Introduction
1.1 Population ageing and its challenges

It is widely believed that population ageing is one of the major societal challenges that has to be dealt with in Europe (Vaupel & Kistowski, 2008). Population ageing, the shift in a country's age-distribution towards older ages, is caused by a decline in fertility and increasing longevity (Börsch-Supan et al., 2013). Declining fertility has been the main driver of population ageing because smaller young generations will not replace the previous generations. Many European countries experienced a decline in fertility and nowadays, all European countries have total fertility rates below replacement level (2.1 children per woman), with on average 1.55 children in the EU-28 (Eurostat, 2013a; Freijka & Sobotka, 2008). The second driver behind population ageing is longevity increase. The number of people surviving until older ages (age 65) has increased as well as the number of years lived after age 65 (United Nations, 2013). Life expectancy in the EU-28 was 80.6 in 2013, with highest life expectancy in western, northern and southern Europe, and somewhat lower life expectancy in central and eastern European countries (Eurostat, 2013b).

In Europe, the decline in fertility and increase in longevity have resulted in a rise of the proportion of older people in the population. The old-age dependency ratio (OADR), the number of persons aged 65 and over for every 100 persons in the working population, increased from 19.2 in 1985 to 27.5 in 2013 in Europe (Eurostat, 2015c, EU-27). Even though the gains in life expectancy and the increase in the OADR have been smaller in eastern European countries, measures of ageing which take into account the remaining life expectancy (Prospective Old Age Dependency Ratio), show that the population is relatively old in eastern Europe as well (Sanderson & Scherbov, 2008; Lutz et al., 2005). Therefore, we can conclude that population ageing is an important issue for all European countries.

Also in the near future, European countries will continue to experience an ageing of the population, and therewith societies face and will face major challenges (Christensen et al., 2009). One relevant concern is about the well-being of older adults (Katz, 2009). In general, societal progress is about the improvements in well-being of people, and assessing these improvements requires not only looking at economic conditions, but also a careful examination of subjective experience and living conditions of people (OECD, 2013; Sen et al., 2009). Several scholars have argued that it is essential to understand how people feel and think about their own lives for any country that considers the opinion of all people in society to be important (Diener et al., 2003; Diener & Suh, 1998). Moreover, looking at people's own evaluations is crucial since a life is considered to be well only if it is evaluated positively by the person who lives it (Diener et al., 2009). Subjective well-being is a measure of well-being that measures people's evaluations of their own lives (Diener et al., 2009; Ormel et al., 1999).
According to Börsch-Supan and his colleagues (2005), the well-being of the older population is determined by factors that interact at the individual level. In order to cope with the challenge of maintaining high levels of well-being among ageing populations, we therefore need to gain a better understanding of the factors associated with well-being in later life at the micro-level. In turn, this better understanding at the micro level will help to cope with the challenges at societal level.

1.2 Linkages between family, housing and well-being at older ages

Family and housing are two life domains that become increasingly important at older ages. Housing becomes more important because at older ages people generally spend more time in and around the home (Oswald et al., 2011; Nygren et al., 2007; Oswald & Wahl, 2004; Gitlin, 2003). The role of family becomes more important because social networks tend to become smaller and more focused on intimate ties, especially close family members such as partner and children (Shaw et al., 2007; Ajrouch et al., 2005; Bengtson, 2001; Van Tilburg, 1995). Arguably, the time spent in the home and the reliance on family increase as well because older Europeans nowadays live independently for longer periods of their lives.

Family and housing are not only two important separate factors, they are also interrelated in the sense that housing choices at older ages are influenced by situations and events in the family domain. Through the life course, becoming a homeowner is often seen as important goal, particularly among families (Megbolugbe & Linneman, 1993; Saunders, 1990), and people with partners, for example, are considerably more likely to become homeowners than those without (Mulder & Wagner, 1998). Even though residential mobility generally slows down over age as people are more often settled and inhabit owner-occupied dwellings (Clark & Deurloo, 2006), certain situations may result in a move out of home ownership. Such a move might be voluntary, for example when people need less space, or involuntary when their financial situation, or health problems force them to downsize (Feijten, 2005). Family events such as a change in marital status or family composition have been found to be related to the move out of home ownership at older ages (Abramsson & Andersson, 2012; Painter & Lee, 2009). It is known that changes in one life domain can continue to have an effect in other life domains throughout the life course. There is, however, little knowledge about the long-term impact of family events on the housing situation at older ages. Understanding this link is particularly relevant because home ownership is often associated with higher levels of subjective well-being (Zumbro, 2014; Rohe & Basolo, 1997; Rossi & Weber, 1996).
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Previous studies have already identified important linkages between family and housing on the one hand and older people’s well-being on the other. It is known that having a partner contributes positively to SWB in later life while dissolution of the union is negatively related to it (Antonucci et al., 2001; Diener et al., 1999). Several studies have found that older people with children have higher SWB than people without children (Margolis & Myrskylä, 2011; Hansen et al., 2009), and the quality of intergenerational relations is also associated with SWB (Pinquart & Sorensen, 2000). With respect to housing, physical aspects such as accessibility problems have a negative impact on well-being (Iwarsson et al., 2007b; Iwarsson & Isacsson, 1997), while being a home owner and higher housing quality are positively associated with SWB (Zumbro, 2014; Oswald et al., 2007; Evans et al., 2002; Rohe & Bassolo, 1997; Rossi & Weber, 1996). The amount of research that addresses cross-national variations in the impact of family and housing situations on older people’s well-being is however limited. It is important to study the interactions between individual situations and SWB from a comparative perspective because cultural norms, social security, the health care system and housing legislation differ strongly across Europe, while they are likely to impact how individual situations relate to SWB (Katz, 2009; Oswald et al., 2007; Börsch-Supan et al., 2005).

The interrelationships between family, housing and well-being in later life are highly relevant, especially if the developments with regard to ageing in place are considered. In general, living independently in the community as long as possible is what most people prefer, and many European governments have been promoting so-called ageing in place, resulting in reduced institutionalization among the older population (Fernández-Carro & Evandrou, 2014; Fausset et al., 2011; Cutchin, 2003). Besides the benefits of ageing in place for both society and the individual (for an overview see Fernández-Carro & Evandrou, 2014), the dependence on the availability of informal support has been identified as one possible threat for the well-being of older people ageing in place (Sixsmith & Sixsmith, 2008). In that respect, intermediate living arrangements for housing and care that combine the opportunity to live independently in the community and have professional care and assistance available (Van Bilsen et al, 2008), might, ideally, be beneficial for well-being in later life. In such housing arrangements family support is usually arranged according to the dual-specialization model: staff is responsible for care and practical assistance, while family members offer emotional support (Gaugler et al., 2004; Litwak, 1985). However, in intermediate living arrangements the amount of care and practical help provided is flexible, based on individual needs. As a result family can be involved in providing support to the extent it is desired by older people (Croucher et al., 2006). Several studies have found advantages of these living arrangements (Dupuis-Blanchard et al., 2009; Taylor & Neill, 2009; Field, et al., 2005; Field et al., 2002). Among the benefits are those related to the
opportunities for maintaining interpersonal relationships, for example through interaction with family, but it remains unclear how these benefits are associated with well-being in later life. By studying the contribution of all interpersonal relationships to older people's SWB rather than just those with family members, we aim to gain a better understanding of the relative importance of family in the broader context of interpersonal relationships. In addition, studying the importance of interpersonal relationships for well-being of sheltered housing residents could help to gain a better understanding of the (dis)advantages of intermediate living arrangements such as sheltered housing. The benefits could be worth taking into consideration when designing policy for the large share of people ageing in place.

1.3 Research questions and outline of the thesis

The objective of this study is to provide insight into the interrelationships between family, housing and well-being at older ages. The focus is on the factors associated with the subjective well-being (SWB) of older people and how they relate to the broader residential and cultural context. To better understand the relationship between family and housing in later life, the relationship between family and housing events through the life course and housing tenure at older ages is also examined. Four research questions were formulated based on the research objective. These questions are addressed in a collection of four articles.

As a starting point, Chapter 2 aims to provide a better understanding of how family and housing relate to each other in later life. Studies on the effects of family events on home ownership have mainly addressed this relation over the course of a few years (e.g. Painter & Lee, 2008; Feijten, 2005), rather than to examine to what extent these family events are associated with the chances of leaving home ownership in the long run. This chapter therefore focuses on the first research question:

1. How is the move out of home ownership in later life influenced by past and current situations and events in the family and housing life courses?

The second and third research questions find their origin in previous research that shows that the factors associated with older people's SWB vary across cultures (Diener et al., 2000; Triandis, 2000). As the cultural norms with respect to inter-generational relations and partnership vary across Europe, Chapter 3 aims to explore the European variations in the impact of having a partner and children, and the amount of contact with children on SWB in later life, answering the following research question:
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2. How is older people’s SWB related to family situations, and how does this association vary across different national contexts?

In Chapter 4 the impact of housing quality and housing tenure on older people’s SWB is compared across Europe. Both housing quality and housing tenure have been shown to have an impact on well-being in later life. However, the effect is expected to vary between countries dependent on the housing system, accessibility to the mortgage market, and housing standards. This is the focus of Chapter 4, which is aimed to answer the third research question:

3. How is older people’s SWB related to housing tenure and housing quality, and how does this association vary across different national contexts?

There is little knowledge about the importance of family relationships in relation to well-being of older adults in housing arrangements such as sheltered housing. Exceptions are, for instance, Cooney and colleagues (2014), Perkins and colleagues (2012), and Wilkinson and colleagues (2012), but they focus on older adults in residential care. Chapter 5 focuses on this topic, aiming to answer the fourth and last research question:

4. How do interpersonal relationships relate to older people’s SWB in sheltered housing, a housing context specifically designed for older people?

Chapter 6 discusses the main findings from the analyses in Chapters 2 to 5. In addition, this chapter includes a discussion of policy implications and gives directions for further research.

1.4 Data and methods

Different data sources and methods are used in the various Chapters of this thesis. The data that are analyzed in Chapters 2, 3 and 4 come from the Survey of Health Ageing and Retirement in Europe (SHARE). The SHARE survey is especially useful to address cross-national differences because it was designed to enable researchers to investigate how European welfare regimes moderate the individual ageing process (Börsch-Supan et al., 2013). In SHARE European people aged 50 and over are interviewed about their physical and mental health, well-being, housing situation, household situation, and economic and non-economic activities (Börsch-Supan et al., 2013). For Chapter 2, the third, retrospective wave of SHARE (SHARELIFE, 2010) was used. This dataset is suitable for answering our first research question because
it is a retrospective survey designed for examining the consequences at older ages of what happened through the life course (Börsch-Supan et al., 2013). The fourth wave of SHARE (2013) was used in the cross-national studies in Chapters 3 and 4. Chapter 5 analyses qualitative data collected through 16 in-depth interviews among sheltered housing residents in a small town in northern Netherlands.

Various methods have been used to analyze the interrelationships between family, housing and well-being in later life. In Chapter 2 the method used to analyze the move out of home ownership is a logistic regression model applied as discrete-time event history analysis. In Chapters 3 and 4 linear regression models are estimated for different countries in the sample, and regression coefficients of the country-specific models were compared by using the Z-test for independent samples. The in-depth interview data collected for Chapter 5 were analysed through qualitative text-analysis with use of MaxQDA, a software package for qualitative data-analysis.

An important feature of this study is the use of mixed methods for assessing subjective well-being in later life. In Chapters 3 and 4, subjective well-being is assessed with a single-item question on life satisfaction. Previous studies have shown that these kind of questions are reliable and good indicators of SWB (Lelkes, 2006; Diener et al., 1999). According to Wiles and colleagues (2012), quantitative studies that use single-item measures of complex concepts (such as subjective well-being), can be complemented by qualitative studies that use older persons’ own experiences with SWB to contribute to a better understanding. In Chapter 5, SWB is therefore studied qualitatively by looking at older people’s experiences with their interpersonal relationships.
References


CHAPTER 1


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