Family, housing and well-being in later life
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Conclusions and discussion
6.1 Research questions

Population ageing is one of the major challenges European societies nowadays face. One particular challenge that is related to ageing is to keep older people healthy and with high levels of well-being. Family and housing are two life domains that become increasingly important to sustain a high level of well-being in later life. Housing becomes more important because the amount of time that is spent in and around the home increases at older ages. Family becomes more important since social networks tend to become smaller and more focused on intimate ties. 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.

The importance of family and housing in later life calls for a better understanding of the impact of family and housing on older people’s well-being as well as the inter-relationships between those domains. The objective of this study therefore was to provide new insights into the interrelationships between family, housing and well-being at older ages. To accomplish this aim, the following questions have been addressed in the preceding chapters:

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? (Chapter 2)
2. How is older people’s SWB related to family relationships, and how does this association vary across different national contexts? (Chapter 3)
3. How is older people’s SWB related to housing tenure and housing quality, and how does this relationship vary across different national contexts? (Chapter 4)
4. How do interpersonal relationships relate to older people’s SWB in sheltered housing, a housing context specifically designed for older people? (Chapter 5)

6.2 Summary of the findings

Family, housing and moving out of home ownership

Given that home ownership has been associated with several benefits, such as higher subjective well-being and greater financial stability, understanding in which situations older people are more likely to move out of home-ownership is important. In Chapter 2 we focused on the relationship between family and housing in later life by studying the impact of situations and events in the family and housing domains on the likelihood of moving out of home ownership. We used the life-course approach (Willekens, 1999) to test the expectation that disruptions and changes in the family and housing career will make a move out of home ownership more likely among older adults in Denmark, Sweden and the
Netherlands. The life-course approach was a suitable framework for studying this link because it was designed to study the interconnection of parallel life-course careers over time. Moves out of home ownership were studied in Denmark, Sweden and the Netherlands, because the rental sector is considered to be a reasonable alternative to home ownership in those countries, and moves out of home ownership occur more regularly than in the other European countries represented in our data.

Our findings indicate that being married lowers the chances of leaving home ownership in later life. Although the immediate effects of separation and widowhood on the likelihood of moving out of home ownership are larger, they persist over time. Previous studies examined the importance of separation and widowhood for moving out of home ownership shortly (Dewilde, 2008) and slightly longer (Painter & Lee, 2009; Feijten, 2005a) after experience of the event. We find that home owners who separated, or became widowed ten years or longer ago had significantly higher chances of moving out of home ownership than home owners in their first marriage. Carrying the sole responsibility for a dwelling after widowhood, or experiencing a lasting pressure on housing cost after separation, might eventually lead to a move out of home ownership. The effect of widowhood was somewhat smaller immediately after the event among home owners at middle ages (45-64) compared to home owners at older ages (65-80). This confirms the logic that especially at older ages widowhood might involve immediate changes due to health problems, and the dependence on the other partner. Moreover, cohabiters were found to be more likely to move out of home ownership than married people, which is in line with the idea that marriage provides more stability in related careers than cohabitation. Past experiences in the family and housing careers, such as becoming home owner at a young age, or having a first child at a relatively high age, make moving out of home ownership less likely in later life. We found that poor health raises the chances of leaving home ownership only among homeowners aged 65 and over, while having a good socio-economic position makes leaving home ownership less likely. However, the relative importance of these circumstances is rather small compared to the importance of separation and widowhood. We conclude that the housing situation at older ages is indeed connected with other parallel life-course careers. Disruptions in the family life-course have a lasting effect on the move out of home ownership. In addition, the results from this study confirm the importance of the life-course perspective because stability in the housing life-course, as well as stability in other life-course careers relates to lower chances of moving out of home ownership in later life.
Family relationships and SWB in Europe

In Chapter 3 we considered the link between family and subjective well-being by studying the association between having a partner or children, and the amount of contact with children, and SWB. We studied this in sixteen European countries with different family cultures. Ordered from most familistic to individualistic these were Italy, Spain, Slovenia, Poland, Hungary, Portugal, Czech Republic, Austria, Estonia, Switzerland, Belgium, France, Sweden, Germany, Denmark and the Netherlands (Kalmijn, 2010).

As expected, we found a negative association between SWB and not having a partner in later life. This finding was apparent in all sixteen countries. Moreover, infrequent contact with children is uniformly associated with lower SWB compared to having daily contact with the most contacted child. We also found that healthy older people are consistently more satisfied with their lives than people who experience limitations.

In Chapter 3 we also reported on the differences in the association between family situations and SWB among older people in different European countries. According to the goal approach to cultural variation (Oishi, 2000) individual goals are influenced by cultural norms, and the correlates of SWB are therefore likely to vary between more individualistic and collectivistic cultures. We demonstrated that cultural variation with regard to the degree of familism and individualism is related to the association between family situations and SWB. Even though the associations for partnership status were in the same direction across countries, the difference in SWB between cohabiters and married people was greater in familistic countries, and the negative association between living without a partner after separation and widowhood was larger in several familistic countries as well. However, we found several where the findings differed from this general patterns. In Poland and Slovenia the association between SWB and separation was relatively small, and in Spain, Poland and Hungary the negative link between SWB and widowhood was smaller than expected. Except for Spain and Slovenia, our findings with regard to contact with children confirm the idea that the association between intergenerational contact and SWB is larger in familistic countries, where older adults depend more on family for care provision. Our findings add to those from Gaymu and Springer (2010), who found evidence for European variation in the association between SWB and family situations in later life, but focused solely on older women living alone.

Overall, we conclude that family situations are important predictors of SWB in later life. The observed differences between countries indicate that cultural norms with regard to the family are important in determining the correlates of SWB in later life.
CHAPTER 6

Housing and SWB in Europe

While we focused on the associations between family and SWB in Chapter 3, the link between housing and SWB was modelled in Chapter 4. We analyzed the extent to which housing variables such as tenure and quality are associated with SWB in the same sixteen European countries as studied in Chapter 3, and examined whether the association between housing tenure and SWB varies between cost-rental and home-owning societies. Home-owning societies are characterized by dual rental markets, with a less desirable rental sector that is often inhabited by most disadvantaged people. Cost-rental societies have unitary rental markets in which renting is considered to be a good alternative to home ownership. In addition, we tested whether the association between SWB and having a mortgage differed between countries that varied in the accessibility of mortgage markets, and whether relatively poor housing conditions on the country level are associated with a larger difference in SWB between older people living in large and small homes.

There is clear evidence of a negative association between SWB and being a renter in later life if all European countries are considered. Outright homeowners have even higher levels of SWB than homeowners with a mortgage on the dwelling. Older adults who live in a home with more rooms have higher SWB. These results generally confirm those of earlier studies looking at the relationship between housing and SWB, but not focusing on older adults (Zumbo, 2014; Cairney & Boyle, 2004). Overall, the impact of housing variables on SWB was rather small compared to the associations between SWB and household composition, and especially socio-economic status and health. For instance, being in poor health in later life was associated with a 0.83 lower score on life satisfaction (from 0-10), while being a renter was associated with a decrease of 0.32 on the same scale.

We found variation across Europe in the impact of housing tenure and housing quality on SWB. The difference in SWB between renters and homeowners was larger in several home-owning societies compared to cost-rental societies. In countries where renters are protected and the rental sector is relatively large, SWB of older renters was not found to be so different from SWB of homeowners. These findings are in line with the theoretical idea that renting is considered to be a reasonable alternative to home ownership in cost-rental societies (Elsinga & Hoekstra, 2005; Kemeny, 2001). The differences in SWB were especially small in Denmark, Sweden, and the Netherlands, which is in line with our decision to study the move out of home ownership in those countries in which such a housing transition is more common (Chapter 2). The link between SWB and having a mortgage compared to outright home ownership appears to be negative in some countries with less developed or underdeveloped mortgage markets. Generally, the differences were relatively small in all countries. The use of relative deprivation theory seems suitable for understanding country differences in the impact of
housing quality on SWB. Except for Denmark and Czech Republic, we found a stronger negative association between lower housing quality and SWB in countries where housing quality is lower, and differences in housing quality are larger.

We conclude that the challenges related to housing of older people are comparable across countries. However, it was found that the importance of housing for SWB is closely linked to the national variation in housing policies and housing systems. Such a link was not found by Oswald and colleagues (2007), who compared the association between SWB and housing across Europe, but were limited to urban settings, and people living alone.

**Interpersonal relationships and SWB in sheltered housing**

While the link between housing and SWB was studied in Chapter 4, we focus on housing as a context in which social relations contribute to older people’s well-being in Chapter 5. Various scholars have argued that the opportunities for social relationships in sheltered housing may compensate some of the losses that are typically associated with ageing, for example: reduced social networks because of mobility limitations, or family and friends passing away (e.g. Dupuis-Blanchard et al., 2009; Field et al., 2002).

From the qualitative data analysis in Chapter 5, we found that participants regarded the interaction with their children as very valuable, and children were seen as most important, providing various types of support. Social interactions with other sheltered housing residents were superficial. Participants consciously limited the amount of interaction with fellow residents being afraid that too frequent contact would violate their privacy, or lead to gossiping, which could contribute negatively to their well-being. Even though social interaction was limited, fellow residents were important to the well-being of participants if we consider joint participation in physical and social activities organized by the residential care facility. These activities enabled older adults to remain physically and mentally active, which contributed to well-being. Moreover, sheltered housing offers the opportunity to receive and provide support to others, which related positively to participants’ well-being. Furthermore, the availability of care and assistance offered feelings of security to several older adults that were interviewed. Beside the positive aspects of interpersonal relationships in sheltered housing, participants also experienced risks and problems. The fact that they resided close to a residential care facility, and also had mobility problems, limited several participants in their ability to interact with people from outside the facility. Some participants could not see their children as often as they wished, while others stated that they felt excluded from the wider society. Moreover, participants perceived (anticipated) loss of independence owing to care-needs and the closed nature of the sheltered housing community as possible threats to well-being.
Only three out of our sixteen participants still lived with their partner; these participants often talked about their joint experiences with regard to social relationships.

The use of the theory of social production functions (SPF-theory: Ormel et al., 1999; Lindenberg, 1996) enabled us to link the participants’ interpersonal relationships to SWB by identifying experiences that lead to the achievement of instrumental goals. From the findings in Chapter 5 we conclude that interpersonal relationships in sheltered housing contribute to well-being through all instrumental goals identified in SPF-theory (stimulation, comfort, status, behavioural confirmation, and affection), however, instrumental goals were achieved through different aspects of people’s social life. The instrumental goal of affection was mainly fulfilled through contact with children, while participation in activities with fellow residents mainly led to the goal of stimulation because people remain active. The instrumental goal of comfort was fulfilled by the care or support they received from children or formal care providers. Through the provision of support to people around them, participants achieved behavioural confirmation, and by limiting the amount of contact with fellow residents they seem to prevent their status from being negatively affected through for example gossip. Overall, the role of children is especially valuable in sheltered housing. Children mainly contributed to well-being by offering emotional support, but were also involved in offering practical support and social companionship. The value of children also becomes clear from the experiences of participants who did not have children, or would have liked more frequent contact. They attempted to substitute these relationships with contact with fellow residents, but they typically experienced difficulties in developing such relationships. In general, sheltered housing can be essential and valuable for specific groups of older adults because children can be involved in the provision of support, while people have formal support and social activities available when needed.

6.3 Discussion of recurrent themes

The findings of this dissertation provide new insights into the interrelationships between family, housing and well-being at older ages. Family situations have a long-term impact on changes in the housing situation in later life; both family and housing situations have a large impact on subjective well-being; the magnitude of the associations between family, housing and SWB depends on the cultural and institutional context older people live in; and the residential context is likely to play an important role in how older people perceive interactions with children in relation to their well-being.
Across the four studies, several aspects have been found to be important. One finding that was persistent across the chapters was the importance of having a partner for the housing situation and well-being later in life. Previous studies found that having a partner is positively associated with well-being, and people with a partner are less depressed and less lonely (Stutzer & Frey, 2006; Antonucci et al., 2001). At older ages a partner may help cope with the challenges associated with ageing such as decreasing mobility and the need for care. We found that having a partner reduces the risks of a move out of home ownership (Chapter 2), and is associated with higher well-being across different European countries (Chapters 3 and 4). Among the few participants who lived in sheltered housing together with their partner, the importance of having a partner was underlined. They talked about their experiences with interpersonal relationships with other people as joint experiences of themselves and their partner (Chapter 5). In all, these findings are in line with the idea that marriage has legal and normative benefits over cohabitation (Soons & Liefbroer, 2008). However, it could be that the benefits associated with marriage as opposed to cohabitation will fade in the coming decades, because cohabitation is more frequently observed and more accepted among the younger generations, also in southern and eastern European countries where the SWB difference between marriage and cohabitation is particularly large (Chapter 3).

Besides a partner, children are important resources, which confirms previous studies that highlight the importance of partner and children in later life (Shaw et al., 2008; Van Tilburg, 1995). Children were found to be related to the housing situation in later life in the sense that the timing of first childbirth is related to the chances of leaving home ownership (Chapter 2). Generally, having children is associated with higher SWB, while the negative association between SWB and having children but not seeing them regularly is even stronger (Chapter 3). Moreover, we found that, except for some more familistic countries, intergenerational co-residence was negatively associated with SWB (Chapters 3 and 4). A more in-depth investigation of the role of children among sheltered housing residents in the Netherlands revealed that older adults experience contact with their children very important, especially in terms of emotional support (Chapter 5).

Even though it was not a focus of our study, the importance of health was a clear and recurrent theme in all four chapters, as it was in previous studies (Helderman, 2007 on the move out of home ownership, and Dolan et al, 2008 on well-being). First, healthy older people (only aged 65-80) are more likely to remain home owners later in life (Chapter 2), which is important knowing that home ownership has several social and individual benefits over renting. Second, in Chapters 3 and 4, health has been consistently found to be one of the most important correlates of SWB among older Europeans, irrespective of the country.
they live in. Thirdly, poor health leads to lower well-being because older participants with severe physical limitations feel more often limited in the social interactions they can be involved in. The experience of several participants, who said that the need for formal care limits them in their independence and privacy, also underlines the importance of health for well-being in later life (Chapter 5).

### 6.4 Reflection on theories and theoretical approaches

Throughout the dissertation different theories and theoretical approaches were used to study the interrelationships between family, housing and well-being in later life. There was a need for using different theories because Chapters 2 and 5 were focused on explaining micro-level processes, while Chapters 3 and 4 had the aim to explore macro-level variations.

On the micro-level, the relationship between family and housing in later life was studied using the life-course approach. As was shown by Feijten (2005b), parallel life-courses can have immediate, lagged, or lasting effects on the housing situation. The results in this study confirm the importance of the life-course perspective because stability in the housing- and parallel life-course, was associated with lower chances of leaving home ownership, while disruptions in the family life-course had a lasting positive effect on chance to move out of home ownership. While we studied how family and housing situations relate to well-being in later life, we did not look at the importance of timing of events in those domains for well-being. The life-course approach could be a suitable framework for studying whether situations and events in family and housing career influence well-being only temporally, or whether they have a lasting impact. Such studies could provide more definitive conclusions about the causal mechanisms behind the association between, family and housing, and SWB.

The theory of social production functions (SPF-theory) turned out to be a useful way to deepen our understanding of micro-level relations between family, housing and SWB. It allowed us to link interpersonal relationships to SWB, by identifying experiences that lead to the achievement of instrumental goals. Despite the relevance of SPF-theory, substitution is one central component of the theory that could not be sufficiently covered in our study. The mechanism of substitution describes how people use alternative resources to fulfill instrumental goals when former resources are lost. These mechanisms might be important especially for older people because at older ages people often lose important resources such as social contacts and good health (Steverink et al., 1998). We were unable to study the substitution mechanism because the focus in the in-depth
interviews was not on changes over time in the interpersonal relationships of participants. Moreover, the focus on one set of activities (interpersonal relationships) limited us in identifying substitution mechanisms between activities in this particular domain, and activities in other domains.

For analyzing macro-level differences in the correlates of SWB, the initial idea was to compare the relationship between family, housing, and SWB between different European welfare regimes. Previous studies have often used the welfare regime typology of Esping-Andersen (1990;1999) as a starting point for cross-national comparative research in Europe. However, even though this typology provides useful insights with regard to cross-national differences in family or housing (Albertini et al., 2007; Hoekstra, 2003), it did not provide us with enough specific theoretical statements to compare the link between individual family and housing situations and well-being between countries. Moreover, previous studies have shown that the role of family in later life in, for example, care provision does not always follow the geography of welfare regimes (Leitner, 2003; Saraceno & Keck, 2010), and housing has often been neglected in comparative welfare research (Kemeny, 2001). We therefore chose to study the importance of cultural and institutional context in Chapters 3 and 4 by classifying countries according to more tangible differences in the degree of familism, the housing system, and housing quality.

The goal approach to cultural variation in SWB (Oishi, 2000) was used as a theoretical starting point for studying cultural differences in the correlates of SWB. While our findings show that cultural variation in the degree of familism is related to the association between family and SWB, the findings were not as uniform as was expected. The difference in SWB between single never married and married older adults was, for example, strong in all countries and these differences were not clearly related to familism versus individualism. In addition, we were not able to determine the exact role of culture in the cross-national differences. Whether it is culture that influences the type of goals individuals pursue, or whether culture prescribes individual behavior, could not be examined. Cross-national differences in the relation between housing and SWB were addressed by theoretical statements about differences between housing systems, mortgage markets and housing quality. In particular, the finding that SWB differences between renting and home ownership depends on the housing system is in line with the theoretical idea that the rental sector in cost-rental societies offers some basic security. The findings for housing quality show that the use of the relative deprivation theory is suitable for understanding country differences in the impact of housing quality on subjective well-being, but unfortunately we were unable to quantify relative deprivation, and measure its impact.
6.5 Reflection on data and methodology

In Chapter 2 we used the retrospective wave of SHARE, known as SHARELIFE. Retrospective survey data are suitable for studying the long-term impact of life course events, which was the aim of this chapter. One limitation of retrospective data in general is the reliability of the data in relation to the recall of past events, for example residential moves (Feijten, 2005a). The quality of retrospective data can be improved by asking questions about parallel events and using timelines. Both methods were used in the SHARELIFE interviews (Schröder, 2011). A reliable income indicator was not available in SHARELIFE, which is a well-known problem in retrospective data; we included several socio-economic indicators as proxies for income. The logistic regression model applied as discrete-time event history analysis turned out to be the appropriate method for answering the research question in Chapter 2. The method enabled us to (i) estimate the effect of both time-constant, and time-varying family and housing indicators on the chances to leave home ownership in later life, and (ii) examine parallel processes in different life-course careers.

The data used for the analysis in Chapters 3 and 4 were cross-sectional data obtained from the fourth wave of SHARE. These data were very useful for studying cross-national differences in the correlates of SWB. The cross-national validity of the SHARE variables allowed us to study these relationships in more detail than has been done thus far. Compared to longitudinal data, cross-sectional data have a downside because they are less suitable for detecting causal mechanisms which was, most ideally, the aim in those chapters. We have always kept this limitation in mind when commenting on the findings in Chapters 3 and 4. Moreover, we were mainly interested how the correlates of SWB differed between countries, so the direction of causality and the importance of selection mechanisms were not our main focus. Another disadvantage of the SHARE data was the relative small sample size per country. As a result we were not able to address differences between sub-groups in our samples.

To study differences between countries in the association between SWB and family and housing situations, we compared regression coefficients of models that were run for all countries separately (Chapter 3 and 4). A better approach might have been to estimate multi-level models and model the impact of macro-level variables on the individual correlates of SWB. However, unfortunately the number of countries in SHARE was too small to apply reliable multi-level models. Nevertheless, our findings with regard to the cultural and institutional context and its impact of family and housing on SWB are an important starting point for further investigation of the contribution of macro level circumstances to the well-being of older Europeans. A common problem, also identified in SHARE
(Gaymu & Springer, 2010), is that reporting practices for life satisfaction are not consistent across Europe. Estimating separate linear regression models for all countries (Chapters 3 and 4) is a good way to deal with problems regarding differences in reporting practices. Even though a bias may still occur if people in one European country have more difficulties to report on the experience of low, or high, SWB than in another country, the possible bias in absolute life-satisfaction scores is avoided.

The key outcome in Chapters 3, 4 and 5 of this study is subjective well-being (SWB). SWB is a subjective measurement of the cognitive and emotional evaluations of a person’s own life (Diener et al., 1999). In Chapters 3 and 4 we used life satisfaction to measure SWB because it is better suited to measure impacts of situations over longer periods, given that it is a global cognitive judgement of one’s life (Suh et al., 1998). A single-item question on life satisfaction was used to study the relation between SWB and family and housing, since that was how life satisfaction was measured in SHARE: “On a scale from 0 to 10 where 0 means completely dissatisfied and 10 means completely satisfied, how satisfied are you with your life?”. Even though several studies have found that these global self-reports of SWB are a reliable measure of SWB, it might have been better to use items consisting of multiple questions, such as the Satisfaction with Life Scale (Diener et al., 2003). In that sense, the experiences with well-being reported in the in-depth interviews in Chapter 5 were a useful addition to the quantitative results. In the interviews, our participants told us about the importance of interpersonal relationships in relation to their well-being. The open questions that were asked gave us the opportunity to get closer to participants’ individual experiences with what is important to their well-being.

In general, the use of mixed methods contributed to a better understanding of the interrelationships between family, housing and well-being in later life. The information from the in-depth interviews used in Chapter 5 was a valuable addition to the secondary data, and single-item evaluations of life satisfaction used in Chapters 3 and 4. While the quantitative assessment of SWB allowed us to compare the associations with a SWB on the macro level, the interviews provided us with a better understanding of the processes underlying the development of individual well-being. Moreover, the qualitative study allowed us to gain in-depth understanding of the interrelationships between family, housing and well-being in a more specific setting: sheltered housing residents living in a small town in the Netherlands. While the quantitative studies in Chapters 2, 3 and 4 gave us some clues about the importance of the relationships with children for SWB, the experiences reported in the in-depth interviews in Chapter 5 provided us with more evidence about the importance of children. Despite the advantages, a disadvantage of qualitative research is the limited transferability of the results to
other contexts. We did not achieve data saturation on, for example, gender and marital status, and only one specific residential context was studied. In addition, a disadvantage of in-depth interviewing as a research method is that things that are taken for granted are often not mentioned. We find a clear example in our qualitative study of this particular disadvantage in the sense that our participants talked only little about the importance of their partners, and commented on their experiences as if they were joint experiences of themselves and their partners.

6.6 Future directions and policy implications

The findings in this dissertation call for future studies to focus on comparing the interrelationships between family, housing and well-being between different sub-groups: young-old and old-old, men and women, couples and people living alone, and people ageing in place versus people residing in care facilities. Men and women, for example, might have different expectations with regard to intergenerational contact, and how it relates to older people’s SWB might therefore also differ. Compared to married individuals, widow(er)s are likely to need less space, and the link between SWB and dwelling size might therefore be related to partnership status. With regard to country differences, future studies could focus on explaining cross-national variation among the oldest age group, knowing that the share of people aged 80 and over is the fastest growing age group in many European countries.

With regard to the country differences found in Chapters 4 and 5, we have not been able to study the country-specific mechanisms underlying the SWB differences. In Chapter 4 we found that not having a partner and not seeing children regularly has a larger negative association with SWB in familistic countries, but these country differences could be related to institutional welfare arrangements, cultural elements, or both. Similarly, with regard to housing there might be country-specific policy measures or market characteristics that influence the relation between housing tenure and SWB in later life. Future studies could focus on identifying the mechanisms at the macro level that influence the relationships between family, housing, and well-being.

In Chapter 2 we studied the move out of home ownership only in three cost-rental societies, where the rental sector is considered to be a reasonable alternative to the owner occupation sector, while our findings in Chapter 4 show that in these countries the SWB difference between older renters and homeowners is relatively small. Therefore, moving out of homeownership, as it was studied in Chapter 2, might be a bigger threat to older people’s SWB in home-owning societies compared to cost-rental societies. Knowing that the transition out of home ownership
is scarce, and therefore difficult to study in those countries, a first step for future research could be to qualitatively study the meaning of home ownership in comparison to renting among older adults in home-owning societies.

All across Europe, older people live independently for longer periods than in the past. Whether these years can be lived satisfactorily is likely to depend on the suitability of housing in relation to individual needs. This issue calls for a better understanding of the relationships between housing quality and SWB across Europe. In Chapter 5 we found that housing quality is indeed related to SWB, dependent on institutional context. However, the dataset did not allow us to include other indicators of housing quality than dwelling size. Previous studies have already shown that housing is more than just physical aspects of the home. Besides physical characteristics, perceived housing quality is important for SWB in later life as well. Future research could focus on exploring contextual differences in the relation between housing and SWB by using housing variables that represent a more complete picture of housing in later life.

In the introduction we emphasized the importance of understanding the interrelationships between family, housing and well-being with regard to the challenges associated with population ageing. We have shown that the two life domains of family and housing have a large impact on subjective well-being in later life. Moreover, the importance of a partner and children were highlighted in our study. Given that a larger share of future older people will be divorced or separated compared to current generations, more people will be at risk of experiencing a move out of home ownership, and a larger share of the future older population will be at risk of having lower levels of SWB. Moreover, the older people of the future will have fewer children to rely on. A recommendation for policy makers would therefore be to carefully examine whether children can fulfill the needs of their parents in the future. This concern is especially relevant for southern and eastern Europe, where fertility levels have been extremely low, while the dependence on children for care provision, and the importance of children for SWB in later life is relatively high.

As we have shown there is good reason to pay attention to the arrangements for housing and care at older ages: housing quality and housing tenure are related to SWB in later life (Chapter 4); and living in an environment where care and assistance is available might be valuable for the well-being of certain categories of older people (Chapter 5). Current policy in the Netherlands is directed towards further de-institutionalization and ageing in place, so that a larger share of the individuals remain living in the community as long as possible. Only recently, municipalities have become responsible for executing the national ageing in place policy. Municipalities therewith have an important task in providing suitable combinations of housing and care to the increasing share of older adults that are
in need of receiving care and assistance at home, but a recent study has shown that several Dutch municipalities experience problems to identify housing preferences of these older adults (Jonker-Verkaart & Van Triest, 2015). The “knowledge center for housing and care” (KCWZ) is involved in the process of finding new solutions for the challenges with respect to ageing in place. A study initiated by KCWZ showed that a considerable share of Dutch older adults (around 20%) would prefer to live in a sheltered environment in which care and services are available (Oude-Bijvank, 2015). So, while national policy in several European countries is directed towards ageing in place, a substantial share of older people prefer to live in a sheltered accommodation. Our findings support the idea that several older adults might benefit from the social opportunities and perceived security in living arrangements such as sheltered housing. We therefore recommend policy makers to carefully examine individual preferences in later life with regard to housing and care. In making such policy, particular attention should be paid to the role of a partner and children, based on the knowledge that they are important for SWB in later life.
CONCLUSIONS AND DISCUSSION

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