

Later Life Satisfaction and Household Structure: Living with Others and Living Alone*

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ABSTRACT

In a survey of 1,400 older Americans over 65, two household structures, elders living with others and elders living alone, were compared with older married couples. Results indicated that elders living with others had a greater degree of incapacity and lower income than married couples, but on most indices there were few differences. Elders in three-generation families had somewhat lower general life satisfaction, but the greatest number of elderly people with low life satisfaction were widows who lived alone. Widows living alone were less likely than married couples to own their homes and more likely to perceive that their income was inadequate, that transportation needs were unmet and that no one would care for them in an emergency, all conditions strongly associated with low life satisfaction.

Introduction

The International Plan of Action recommended by the first World Assembly on Aging¹ states: 'The family, regardless of its form of organization, is recognized as a fundamental unit of society'. Recom-

* This article is a revised version of a paper presented at the 33rd Annual Scientific Meeting of the Gerontological Society of America, San Diego, California, 24 November, 1980.

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mentations 25 through 29 then go on to favour supporting, protecting, and strengthening family units, with special consideration for the needs of older women. No definition of the term 'family' is attempted, nor is there any further reference to the varying forms family living may take which, when differentiated, may call for specialised kinds of support and social interventions, going far beyond slogans like 'caring for the carers'. Elder ties to children are a particularly important focal point in this context.

As a consequence of some major earlier works on the family and the elderly²⁻⁴ we do know something about the numbers of elderly parents who live, interact, and exchange services with their children. We know less about the consequences of variations in family interaction and structure for the life satisfaction of older parents. The classical study of old people in three industrial societies by Shanas *et al*⁵. noted that from one-fifth to one-fourth of the elderly live alone. Another one-third to one-half live as married couples, and a substantial minority live with others. Of those with children, the percentage living with offspring varied from 20% in Denmark to 28% in the U.S. to 42% in Britain. Interestingly enough, these variations in living arrangements do not translate into great differences in loneliness, a point made by Peter Townsend⁵ in his 'Summary and Conclusion', but not pursued.

More recent publications find the percentages of old people living with children to be lower than previously reported and declining in all industrialized countries.⁶ The rate of co-residence of elders with adult children has held up longer in Japan, and is declining slowly there, by approximately 1% per year; it still averages about 70%, except for metropolitan areas, where it is about 67%. The most deprived of frail Japanese elderly are the bedfast living alone, about 4% of the older population, but the next most deprived group are those living in joint households with an unmarried adult child.⁷ Somewhat surprisingly, in view of the difference in living arrangements, Japanese surveys find that the proportion of lonely old people is similar to that in Denmark, where few aged live with their children.⁸ This was also Townsend's point.

Whereas older people who can afford it display a marked preference for what Rosenmayr and Kockeis termed 'intimacy at a distance', there is also evidence of persisting racial and ethnic variations, e.g. among American Blacks and South African Coloureds.⁶ Looking at the United States as a society, we can see a long-term secular trend, which preceded the enactment of the Social Security Act in 1935, for older people to occupy separate households. More than 70% of older American men, and 36% of older women are married and live with their spouses in independent households.⁹ Most of those remaining are widowed, with

about 10% of elders classed as divorced or never-married. Whether married or unmarried, the majority do not live with other relatives. According to Shanas¹⁰ only 12% of all older married persons live in a household including one or more of their offspring, while 17% of unmarried persons (single, divorced and widowed) live in such households. Two-thirds of all unmarried persons, whether men or women, live alone.

In the majority of cases where households are shared, the older person emerges as the head. In other words, the more typical situation finds the son or daughter, often unmarried, moving in with the elderly parent or never leaving home. Movement in the other direction is found less frequently. Rarer still is the three-generation household. For example, fewer than 8% of American domiciles fit that category.⁹

Moving in with adult children is an option usually exercised only as a last resort, when there is not enough money to live alone or where health is so poor that self-care is very difficult.⁹ Elders usually wish to maintain their independence from families as long as possible, and only when they can no longer manage do they look to family for help. Even in the case of older widowed persons, U.S. research generally indicated that they prefer to head their own households and often to remain in the same dwelling.¹¹ In the case of widows, Lopata adds that if moving-in must occur, most prefer moving in with an unmarried daughter.

Kerckhoff¹² found that independent living arrangements were favoured over joint households for the maintenance of morale among family members. Donahue *et al.*¹³ reported that problems of multi-generational living may result in low morale due to loss of privacy, low degree of independence accorded the older parent, severe physical handicaps and poor prior relationships among family members.

On the other hand, such elders may experience good morale in multi-generational family settings because the alternative, institutional care, has been avoided or because a support system of health care and increased available income has reduced the stress of a previous disadvantaged state. Moreover, Shanas¹⁰ suggests that elderly people probably approve of the living arrangements in which they find themselves, even if they may be initially reluctant to change from one residential setting to another.

Since 1940 the number of U.S. widows living alone has almost tripled.¹⁴ Much of this increase reflects the fact that fewer widows live with relatives. Elderly who live alone have retained their autonomy and are presumably in better health and economic circumstances than those who share their residence with others and thus should have somewhat higher morale. Kivett and Learner,¹⁵ in a study of rural elders, report

that after the effects of health were controlled for no relationship is observed between the morale of older parents and type of living arrangements.

Also, living alone does not necessarily mean isolation or a perceived feeling of loneliness since there is considerable interaction across generations. Shanas,¹⁰ in summarising her extensive research, notes that 'help and services across the generations is a continuing feature of family life in the United States' and that three-quarters of older people interviewed report seeing at least one of their offspring during the preceding week.

The present article examines whether there are significant differences in the conditions and needs of elders living in different household structures. Married couples living alone represent just over half the elderly population. Ageing increases the likelihood of death of one of the spouses, usually the husband, resulting in greater numbers of elders either living alone or living with other relatives. Some elderly couples may even choose to live with relatives. Therefore, a significant number of elders live neither with spouse nor alone but reside with other people, usually relatives, who can provide important support services. The two-person nuclear unit – 'married couple living alone' – will be contrasted with two household structures which ought to provide differing amounts and kinds of support services: 'elders living with others' and 'widows living alone'.

One would hypothesise from the literature that couples living alone would experience the highest morale. The least desired option (next to institutionalisation) would be co-residential living with children, characterised by low-income elders in poor health. This group, which has been decreasing over the past half-century, should reflect the lowest state of morale or life satisfaction. Somewhere between these two groups in life satisfaction we expect to find the widowed living alone.

Procedures and measures

The instrument used in this study was a slightly modified version of the so-called Older Americans Status and Needs Assessment Survey, as standardised and distributed by the U.S. Administration on Aging. The sample consists of elders 65 and over chosen by random numbers from poll tax lists, and residing in a four-county area in northwestern Vermont. Although the state of Vermont has the highest proportion of rural elders in the nation, this survey includes the largest city in the state (Burlington), with a metropolitan community which has recently been

designated a Standard Metropolitan Statistical Area (SMSA), with 50,000 or more people. Thus, this part of the state is a rural area impacted by economic growth in some of the same ways as developing countries, with elders largely excluded from the process.

The survey yielded over 1,400 completed interviews, representing 7% of the total elderly population in the area. There was considerable persistence in interviewing everyone that fell into the sample, yielding a return rate of 90%. The median age of the study population was 72; 61% were female; 53% were married, 39% widowed, and the remaining 8% divorced, separated, or never married.

The present article compares three major groups. The first, couples living alone and apart from offspring, comprises about one-half the sample. They will be compared and contrasted with elders living in a variety of larger kin support systems which include mainly offspring or siblings (about one-quarter of the sample) and widowed elders living alone, who comprise the remaining one-quarter of the sample.

The present study does not differentiate between widows and widowers. Only 15% of widowed persons living alone are males. In agreement with Troll *et al.*,⁹ widowers in this study are only slightly less likely to be living with children than widows. Only 15% of all widowed persons living with children are male. This leaves only 13 cases, too few for meaningful comparisons. Although there may be differences in the way men and women adapt to different living arrangements this study will not be able to address that issue. It should be noted that previous research using this data set has never found gender itself to be a major differentiator of satisfaction.

The principal variables compared across household structures represent the standard concerns of most American planners doing needs assessment surveys. The variables include the major predictors of the subjective well-being of older people as found by Larson:¹⁶ housing, health, income, community involvement and life satisfaction, with a variety of subjective and objective items included in each category. For example, not only is a measure of actual income included, but also a question on how well the respondent feels his or her income meets present needs.

Utilising the method Peter Townsend pioneered in developing an index of incapacity for the three industrial societies study (1968), an index of capacity, originally devised for a project in Western Samoa,¹⁷ was redone so as to construct a scale based on a series of 12 items. In the survey the respondent was asked about ability to perform the common activities of daily living, such as dressing, climbing stairs, going outdoors and the like. This procedure reversed the direction of the scale

from incapacity to capacity, but was otherwise very similar. It served here as a measure of actual health.

The perceived measure of health was an item asking the respondent to compare his/her own health with others of the same age. A third item asked how many days in the past year the respondent was so disabled that participation in regular activity was not possible.

The dependent measure of life satisfaction was derived from a factor analysis of a group of items, nine of which had been reproduced from the NORC happiness scale.¹⁸ The factor analysis was part of an earlier analysis of alienation.¹⁹ One of the four factors which emerged, the one with the highest Eigen value (2.9) consisted of three variables. The respondent was asked 'In the past few weeks did you ever feel (1) bored, (2) depressed or very unhappy, (3) lonely or remote from other people?' The responses were simply 'yes' or 'no'. This factor was then used as the measure of life satisfaction.²⁰

A measure of social activity was also derived from the previous factor analysis. It included three items that asked respondents whether they participated in community organisations, and in older American programmes, and whether they attended religious services. In the case of the measure of participation, as with the measure of life satisfaction, a distribution of responses from the three questions resulted in a scale of scores dichotomised into high and low organisational participation. Isolation was also a factor selected since it had been identified and defined in a previous study concerned with alienation.¹⁹ This measure included items which asked the respondent how frequently neighbours were visited, how many lived near friends, and whether the respondent felt a part of the community or saw it as 'just a place to live'. This served also as an indicator of informal activity.

Are there significant differences among the respondents in the three major family structures?

The comparisons in Table 1 show that elders living with others are more likely to have low income and to be incapacitated than couples living alone. This might support the expectation that elders live with offspring when they have low income and/or poor health. However, it should be noted that for the more subjective dimensions of whether money takes care of needs and whether health is better or less than average compared with others, there is no significant difference between the two groups. And although there is a significant difference in home ownership, it is interesting that two-thirds of elderly living with others own their homes. The other two possibilities were 'rent home' and 'live with other without payment for housing'. This would suggest that in most multi-generation households it is the parent who tends to be head,

TABLE 1. *A descriptive comparison between married couples living alone and those in other living arrangements (percentages)*

Descriptive characteristic	Married couples living alone	Elders living with others ^a	Widowed living alone ^b
Own home	88	-22**	-35**
Satisfied with home	84	-1	-1
Working car	87	-2	-51**
Ease in getting around	91	-3	-14**
Low incapacity	57	-21**	-20**
No sick day last year	53	-6	-10**
Better than average health	50	-6	-5
At least \$5,000 income	61	-40**	-41**
Money takes care of needs	46	-4	-18**
Not isolated	57	-9	-2
Someone to care for you	92	0	-36**
High participation	55	-8	1
Younger than 72 years old	69	-21**	-26**
Residence			
Farm	6	4*	-3**
Country	24	-8	-12
Village	17	8	4
City	42	-5	14
Town	9	1	-5
Mobile home	3	-0	2
High life satisfaction (morale)	66	-3	-21**
Sample size	(508)	(246)	(282)

^a Numbers in this column refer to the percentage of 'elders living with others' who have the particular characteristic minus the percentage of 'married couples living alone' who have that characteristic.

^b Numbers refer to the percentage of 'widowed living alone' who have the particular characteristic minus the percentage of 'married couples living alone' who have that characteristic.

** Percentage difference significant at 0.01 level.

* Percentage difference significant at 0.05 level.

a finding supported by Kivett and Learner's¹⁵ study of rural child-shared housing. Also, both elderly couples and elderly living with others are generally satisfied with their housing situation.

The security of having someone to care for them in time of crisis and the availability of a working car show no difference by the two major household structures. Elders living with others do tend to be older and slightly more likely to live in non-urban areas.

Overall, although more disadvantaged in income and health, elders who live with others do not differ greatly in life satisfaction from couples living alone. It appears that family members living with their elder relatives, in most cases in the elder's home, provide enough supportive services so that advanced age, low income and poor health are not perceived to be particularly serious problems. The older person may have a low personal income but still share in a higher household income,

thus perceiving that money is adequate. Their perception of their disadvantaged condition does not differ significantly from that of elderly couples who live alone and have higher incomes and better health. Satisfaction with home, transportation, and the security of knowing someone is available to care for them presents an overall positive picture, in spite of a somewhat greater sense of isolation and lack of participation in organisations. This generally positive portrait is reflected in the lack of significant difference in overall satisfaction between these two groups.

It is possible that the kinship support system effectively buffers the impact of a disadvantaged objective condition and mediates the respondent's evaluation of that condition. It would then seem to follow that an elderly person not having a network of supportive kin would lack that buffer between the disadvantaged objective state and the subjective evaluation of that state.

The widow who lives alone may also have a network of supportive kin living nearby, but she might still lack the immediacy and constancy of that support. Moreover, she would have to spend a substantial portion of her limited income to pay for her home or apartment and thus would have little left for other needs. She might, however, have her own residence, a potentially important symbol of independence, and would be able to avoid stress brought on by shared living. This should result in higher life satisfaction.

Returning to Table 1 one may next compare widows living alone with married couples on a large number of variables. Widows' income is low and their state of health or incapacity is high, similar to elders who live with others. However, they also feel money does not take care of their needs very well, and they are more likely to say that they were so sick the past year that they had to give up some of their regular activities. They are also far less likely to have access to a car and more likely to report that they have trouble getting around to do the things they need or would like to do. They are only about half as likely as married couples or elders who live with others to report that someone would take care of them if they were sick or disabled. Not surprisingly then, their life satisfaction is significantly lower than either married couples or elders living with others. However, we don't know whether any or all of these variables are significant predictors of life satisfaction.

Predictors of life satisfaction

Two sets of findings in Table 1 produce an anomaly which requires further exploration. First, as expected, the material resources (e.g. health and income) of elders living with others and widows living alone are substantially more limited than those possessed by married couples living alone. Second, however, the life satisfaction of elders living with others far exceeds that of widows living alone and equals that of married couples living alone. Why does the life satisfaction of elders living with others appear to extend beyond what we would expect their resources to produce? To answer this question we need to understand how life satisfaction is achieved differentially for elders living in each type of household structure. Therefore, we employed a statistical interaction model which assumes that the relationship between predictors of life satisfaction and life satisfaction itself will differ as family structure differs.

In order to determine what predicts life satisfaction for each of the three major family structures, three separate multiple regression analyses were undertaken. This was done by reducing successive regressions of large numbers of variables to those which have beta scores of 0.10 or more and are statistically significant at the 0.05 level. This procedure resulted in three sets of predictor variables which explain 32 % of the life satisfaction variance of couples alone, 17 % for elders living with others, and 31 % for widows living alone.

Table 2 shows predictors for each family structure. Of these predictors, only perceived ease of transportation is important for all three household structures; perceived adequacy of health is important to both couples living alone and elders living with others, while perceived adequacy of income and whether the respondent has someone to care for him/her are both relevant for couples and widows alone. The last six variables in Table 2 are important predictors of life satisfaction for only one of the three family structures: number of days not sick and population density for married couples living alone; perceived satisfaction with housing and incapacity for elders living with others; and home ownership for the widowed living alone.

Of the four predictor variables for elders living with others, two (perceived ease of transportation and adequacy of health) are equally important for couples living alone and do not show significant differences between the two groups, as seen in Table 1. The remaining two predictors (perceived satisfaction with housing and incapacity) are important only for elders living with others. Incapacity of that group

TABLE 2. *Standardised regression coefficients (β s) for major life satisfaction predictors by household structure**

	Married couples living alone	Elders living with others	Widowed living alone
Perceived ease of transportation	0.21	0.15	0.22
Perceived adequacy of health	0.21	0.15	—
Perceived adequacy of income	0.19	—	0.28
Availability of someone to care for respondent	0.17	—	0.12
Number of days not sick	0.11	—	—
Population density	-0.11	—	—
Participation	—	—	—
Home ownership	—	—	0.21
Perceived satisfaction with housing	—	0.15	—
Incapacity	—	-0.25	—
R^2	0.32	0.17	0.31

* All β s are significant at the 0.01 level.

is also significantly higher than the incapacity of couples alone (21 % higher, Table 1).

In addition, there are four predictors of life satisfaction for couples living alone which are not relevant for elders living with others, population density being the only one which shows significant percentage differences between the two groups in Table 1. Therefore, the similar life satisfaction between couples living alone and elders living with others derives from both common and different life experiences. For example, on the one hand both groups tend to perceive their health and transportation as adequate (Table 1), which in turn correlates positively to life satisfaction (Table 2). On the other hand the groups differ with regard to the population density of their residence and the degree of their incapacity (Table 1): population density is an important predictor for couples living alone, while incapacity is relevant only to elders living with others in predicting life satisfaction (Table 2). Finally, because much of the variance in life satisfaction remains unexplained for each group, their similar life satisfaction levels probably are attributable also to factors we have been unable to specify.

In contrast, the low life satisfaction of widows living alone is primarily due to four major predictors, three of which are also important for couples living alone. In each of those cases, widows are significantly more disadvantaged than couples alone, as seen from percentage

comparisons in Table 1. Eighteen per cent fewer of widows alone feel money takes care of their needs, 14 % fewer get around easily, and 36 % fewer have someone to care for them. While home ownership, the final important predictor for widows, is not a relevant predictor of life satisfaction for couples alone, it nevertheless is another area where widows are disadvantaged (34 % difference, Table 1). Thus, the significant disadvantages widows are shown to have in Table 1 directly contribute to their low life satisfaction.

Subgroups

An unanticipated finding was that the comparison between the nuclear unit of husband and wife – married couples living alone – and the extended unit which includes the presence of non-marital significant others – elders living with others – does not show a difference in life satisfaction. We had expected to find that the poorer health, lower income and greater dependence of the latter group would produce lower morale.

Another important finding was the substantially lower explained variance for the ‘elders living with others’ group (0.17) than for either of the other two groups (0.32 and 0.31). Part of the reason for both results may relate to the diverse composition of the ‘elders living with others’ group. Perhaps certain subgroups like married elders living with children make for a significantly better living arrangement than other subgroups such as widows living with children and grandchildren. Table 3 indicates the four subgroups of the group of elderly living with others.

Of the major subdivisions, the family structure most similar to that of couples alone is couples living with offspring. One significant difference concerns the availability of a car: the presence of additional relatives reduces the likelihood that transportation will be a problem among couples living with offspring. And, given the fact that this group is more likely to live in a non-urban setting, such access to cars may be important. Furthermore, availability of a car is one of two factors directly relevant to the life satisfaction of couples with offspring. Even more important is the number of sick days, but this factor does not differentiate between couples alone and couples with offspring. Overall, the differences, including life satisfaction, are small between couples alone and couples living with offspring.

Widows living with sons or daughters, the largest of our subcategories of elders living with others, are older, in poorer health, and have lower

TABLE 3. A descriptive comparison between married couples living alone and those in subgroups of elderly living with others

Descriptive characteristic	Couples living with offspring		Widows living with offspring		Elders in 3-generation family		Elders with brothers and sisters	
	%dif ^a	β^b	%dif ^a	β^b	%dif ^a	β^b	%dif ^a	β^b
Own home	-2		-43**		-36**		-31**	
Satisfied with home	-5		0		-3		1	
Working car	12**	0.21	-2		13		-29**	
Ease in getting around	5		-5	0.23	+1		-10	0.41
Low incapacity	-6		-34**		-42**		-32**	
No sick day last year	-4	0.35	-8		-7		-9	
Better than average health	-9		-5		-12		-10	
At least \$5,000 income	-8		-54**		-47**		-50**	
Money takes care of needs	0		-4		-2		-2	
Not isolated	2		-20**		-15		-20**	
Someone to care for you	4		1		4		-8	
High participation	-4		-15**	0.36	-24*	0.48	5	
Younger than 72 years old	1		-39**		-23*	0.46	-27**	
Residence								
Farm	13**		-3		2		4*	
Country	-5		-7		-1		-18	
Village	11		12		10		2	
City	-19		-4		-11		18	
Town	3		-1		3		-5	
Mobile home	-3		2		-3		-3	
High life satisfaction (morale)	-7		-8		-20		11	
R^2	0.17		0.16		0.42		0.17	
Sample size	(71) ^c		(88) ^c		(26) ^c		(48) ^c	

^a Refers to the percentage of these in particular 'elders living with others' substructure who have the characteristic minus the percentage of married couples living alone who have the characteristic.

^b All listed β s are statistically significant at the 0.05 level.

^c The four subgroups do not add up to the total of elderly with others because a few elderly live with friends and other kin.

** Difference significant at the 0.01 level.

* Difference significant at the 0.05 level.

income than couples living alone. They are less likely to own their own home, more likely to be isolated and less likely to participate in organisations than married elders. Even with poorer health and lower income, the perceived health and economic status of the elderly widow living with offspring does not differ significantly from couples living alone. One of the two predictors of life satisfaction for these widows,

participation in organisations, does show a significant difference suggesting that formal organisational participation of widows living with children might result in improved life satisfaction. Overall, however, the 8% difference in life satisfaction between couples alone and widows living with children is not significant.

Although the subsample is small ($N = 26$) and one must be cautious in generalising, it is apparent, as with widows in two-generation families, that elders in three-generation families are less likely to own their own home and more likely to be in poor health and have low income. Once again, greater organisational participation is associated with improving morale. However, in contrast to widows living with offspring, elders living in three-generational settings have lower life satisfaction, although the differences are not statistically significant. Again, differences between this group and couples living alone are minimal with respect to perceived states of health, income, transportation, and housing. There are large percentage differences between couples alone and three-generational elders on participation in organisations and age, the two major predictors of life satisfaction for the group of elders living in three-generation families.

One methodological aspect that should be pointed out is that in dichotomising the life satisfaction scale valuable information can be lost. On a four-point differential most elders living in three-generational families are just below the median point, while most widows living alone are well below the median point. There is more dissatisfaction in three-generational families than in the other subgroups, but not as much as with widows alone. Although about one-third of the elderly living in three-generational families are also married, there is no difference in life satisfaction between couples and widows living in such multi-generational settings.

Perhaps there are sources of inter-generational conflict and competing loyalties which would not be present in a two-generational relationship. Research data to document such suppositions are not abundant and the results which are available can be termed tentative at best.

Earlier, Piotrowski presented considerable evidence of inter-generational conflict in Polish families living together.⁴ More recently, Rosenmayr and Hörli²¹ have begun to look at evidence for family conflict in Austria, utilising exchange theory to suggest 'exchange at a distance' rather than 'intimacy at a distance'. Data available for the first time from the People's Republic of China also point to considerable stress and strain in shared Chinese households²².

Cumming and Henry's²³ well-known American study noted that grandparents do not feel close to grandchildren. More recently, Wood

and Robertson²⁴ found that peer friendships and community involvement bore a far stronger relationship to life satisfaction than grandparent role activity levels. The present data do not provide an answer for this question, although it is important to remember that the statistical relationship is not significant, the sample size is small and the degree of dissatisfaction is less for elders living in three-generational households than for elders alone.

The final subgroup, siblings sharing the same residence, have the highest life satisfaction, although the differences are not statistically significant when compared with couples alone. Elderly siblings living together are more likely to be living in an urban area, not to have a working car available, to be low in income, and in poor health. They also are less likely to own their own home and more likely to be isolated.

About one-third of elders living with siblings have never married, and this characteristic of continuity in life style may in part explain the high life-satisfaction scores of elders who live with siblings. However, even when only the widowed who live with siblings (about 60%) are examined apart from never-married elders living with siblings, the percentage with high life satisfaction is 71%, which is still higher than the comparative group of married couples living alone.

Although the percentage of older Americans having at least one living sibling is comparable to the number having offspring, frequency of sibling contact is only about half that of offspring contact. Lipman and Longino²⁵ suggest that not only are offspring important sources of support for married older women, they exceed husbands in importance. While some research suggests that sibling bonds become less cohesive among older people,²⁶ and that siblings are a very minor part of widows' support systems,¹¹ others have argued that siblings are especially important support sources to elders who have no offspring.⁵

Summary and policy implications

Although research indicates that, for most elders, the preferred living arrangement is to be independent, this study presents evidence to show that the multi-generational family seems to be an adequate alternative for many disadvantaged elderly. Elders who live in multi-generational arrangements – whether married or not – compare favourably in life satisfaction with married couples living alone. These elders include couples living with offspring, who are quite similar on all measures to couples living alone. Interestingly, even widows living with others, who have poorer health and lower incomes than widows living alone, have life satisfaction which is not significantly different from that of married

couples living alone. Finally, elders living with brothers and sisters, who are also disadvantaged in a number of ways relative to couples alone, nevertheless have higher life satisfaction than those couples, although the difference is not significant.

Elders living in three-generational families have lower life satisfaction than couples living alone, but the difference is not significant. Furthermore, this particular family subgroup accounts for only about 11% of all elderly in the 'living with others' category. While the very small subgroup sizes may explain the absence of statistically significant findings, the pattern of the results does suggest that available multi-generational living arrangements serve at least some elderly well. The family can and does seem to function as a caregiving unit, with positive consequences in life satisfaction for some of its elder members.

In contrast, widows living alone, who share unfavourable health and income statuses with widows living with others, nevertheless have significantly lower life satisfaction scores than couples alone and widows living with others. Widows who live alone account for more than 25% of the entire population of elderly surveyed, and their number has been increasing over the past forty years.

If life satisfaction is to be improved for widows, more thought should be given to encourage shared living arrangements with either relatives or even unrelated individuals. As the variety of structures subsumed under the heading 'elders living with others' indicates, it is not who the 'other' is that makes the difference; rather, it is important that some 'other' be present.

Further efforts should also be made to raise the income levels and improve the mobility of widows living alone. We should remember, however, that the major predictors of life satisfaction for lone widows are *perceived* income and transportation. Thus simply increasing the income level of this group may have less impact than desired. As some research already suggests,^{27, 28} we need to know more about the factors which affect an older person's perceptions that a variety of needs is being adequately met.

The variables of 'someone to care for you' and 'home ownership' are both shown in this study to be major predictors of life satisfaction for the widow living alone. Hence, support services such as visiting nurses and homemaker/home help, as well as friendly visitors and volunteers for other chores, should all contribute to decreasing the fear of abandonment or helplessness in the face of crisis. Indirectly, this might also enhance home ownership, although more direct aid would come from income supplements, property tax circuit-breakers, and home-repair and winterisation programmes.

Obviously, from these data, we are not able to say why widows choose

to live alone or to live with children. Beyond the greater state of incapacity and lower income, living with children seems more likely to occur in rural areas. There is a greater sense of familism and obligation among rural children initially, but as Shanas points out,¹⁰ those living with children have come to like the arrangements that necessity dictated. Perhaps, for some, the fear of institutionalisation or the selling of their homes may have made the present living arrangements desirable. It is possible that a self-selection process is operating whereby only those who have actively 'chosen' this co-residential living arrangement remain. In the past people with limited means and declining health had fewer options for independent living than exists today and were forced to live with family.

It should be noted that persons owning their own homes, paying rent, or living in relatives' homes without financially compensating them do not differ significantly in life satisfaction, hence are not as affected by home ownership as are widows living alone. There is no evidence here for the observation made by Kivett and Learner¹⁵ that the adjustment of the older person is better if children come to live with them rather than if they move in with the children.

It should also be noted that participation in organisations is a major predictor of life satisfaction for those subgroups of widows which live with children (both two and three generations). Outreach efforts should be made to these elders and their families to encourage greater participation in formal organisations, programmes and activities. Service providers should not assume that families are completely taking care of their relative's need for activity, involvement and membership. Family care and co-residential living are not substitutes for participation in extra-familial organised groups and activities.

While elders living in two-generation families seem to have acceptable levels of life satisfaction, that of three-generation widows is somewhat lower, but not so low as for those widows who live alone. While the present data do not identify the sources of such dissatisfaction in the three-generation family, it should be emphasised that the differences are not great.

Finally, this study does not view the multi-generational living arrangements from the point of view of the offspring. If as Treas notes,²⁹ 'historical changes have created new constraints on families in caring for aging kin' we may see further erosions in these multi-generational co-residential living arrangements in the future in spite of the apparent success of this living arrangement for the elderly parent.

Directions for future work

This small study is seen as one which opens up doors to future research, as well as to more specific programmes for subgroups of elderly people living in different kinds of family units. The findings regarding widows living alone appear to have the widest applicability. There is clearly a basic congruence in both developed and developing countries, whose population projections point to the increasing numerical preponderance of low-income older women, many of whom will be widowed.³⁰ Such deprived and disadvantaged subgroups already characterise Western Germany, the Soviet Union and Eastern European countries, as well as Britain and the United States. These groups qualify for supplemental programmes of income maintenance, housing and transportation assistance, but may not receive the level of resources required for successful independent living. In the United States, widows' self-help groups are presently enjoying a considerable vogue as an important modality for doing grief work and providing emotional support. Our study indicates that both material and psychological support programmes are needed if their life satisfaction is to be improved.

The further finding that co-residence can be an acceptable living arrangement for many elders is more problematic and would clearly be controversial in the U.S., as well as in certain European countries, because it goes against the long-term push for independent living. In the present state of the economy, amidst soaring health costs, co-residence is cheaper than institutionalisation and might come to be preferred, even though independent living would be sacrificed and family stresses and strains might be increased, particularly in three-generation living situations.

Since a significant finding of this study is that co-residence with *any* other relative is preferable to living alone for many widows, support for sibling and even non-kin shared living arrangements might be preferable for those parents who do not have children or lack close bonds of affection with their children. The co-residential sibling subgroup, where presumably inter-generational conflicts over authority and obligation were absent and where shared norms and interests were present, was also the subgroup with the highest levels of life satisfaction.

An extension of the present study would be to investigate whether co-residence with non-relatives when compared with relatives had equally salutary effects on life satisfaction. Zena Blau³¹ argues that 'because friendship rests on mutual choice and mutual need and involves a voluntary exchange of sociability between equals, it sustains

a person's sense of usefulness and self-esteem more effectively than filial relationships'.

Although the present study was limited to a consideration of family relationships, there was limited evidence, due to a small sample size, that friendship-based co-residential living was associated with an even higher level of life satisfaction than kinship based co-residential living. For example, of ten widows in the study who were presently living with friends rather than kin, nine of them scored high on life satisfaction.

Home-sharing programmes with an accompanying matchmaking service can facilitate this kind of friendship-based co-residential living situation.^{32, 33} The shared home, an interesting and potentially useful variant of small group housing, occurs when just two elders share living arrangements in a 'single family' dwelling unit. The shared home efficiently uses existing housing instead of necessitating the construction of new housing. In addition to providing companionship and the sharing of shelter, food and domestic chores, the shared home arrangement also has the advantage of allowing one person to continue to live in his/her own familiar surroundings. Such a co-residential living arrangement should lessen loneliness as well as help delay institutionalisation or a less desirable placement for many elders.

It would also be useful to know how satisfaction with co-residential living in an age-heterogenous community compares with non co-residential living in larger congregate or sheltered housing communities. Typical 'assisted independent living' programmes are comprised of barrier-free independent apartments 'supplemented with communal spaces that make socializing and shared domiciliary care easier as persons become more frail and housebound'.³⁴ Although living in independent units, perhaps the close proximity of 'others' and the availability of support services would boost the life satisfaction of elders in sheltered housing to a level comparable to widows living in co-residential situations.

In sum, the present research suggests that co-residential living, in general, is associated with higher levels of life satisfaction than living alone. However, within this broad category of co-residential 'others', intra-generational households comprised of elder siblings appear to be more satisfying than two-generational households which in turn are more satisfying than three-generational households. Moreover, what limited information we have suggests that friends living together may be associated with even higher life satisfaction than either inter-generational or intra-generational co-residential households.

Finally, although living alone was shown to be related to low life satisfaction in the present study, it is suggested that widows and other

elders living alone be further investigated in a wider range of housing types, community contexts and living environments than investigated in the present study. Living alone in independent units may be associated with low life satisfaction only for certain groups in certain environmental contexts. For example, widowed elders living in the city may experience more dissatisfaction than never-married elders or widowed elders living in the country.^{35, 36} Elders who live in age-segregated, congregate or sheltered housing communities, even though alone in their own units, may be more satisfied than those living alone in apartments scattered throughout the larger community as was the case in the present study.

Conclusions

In conclusion, co-residential living is an option which deserves more in-depth study in a number of societies with varying economic and political systems. As it stands, it appeals greatly to poor countries which feel they cannot afford formal social services of the type and on the scale found in Western Europe. If the retreat from the welfare state continues in Britain, the United States and elsewhere, more developed societies will also be lured by options which promise to hold down public budgets. What really needs further study are the specific combinations of familial and non-familial co-residential living arrangements and formal respite and back-up programmes which will enable hard-pressed families and frail elders to improve the quality of life as well as its length.

NOTES

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Acknowledgements

The authors would like to thank the Champlain Valley Area Agency of Aging for the use of the data, Professors Armin Grams of the University of Vermont, Department of Human Development and Vivian Wood of the University of Wisconsin, Institute on Aging for their helpful comments.