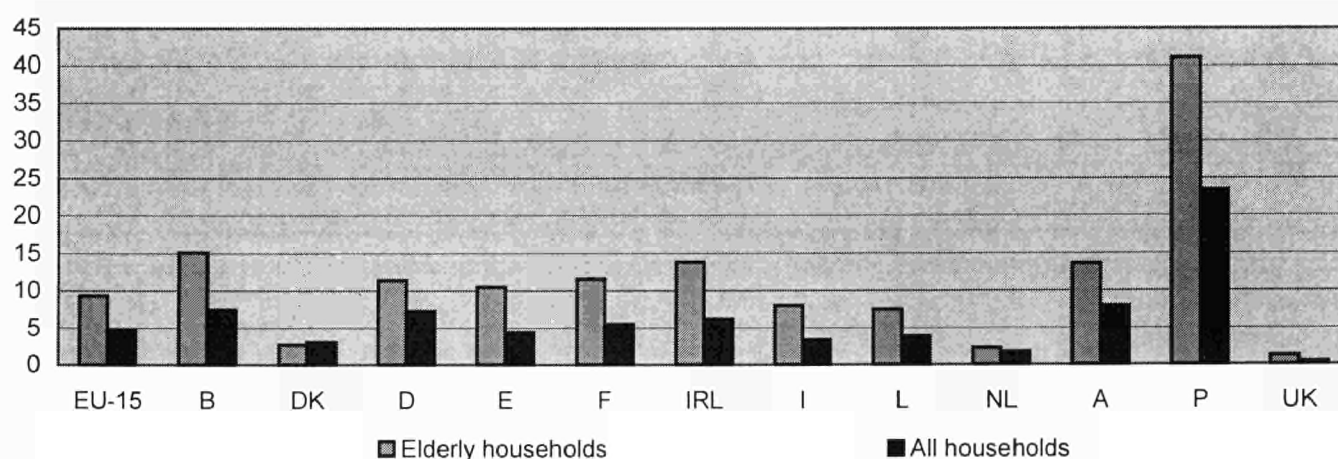
For the Union as a whole, only 5% of households are not equipped with the following basic amenities in their accommodation: bathroom or shower, indoor flushing toilet and hot running water. By comparison, 9% of elderly households are missing at least one of the three basic amenities. In the vast majority of Member States, older persons are significantly worse off than younger persons (Figure 4).

It is difficult to pinpoint a particular reason for such disparities between the generations. It can be assumed that the elderly are, in general, living in older

accommodation which is more likely to be without these basic amenities.

Elderly persons living alone seem particularly vulnerable with a sizeable proportion (16-21%) lacking at least one of the above amenities in Belgium, France, Ireland and Austria. Portugal represents an outlier with more than half of this group affected (Table 5). Figures in Greece are also comparatively high although they are not included here as data are not available for hot running water.

**Figure 4: Percentage of households lacking at least one of three basic amenities, EU-15, 1995**



Source: Eurostat - ECHP

The percentages of elderly couples without one of the basic amenities are systematically lower than those for the elderly living alone. However, the proportion still exceeds one-third in Portugal.

Hot running water is the amenity most likely to be missing in an elderly household (and in all households in general), closely followed by a bath or shower. In virtually all countries, an indoor flushing toilet is the third item on the 'missing list'.

**Table 5: Percentage of households lacking at least one of three basic amenities, 1995**

	EU-15	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
Elderly households	9	15	3	11	:	11	12	14	8	8	2	14	41	1
Elderly couples	6	10	1	8	:	10	7	8	4	5	2	10	34	0
Elderly persons living alone	12	21	4	14	:	12	16	21	13	10	2	16	54	2
Younger couples without children	3	4	1	5	:	3	3	5	2	1	2	5	22	0
Younger persons living alone	6	11	9	8	:	5	7	10	4	5	4	13	28	0
All households	5	7	3	7	:	4	5	6	3	4	2	8	23	0

Source: Eurostat - ECHP

### Lower housing costs for elderly couples

Taking all households together, housing accounts for the largest share of household expenditure in most Member States (around 25% according to the Household Budget Surveys). However, housing costs<sup>1</sup> do not remain stable throughout one's life. In general, elderly couples have lower costs due to the fact that most are homeowners and the vast majority of them have paid off their mortgage by the age of 65 (90% compared with 57% of all households). The picture is slightly different for older persons living alone. While as few as 4% of owner-occupiers are still paying off a mortgage, it is important to bear in mind that only 50% of the elderly living alone own their accommodation.

The proportion of elderly home-owners paying a mortgage is rather similar throughout the Union with the exception of Denmark and the Netherlands where substantial numbers continue to pay a mortgage after the age of 65. The proportions are nevertheless considerably lower than for younger households (Table 6).

EU-wide, around 3% of older tenants say that they are in arrears with their rent, a much lower figure than that of other households (11%). This affects up to 10% of the elderly tenants in Belgium but it is Greece that represents the real outlier. Although only 16% of older persons living alone are tenants, almost 50% of them

claim to be in arrears with their rent payments.

Similarly, 2% of elderly households are behind with their utility bills (electricity, water, gas) compared with 6% of other households. Again, Greece has by far the highest proportion with the elderly (40% of single persons and 35% of couples) experiencing greater difficulties than the rest of the population (28%). A negligible proportion of elderly home-owners (less than 1%) are in arrears with their mortgage repayments.

For most countries, the above findings are confirmed by data showing the percentage of households who feel that their housing costs represent a heavy financial burden: among EU home-owners, 14% of elderly couples and 15% of old persons living alone as against 19% of all households.

Among tenants, the picture is less clear. While 22% of older couples complain that housing costs are a heavy burden, 29% of older tenants living alone were of this opinion (the same proportion as other households). The southern Member States have the highest figures (Spain and Portugal 42%, Italy 61% and Greece 84%) although it is important to note that most old people living alone in these countries are owners (Table 3).

**Table 6: Households with an outstanding mortgage as a percentage of households owning their accommodation, 1995**

	EU-15	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
Elderly households	9	2	59	10	3	4	6	6	3	4	36	13	3	8
Elderly couples	10	2	64	11	5	5	8	8	4	6	44	12	3	13
Elderly persons living alone	4	1	51	8	1	3	4	3	2	1	23	14	1	2
All households	43	47	85	46	9	22	47	45	16	54	84	39	15	60

Source: Eurostat - ECHP

<sup>1</sup>. Housing costs include rent, mortgage repayments, repairs, municipal or property tax, heating, water, sewerage and other charges.

## The older generation report fewer problems with their housing

In this section, housing problems cover both the physical condition of the accommodation (lack of space, rot, damp, leaky roof) as well as its local environment (noise, pollution, crime). Differences between older people living alone and those living in couples are minimal. Therefore, older people are regarded as one group and compared with the rest of the population (Table 7).

From the list of potential housing problems, noise (23%) emerges as the most common EU-wide complaint among the elderly. Italy has a rate well above the EU average. However, noise is far from the principal problem reported by the elderly in Greece, Ireland, Portugal and the United Kingdom. Older people living in Denmark and the United Kingdom seem much less disturbed than other households by noise. In contrast, the elderly in Italy and Luxembourg cite this problem more than other households.

Overall, 18% of elderly households report problems with

a leaky roof or damp or rot. This is by far the most widely-reported problem in Greece and Portugal. The elderly in Greece and Italy mention this problem in much greater proportions than the rest of the population. In contrast, in Denmark, the Netherlands and the United Kingdom, it is the younger generation who seem to have more grounds for complaint.

Crime (or vandalism) and pollution in the area are each regarded as problems by around 15% of elderly households in the Union. Concern about crime seems to be highest in the United Kingdom with 27% of older persons declaring it as a problem.

Lack of space emerged as a relatively minor problem for elderly people vis-à-vis the rest of the population: only 7% of older households found their home too small compared with 20% of other households. This concurs with the earlier findings that the elderly have on average more rooms per person (Table 4).

**Table 7: Percentage of households reporting specific problems with their accommodation, 1995**

	EU-15	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
<b>Noise</b>														
Elderly	23	20	8	26	17	24	24	8	29	21	20	21	14	15
Other households	26	20	14	30	21	33	26	10	26	16	25	21	18	23
<b>Rot/Damp/Leaky roof</b>														
Elderly	18	19	8	9	36	30	22	16	16	16	15	11	50	17
Other households	19	23	13	13	21	22	24	13	10	13	23	15	40	27
<b>Crime/vandalism</b>														
Elderly	16	19	8	7	7	19	20	11	16	15	15	7	18	27
Other households	19	17	11	10	7	25	22	15	18	12	21	9	22	30
<b>Pollution</b>														
Elderly	15	14	4	12	21	15	15	7	26	16	11	11	19	14
Other households	17	14	8	14	21	21	16	8	24	17	14	11	20	17
<b>Space</b>														
Elderly	7	5	3	3	16	6	3	5	14	7	3	9	21	10
Other households	20	16	20	15	29	27	17	14	19	13	11	20	33	25

Source: Eurostat - ECHP

## Elderly living alone are less satisfied than elderly couples with their housing

In the European Community Household Panel (ECHP), persons are asked how satisfied they are with their present housing situation. Their answer may depend on a number of factors ranging from the size of the accommodation to its amenities, from its location to whether or not the property is owned.

Older persons tend to have quite distinct housing

preferences vis-à-vis younger people, e.g., the availability of a bathroom on the same level as the living area or bedroom might be considered as a luxury by younger people, but to older persons it can often assume greater significance. EU-wide, 16% of older persons are dissatisfied with their housing. For the majority of countries, levels of dissatisfaction are lower among older persons than the population as a whole



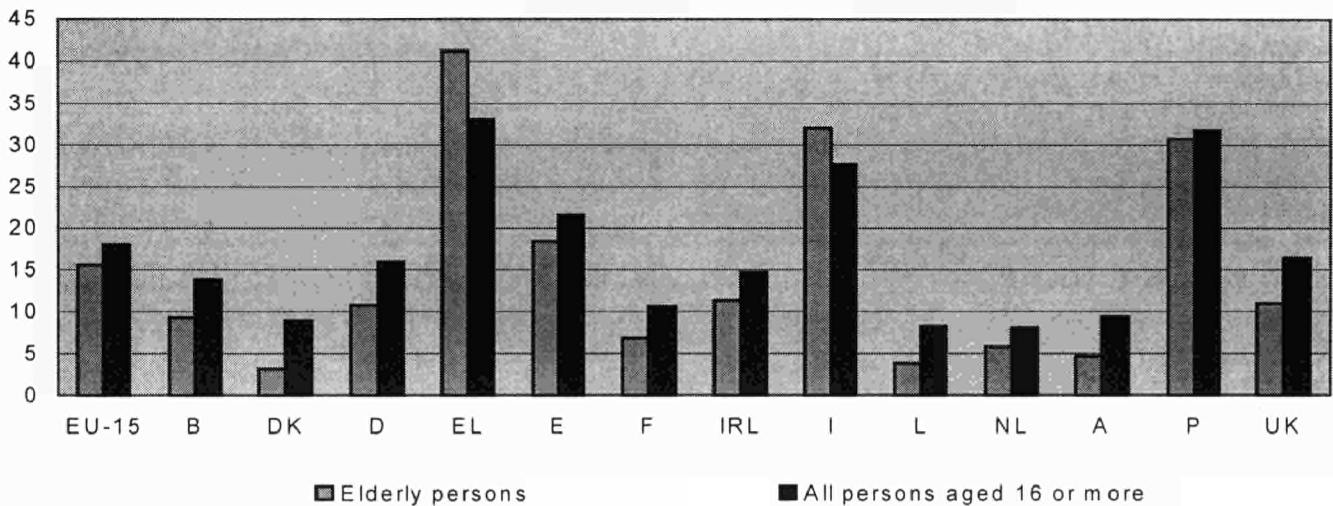
(EU average 18%). The exceptions are in Greece and Italy - countries which, along with Portugal, have the highest levels of dissatisfaction (Figure 5).

Throughout the Union, older persons living on their own are considerably less satisfied than older couples with their housing situation. In Greece, Luxembourg and the

United Kingdom, the differences are minimal.

With the exception of Greece, Italy and Portugal, older persons living alone tend, however, to be much more satisfied than their younger counterparts (EU-wide, 19% against 24%).

**Figure 5: Percentage of persons dissatisfied with their accommodation, 1995**



Source: Eurostat - ECHP

### Methodological notes

The elderly covered in this report are households made up of i) households of one person aged 65 and over (referred to as elderly persons living alone) and, ii) households composed of two adults (referred to as elderly couples) at least one of whom is aged 65 years or more. Excluded are all those older persons who are living with children, other relatives or friends and those living in homes or institutions.

In some tables, data are provided for younger households. Elderly persons living alone are compared with younger persons (less than 65 years of age) living alone. Elderly couples are compared with two adults both of whom are under 65 years of age and who are without dependent children. Dependent children are considered to be aged under 25, living in a household of which at least one of their parents is a member and who are economically inactive (mainly in education). Any person under the age of 16 is considered to be dependent.

Table 2 shows the different composition of the age-groups 65-79 and 80 and over. For reasons of sample size in the ECHP, it is not possible to analyse the housing conditions for these two age-groups and the report therefore considers the population aged 65 and over as a whole.

#### Sources

Most data are drawn from the European Community Household Panel (ECHP), 2<sup>nd</sup> wave carried out in 1995. No data are available for Finland and Sweden. Figures for EU-15 refer to the average of the 13 participating Member States.

Data for Figure 1 and Tables 1 and 2 are based on Eurostat Demographic Statistics.

#### Symbols used

! data not available

# Further information:

## ➤ Reference publications

Title European Community Household Panel (ECHP): 1995 wave  
 Catalogue No CA-22-99-765-EN-C Price EUR 45

## ➤ Data bases

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