

Accepted Manuscript

Title: Pathways into living alone in mid-life: diversity and policy implications

Authors: Dieter Demey, Ann Berrington, Maria Evandrou, Jane Falkingham



PII: S1040-2608(13)00004-X
DOI: <http://dx.doi.org/doi:10.1016/j.alcr.2013.02.001>
Reference: ALCR 85

To appear in:

Received date: 19-9-2012
Revised date: 15-1-2013
Accepted date: 10-2-2013

Please cite this article as: Demey, D., Berrington, A., Evandrou, M., & Falkingham, J., Pathways into living alone in mid-life: diversity and policy implications, *Advances in Life Course Research* (2013), <http://dx.doi.org/10.1016/j.alcr.2013.02.001>

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Pathways into living alone in mid-life: diversity and policy implications

Dieter Demey^a, Ann Berrington^b, Maria Evandrou^c and Jane Falkingham^d

^a ESRC Centre for Population Change, University of Southampton, Highfield, SO17 1BJ
Southampton, United Kingdom, E-mail: D.Demey@soton.ac.uk

^b ESRC Centre for Population Change, University of Southampton, Highfield, SO17 1BJ
Southampton, United Kingdom, E-mail: A.Berrington@soton.ac.uk

^c ESRC Centre for Population Change, Centre for Research on Ageing, Social Sciences, University
of Southampton, Highfield, SO17 1BJ Southampton, United Kingdom, E-mail:
Maria.Evandrou@soton.ac.uk

^d ESRC Centre for Population Change, University of Southampton, Highfield, SO17 1BJ
Southampton, United Kingdom, E-mail: J.C.Falkingham@soton.ac.uk

Corresponding author

Dieter Demey, ESRC Centre for Population Change, University of Southampton, Highfield, SO17
1BJ Southampton, United Kingdom, Tel.: +44(0)2380597988, E-mail: D.Demey@soton.ac.uk

Abstract

1 This paper adopts a life course approach to investigate the pathways into living alone in mid-life in
2
3 Britain and how these vary by gender and socio-economic status. The rise in the proportion of
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5 people living alone over the past three decades has been well documented. However, much of the
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7 focus of the existing literature has been on either people living solo in young adulthood or in later
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9 life. Mid-life has received surprising little scholarly attention, despite the fact that living
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11 arrangements in mid-life are changing rapidly, and that household composition and socio-economic
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13 circumstances in the period immediately prior to retirement are strongly associated with living
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15 arrangements and associated sources of support in later life. This paper therefore aims to fill this
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17 gap. We begin with a review of previous research on living alone and present a conceptual
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19 framework of the pathways into living alone in mid-life. Data from the United Kingdom Household
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21 Longitudinal Survey (UKHLS) are used to analyse the partnership and parenthood histories and
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23 socio-economic characteristics of those currently living alone in mid-life. The findings indicate that
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25 the dissolution of a marriage with children is the dominant pathway into mid-life solo-living, but
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27 that there is also a substantial group of never partnered men living alone. These never partnered
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29 men are split between those with low and high socio-economic status. Distinguishing between
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31 different groups of individuals living alone in mid-life is important for policy as these groups of
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33 men and women will have different social and financial resources as they enter later life. Mid-life
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35 men living alone who have not had children, have no educational qualifications, are not
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37 economically active and who live in rented housing are likely to be most at risk of needing a social
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39 and economic ‘safety net’ in old age.
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Key words

55 Living alone; mid-life; pathways; policy implications; baby-boom cohort; partnership trajectory
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1. Introduction

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4 One of the most salient changes in family life across the industrialised world since the Second
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6 World War has been the steady rise in one-person households (Fokkema & Liefbroer, 2008;
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8 Goldscheider & Waite, 1993; Hall, Ogden & Hill, 1997; Jamieson, Wasoff & Simpson, 2009;
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10 Prioux, 2002; Wall, 1989). Living alone in Europe is particularly common among women in late-
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12 middle and old age following the death of a spouse (Prioux, 2002; Wall, 1989). However, previous
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14 studies have found that more men than women live on their own in early and middle adult life
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16 (Prioux, 2002; Wall, 1989). For instance, in Northern and Western Europe in 2008, at ages 30 to 49
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18 around one fifth of men were living alone compared to one tenth of women, whereas at ages 50 to
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20 69 slightly more women than men were living alone (Iacovou & Skew, 2011). Since the 1980s,
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22 there has been a rise in living alone across Europe in the young and middle age groups, especially
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24 among middle-aged men (Demey, Berrington, Evandrou & Falkingham, 2011; Fokkema &
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26 Liefbroer, 2008; Prioux, 2002). At the same time, the proportion of women living alone in later life
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28 has decreased as a result of improvements in male life expectancy (Macunovich, Easterlin,
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30 Schaeffer & Crimmins, 1995; Prioux, 2002; Tomassini, Glaser, Douglas, Broese van Groenou &
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32 Grundy, 2004). As a consequence, while in the past a considerably larger number of women than
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34 men lived alone, men have closed the gap in recent years (Prioux, 2002).
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45 The rise in living alone in mid-life over time in part reflects recent changes in demographic
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47 behaviours and in the pathways into solo-living. Demographic changes commonly associated with
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49 the so-called Second Demographic Transition (Lesthaeghe, 1995) – such as the delay of family
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51 formation, the decrease in marriage rates and the diffusion of cohabitation, rising divorce rates and
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53 the rising incidence of childlessness – have led to a diversification of life course trajectories over
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55 time, with more people living without a partner or co-resident children. The magnitude of this shift
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60 is further underlined by the size of the cohorts currently in mid-life in Britain, reflecting those men
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and women born during the baby-booms of the late 1940s and early 1960s. In 1985 there were 20 million persons aged 35 to 64 in the United Kingdom; this rose by nearly a quarter to 24.7 million in 2010 (Office for National Statistics, 2011). The familial and economic resources of these mid-life men and women will be important determinants of future later life outcomes, such as living arrangements and care needs (Gaymu et al., 2006; Martikainen, Nihtilä & Moustgaard, 2008; Mutchler & Burr, 1991; Pendry, Barrett & Victor, 1999; Tohme, Yount, Yassine, Shideed & Sibai, 2011). It remains the case that the majority of social care in later life is provided by co-residential spouses or children (Pickard, Wittenberg, Comas-Herrera, King & Malley, 2007). Marital disruption has been shown to result in an increased loss of support (Glaser, Tomassini, Racioppi & Stuchbury, 2006) and receipt of formal social care services in later life have been shown to be disproportionately concentrated on those older people living alone (Evandrou & Falkingham, 2004). Thus understanding the demographic and socio-economic composition of the currently middle-aged population is therefore important in its own right and is also a key element for policy makers both for ensuring appropriate services for this age group today and in planning the future provision of elderly care and housing as these groups enter old age.

Despite the rise in the prevalence of solo-living in mid-life, there has been little scholarly attention regarding the different pathways into living alone in this phase of the life course, and how these are in turn related to gender and socio-economic status, or on the policy implications of such a trend with regard to social and economic outcomes later in life. Furthermore, previous studies have mainly focussed on the *legal* marital status of those living alone, which is increasingly recognised as being unsuitable for assessing current partnership status as well as partnership history given the increases in cohabitation and re-partnering as well as Living-Apart-Together (LAT) (Haskey & Lewis, 2006). This study aims to fill these gaps by investigating the partnership and parenthood trajectories of men and women currently living alone in mid-life in the UK and how these trajectories differ by socio-economic status.

This study contributes to the literature on living alone in mid-life, adding value to previous research in a number of ways including: i) by examining actual partnership status rather than legal marital status and taking cohabitation into account; ii) by investigating the presence of non-residential children; iii) by adopting a gender perspective and considering both men and women; and iv) by stressing the policy implications of an increasingly heterogeneous population living alone in mid-life

We address the following three sets of research questions:

1. What are the partnership and parenthood trajectories into living alone among those men and women currently in mid-life (aged 35-64)?
 - a. What proportion has never partnered, ever partnered and ever re-partnered?
 - b. What proportion has ever had children?
2. How do these vary across mid-life i.e. between individuals in early (35 to 44), mid (45 to 54) and late (55 to 64) mid-life?
3. How do the socio-economic characteristics of those living alone in mid-life compare with those living with a partner? And how do they vary according to the partnership trajectory into living alone?

To answer these research questions, we analyse data from a new, very large national survey carried out in the UK in 2009 and 2010 which provides retrospective information on partnership and parenthood trajectories with detailed current information about living arrangements, children living outside the household and socio-economic attributes. In the next section we define what we mean by mid-life before reviewing the previous literature on living alone. In section three we discuss the different pathways into living alone in mid-life and their interplay with socio-economic status and gender. In the fourth section, we describe the data sources, sample and measures whilst the main findings are presented in section five. In the final section we conclude by summarising the main findings, drawing out the policy implications of familial and economic resources in mid-life for

support and care needs in later life, and discussing the limitations of the study and opportunities for further research.

2. Previous research on living alone in mid-life

Mid-life or middle age is a phase in the life course which in the literature has commonly been situated between the end of the childbearing years and the onset of old age. Mid-life has been associated with several life course events, transitions and social roles particularly within family, employment and occupational trajectories, such as the growing up of children, the empty-nest period, or women's return to work following childrearing for young children. The structuring of age can be formal, at the level of social structures and institutions, or informal, at the level of individuals, and may differ by gender, cohort, socio-economic position, culture and over time (Settersten & Mayer, 1997). For instance, the official retirement age varies between countries and is lower for women than for men in some countries; similarly the average age at becoming a parent differs between cohorts and between educational and occupational categories. Conceptions of the timing of mid-life have been found to vary, among others, by gender, education and income in the United States (Toothman & Barrett, 2011). As a consequence, the boundaries of mid-life are difficult to establish and have been varyingly defined in empirical research depending upon the research questions or data availability. In this study we use a broad age range to encapsulate different stages (early, mid and late) of mid-life. We purposefully include younger mid-life men and women who may be living alone as a consequence of either postponing or relinquishing partnership formation. Living alone in early mid-life is uncommon in the UK as compared to other Western and Nordic countries (Iacovou & Skew, 2011) largely due to the relatively early age at entry into first partnership (Stone, Berrington & Falkingham, 2010). Living alone in early mid-life is selective of both very highly educated people and those who are socio-economically disadvantaged. We

therefore use 35 as the younger age cut-off. Since the State Pension Age (SPA) in the UK for men is currently age 65, with the SPA for women currently in the process of being harmonised to this age we use this as our upper age limit. Retirement is traditionally seen as a stage of the life course associated with old age. Therefore, we focus on those aged 35 to 64, distinguishing those women and men in early mid-life (35 to 44), mid-life (45 to 54) and late mid-life (55 to 64).

Much of our current understanding concerning the determinants and consequences of living alone is based on evidence from the later part of the life course. More elderly women than men live alone as a consequence of gender differences in the average age at marriage and life survivorship (Gaymu et al., 2006; Iacovou & Skew, 2011; Prioux, 2002; Tohme et al., 2011; Wall 1989), with more women than men making the transition into living alone following the institutionalisation or death of a partner. Research on living alone in later life in several countries shows that, among the non-institutionalised older population, living alone is associated with higher income, good health, being ever married and having children (Gaymu et al., 2006; Martikainen et al., 2008; Mutchler & Burr, 1991; Pendry et al., 1999; Tohme et al., 2011). This indicates that the capacity to live alone in old age is influenced by, among others, the ability to purchase professional services and the availability of adult children as these are one of the primary sources of informal support (Pickard, Wittenberg, Comas-Herrera, King & Malley, 2007). In an extensive literature review on living arrangements and health in old age, Hays (2002) lists a number of studies which show that those living alone in later life have a higher use of home-based health-care and other services. For the UK, Glaser, Tomassini, Racioppi and Stuchbury (2006) found that there is a positive effect of the death of a spouse on using domiciliary care services among the ever married population aged over 70, controlling for number of living children and socio-economic characteristics. A Swedish study found that never and ever married elderly adults living alone without children are more likely to use home-help services than the ever married with children, and are less likely to receive informal support (Larsson & Silverstein, 2004). Thus pathways into later life solo-living are to an important extent structured by

the accumulation of (dis)advantage during the life course, as well as by family formation trajectories.

There are a limited number of studies in the UK and the US which have focussed on mid-life living arrangements in general and on living alone in particular. These have investigated the effect of rising income on the propensity to live alone (Pampel, 1983); transitions into and out of living alone and how these differ by gender, ethnicity, age groups, income and time period (Chandler, Williams, Maconachie, Collett & Dodgeon, 2004; Richards, White & Tsui, 1987); the influence of partnership status and transitions on employment patterns among middle-aged women (Austen & Ong, 2010; Moen, 1991); and the demographic and socio-economic characteristics of those living alone and how these have changed over time (Hall & Ogden, 2003; Hall et al., 1997; Jamieson et al., 2009). Evidence for the UK indicates that among those aged 20 to 59 living alone, more men than women have never married or are divorced, whereas more women than men are widowed (Hall et al., 1997). The larger proportion of men compared to women living alone in early mid-life has been explained in the literature by the fact that most dependent children remain with the mother after partnership breakdown, so men transition into living alone whereas women become single parents (Fokkema & Liefbroer, 2008; Iacovou & Skew, 2011; Prioux, 2002). Since there has been a rise in partnership dissolution rates, this would also explain the sharp increase in the proportion of men living alone in early mid-life (Fokkema & Liefbroer, 2008). The gender gap in living alone narrows by age and by late middle age slightly more women than men are living alone due to gender differences in life expectancy (Iacovou & Skew, 2011; Prioux, 2002).

Whereas higher economic resources, good health and the availability of kin are characteristic of those living alone in *later* life, there is some evidence from the UK that living alone in *mid-life* is associated with lower socio-economic status in terms of higher unemployment rates and renting in the private and social sector as well as poor health (Hall et al., 1997). For the United States, Lin and

1 Brown (2012) found that the socio-economic composition of the *unmarried* – who are not
2 necessarily living alone – aged 45 to 63 varied by marital status and gender, with widowed women
3 and never married men being most economically disadvantaged in terms of educational level,
4 employment, income and health insurance. Furthermore, transitions into living alone in the US have
5 been found to be most common among the young and older people while transitions from living
6 alone to other living arrangements are more common in early middle age than in late middle age
7 (Richards et al., 1987). This suggests that those who enter solitary living are more likely to remain
8 in this living arrangement throughout mid-life. For instance, Chandler et al. (2004) found for
9 England and Wales that 63 per cent of men and 74 per cent of women aged 35 to 44 living in a one-
10 person household in 1981 were still living alone in 1991. These figures rose to 72 per cent of men
11 and 79 per cent of women for those aged 45 to 54 in 1981. The study also showed that the most
12 common household origin of those living alone in mid-life in 1991 compared to ten years earlier is
13 a one-person household.
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35 **3. Pathways into living alone in mid-life**

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40 Understanding the different pathways into living alone in mid-life is not only important for
41 understanding the composition of the population living alone in this age group, but also for
42 projecting how it might change in the future as certain pathways become more or less dominant.
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44 Given recent demographic changes we might expect more single people with differential
45 trajectories in this phase of the life course in the future. It is also important as partnership and
46 parenthood status of those living alone in mid-life are likely to be important predictors of these
47 states in later life.
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As Figure 1 illustrates, we define two main classes of trajectories into living alone in mid-life, namely never having experienced a co-residential union and ever having experienced a co-residential union which has dissolved. These pathways can then be further differentiated by parenthood status and, among the ever partnered, by dissolution type.

< Insert Figure 1 about here >

3.1 Never partnered

A first possible pathway into living alone in mid-life is to have never experienced a co-residential partnership. Kiernan's (1999) analysis of data from the Fertility and Family Surveys (FFS) shows large variation in the proportions never partnering within Europe as well as between men and women: among women aged 30 to 34, the proportion never partnered ranges from less than ten per cent in Northern and Western Europe to 17 per cent in Italy. Never partnering by age 30 to 34 is more common among men with estimates ranging from ten per cent or less in the Northern countries to 35 per cent in Italy. Those who have never partnered may consist of those who are delaying union formation, are unsuccessful in finding a partner, as well as those who have a preference for solo-living, although a very small minority regard remaining single as a desirable option (see for instance Thornton, Young & DeMarco, 2001).

Previous research shows that the experiences of delaying or relinquishing union formation differ between socio-economic groups. For instance, Ermisch (2008) shows for the UK that higher educated women are more likely to delay marriage than low educated women. Similar evidence has been found in other developed countries for both men and women (Heard, 2011). The latter study

also found that marriage rates are higher among the higher educated by early mid-life, while men in the lower income groups are considerably less likely to have ever been married than men in the higher income groups. There is also strong evidence that men's socio-economic status influences both cohabitation and marriage. For instance, Kalmijn (2011), analysing data from the European Community Household Panel (ECHP), shows that the probability of entering cohabitation or marriage is the highest among men who are employed, have built up work experience, are in the higher income groups, have good health and are higher educated. Stone, Berrington and Falkingham (2011) have found that unemployed men in the UK are increasingly delaying family formation into their late thirties and forties and are likely to remain living alone. We hypothesize that the two most important pathways into living alone in mid-life among those who have never experienced a co-residential partnership are: first, the delay of partnership formation into early mid-life among those with relatively high socio-economic status (evident among those living alone in early mid-life (aged 35 to 44)) and second, persistent singlehood among those with relatively low socio-economic status (evident among those in late mid-life (aged 55 to 64)).¹

Most children are born to parents who are living together and for this reason only a small minority of the never partnered will have non-residential children. However, the proportion of children born to parents who are not living together is higher in Britain than in most other European countries and has been estimated at 15 per cent among children born in 2000. This proportion has increased over time, and not all fathers start living together with the mother following the birth (Kiernan, 2006).

Women who have a child outside of a co-residential union are substantially younger on average and have a lower educational level than women living with a partner (Kiernan, 2006). These children may leave the maternal home when the mothers are still relatively young, so a third pathway into living alone in mid-life among those who have never partnered, particularly for women, could be following the departure of children after the entry into single motherhood at a relatively young age

1 (“empty-nest single parent”). At the same time, some never partnered men will be non-residential
2 fathers (“non-residential parent with dependent children living elsewhere”).
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8 **3.2 Ever partnered**

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13 Since most people have ever experienced a co-residential union, we hypothesize that the most
14 common pathway into living alone in mid-life is through partnership dissolution. This may be
15 directly, for instance when moving out following a divorce and forming a single person household
16 or after a partner dies, or indirectly, for instance after the children leave the parental home when
17 having lived as a single parent for some period following a partnership dissolution. Trajectories into
18 living alone among the ever partnered can be differentiated by the dissolution type and the presence
19 of children.
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33 An important pathway into living alone is following separation or divorce. Previous research across
34 Europe has not found a consistent relation between socio-economic status and dissolution risks (for
35 a review see Lyngstad & Jalovaara, 2010). However, evidence from the UK suggests that
36 dissolution from marriage (but not from cohabitation) is more common among those from poorer
37 socio-economic backgrounds (see for instance Berrington & Diamond, 1999; Steele, Kallis,
38 Goldstein & Joshi, 2005). They will also be more likely to be parents at the time of dissolution
39 since there is a positive relation between educational level and the incidence of childlessness
40 (Kneale & Joshi, 2008). Among those who have children at the time of dissolution, men will be
41 more likely than women to make the transition into solitary living since dependent children usually
42 stay with the mother after separation (Fokkema & Liefbroer, 2008; Iacovou & Skew, 2011; Prioux,
43 2002). In 2011, women accounted for 92 per cent of lone parents with dependent children (Office
44 for National Statistics, 2012a). Divorced and separated mothers may subsequently start living alone
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once their children have left home, resulting in a narrowing gender gap in the proportions living alone towards late mid-life.

Ever partnered men and women may also make the transition to living alone following the death of a partner. This is more common among women due to their greater longevity, although the gender gap in life expectancy is closing as a consequence of the faster pace of improvement in male life expectancy (see for instance Gjonca, Tomassini, Toson & Smallwood, 2005). Since there are very few respondents, especially at the younger ages, which have experienced widowhood, we are not able to identify these as a separate group from those who have experienced divorce or separation.

4. Data and methods

4.1 Data

The analysis uses data from the United Kingdom Household Longitudinal Survey (UKHLS) also known as Understanding Society. This is a new longitudinal panel survey of more than 40,000 private households in the UK (McFall, 2011). The data are collected in face-to-face interviews with all household members aged 16 and over. We use data from the full first wave collected between January 2009 and January 2011. The unique feature of UKHLS is its large sample size, which enables us to study relatively small groups living alone in mid-life, as well as a wealth of information on retrospective partnership histories and current partnership status and other demographic and socio-economic characteristics. This allows us to investigate the partnership history and parenthood status of middle-aged adults living alone, and to compare the socio-economic characteristics of those currently partnered with those living alone in mid-life. We select men and women aged 35 to 64 who completed a full interview in wave one. The analysis includes

everyone with non-missing values on the variables included in the analysis. We exclude proxy respondents because they did not complete the retrospective partnership history and because information on overtime work and pensions is lacking. The mid-life living alone sample consists of 1,725 males and 1,624 females, and the currently partnered sample consists of 8,078 males and 9,426 females. The household response rate for eligible households is 57.6 per cent and the individual full interview response rate among co-operating households is 81.8 per cent. Household-level nonresponse is slightly higher in areas with relatively high proportions of single person households and individual-level nonresponse is noticeably higher among singles (Lynn, Burton, Kaminska, Knies & Nandi, 2012). The data are weighted with the individual-level full interview only weight, which adjusts for unequal selection probabilities, sampling error, household level nonresponse and within-household nonresponse. The individual weights post-stratify the sample to population estimates and sex, age and geographical region.

4.2 Measurement of variables in UKHLS

Living arrangements: We consider nine different living arrangements: living alone; living with a partner and (a) dependent child(ren)²; living with a partner and (an) independent child(ren); independent child living with both parents; living with a partner and without children; living without a partner and with (a) dependent child(ren); living without a partner and with (an) independent child(ren) only; independent child living with one parent; and ‘other’ living arrangements³.

Living alone. Our assessment of whether a person is living in a single person household is based on the number of people in the household reported in the household grid. This grid includes members absent from the household at the time of the interview such as children living in halls of residence

and those who are normally part of the household but are temporarily living in institutional accommodation.

Living with a partner. A person is considered to be in a co-residential union if they are living together with a spouse, civil partner, or with a cohabiting partner (including those who spontaneously mentioned that they are in a same-sex couple).

Partnership trajectory. Adults were asked details of their past co-residential partnerships: the partnership type (cohabitation or marriage), the start and end dates, and type of partnership dissolution (cohabitation ceased, separation, divorce or death). We identify whether someone has never partnered, ever cohabited but never married, and ever married, and for the latter we make an additional distinction between those who never and ever cohabited. These refer to free-standing episodes of cohabitation, i.e. cohabitations not followed by marriage. There is no data on LAT-partnerships in UKHLS.

Parenthood trajectory. Adults were also asked to indicate whether they have any living relatives outside the household, allowing us to distinguish whether a person has a non-residential child. For the latter, since we are also interested in non-resident parents, we make a further distinction between those who have at least one non-residential child aged under 16 and those who have at least one non-residential child aged 16 or over. Family ties refer to biological, adopted or foster-relationships and exclude step- and in-law relationships.

Socio-economic status (SES). In the UK context education, housing tenure and economic activity are widely used indicators of SES (see for example Grundy & Holt, 2000; Hall & Ogden, 2003; Sefton et al., 2011)⁴. We use these attributes together with an indicator of whether the respondent belongs to an occupational pension to examine the socio-economic status of those living with a

partner and those living alone. *Highest educational qualification*⁵ is coded as: no qualifications, some qualifications, higher education; *current economic activity* has three categories: employed full-time (more than 30 hours per week, including normal and overtime hours), employed part-time (30 hours per week or less, including normal and overtime hours), not employed (mainly unemployed, retired, or long-term sick or disabled); *housing tenure* distinguishes between: owner-occupier (owned outright or with mortgage), social housing (local authority or housing association), private renting and other; *occupational pension*: yes (member of employer's pension scheme or receiving a pension from a previous employer, from a spouse's previous employer, or a private pension or annuity), no (self-employed, not eligible for employer's pension scheme, not a member of employer's pension scheme, not receiving a pension from a previous employer, from a spouse's previous employer, or a private pension or annuity), unknown (missing).⁶

4.3 A comment on age-period-cohort effects

The main analytical sample used here are men and women currently aged 35 to 64 in 2009-10. These individuals were born between the mid-1940s and mid-1970s. Observed differences between those in early (35 to 44) mid (45 to 54) and late (55 to 64) mid-life in the proportions who have never partnered, ever cohabited, ever married or ever re-partnered may be driven by age, period or cohort effects. For instance, the proportion that has never experienced a co-residential partnership may decrease with age. This may simply be because those in the older age groups have had more time to find a partner (age effect), or it may indicate a greater acceptance of persistent singlehood in the younger age groups compared to the older age groups (cohort effect), or the recent economic recession may have disproportionately influenced the income situation of those living alone, which in turn may have delayed moving in with a partner (period effect). It is not possible to disentangle these age-period-cohort effects in a cross-sectional analysis such as this, and we will therefore

mainly focus on differences within age groups rather than between age groups. We will return to this issue in the discussion.

5. Results

5.1 Living arrangements in mid-life

Our estimates of the proportions living alone by age in the UK (Table 1) are comparable to those reported in other surveys (Iacovou & Skew, 2011; Office for National Statistics, 2012b). After living with a partner, living alone is currently the second most common living arrangement in mid-life in the UK, with the prevalence of solo-living being lower than that of the Nordic countries but higher than the prevalence in southern Europe. The only exception to this can be found in the group of women in early mid-life (aged 35 to 44) where the second most common living arrangement is as a lone mother with at least one dependent child. More men than women are living alone in early mid-life and mid-life, while more women than men are living alone in late mid-life ($p < 0.01$). This is also the case in most other European countries (Iacovou & Skew, 2011). Other groups who are not currently living alone but who may be thought to be at risk of living alone at later ages, such as a lone parent with an independent child or independent adult (i.e. middle aged) children living with at least one parent, are very small. The remainder of the paper therefore focusses on those living alone, comparing their socio-economic characteristics with those mid-lifers living with a partner.

< Insert Table 1 about here >

5.2 Partnership and parenthood trajectories of those living alone in mid-life

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4 Table 2 shows the partnership history and parenthood status of middle-aged men and women living
5 alone in 2009-10 by ten-year age groups. Within a particular age group, differences between the
6 proportions for men and for women that are statistically significant ($p < 0.05$) are shown in bold.
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10 The top panel of the table shows that, at ages 35 to 44, one third of those living alone have never
11 been in a co-residential partnership, and, among those who have ever partnered, the majority have
12 ever cohabited but have never been married. Among the ever married a significant minority have
13 cohabited with someone at some point across their life course.⁷ These findings illustrate that the
14 partnership histories of those living alone in early mid-life are diverse, and also that this diversity
15 would not be fully captured by focussing on current legal marital status alone. For instance, three
16 quarters of those living solo aged 35 to 44 are never married, but most have ever experienced a co-
17 residential partnership at some stage. Our analyses also show that the partnership histories of solo-
18 living men and women in this particular age group (35 to 44) are very similar.
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35 In the 45 to 54 age group, more men than women living alone have never partnered (25 versus 19
36 per cent) or have ever cohabited but have never married (28 versus 16 per cent), while substantially
37 more women than men have ever been married (65 versus 47 per cent). Among the ever married,
38 two-thirds of men and four-fifths of women have *never* cohabited. One of the reasons for the latter
39 gender differences is that men are more likely than women to re-partner, and these are usually
40 cohabiting unions.
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52 In late middle age (age 55 to 64), where living alone is more common among women than among
53 men (see Table 1), gender differences in partnership histories are most marked. Twice as many men
54 as women have never partnered (24 versus 12 per cent respectively) or have ever cohabited but have
55 never been married (13 versus 5 per cent respectively), while more than eight out of ten women
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1 have ever been married, compared to six out of ten men. Of those who had ever married, the
2 majority of both men and women (around four-fifths) had never experienced a free-standing
3 cohabitation (i.e. not followed by marriage).
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10 < Insert Table 2 about here >
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18 The bottom panel of Table 2 shows the combined partnership and parenthood trajectories of those
19 currently living alone by age and sex. Being a parent is defined as having at least one non-
20 residential child and we make a distinction between those with at least one non-residential child
21 aged under 16 and those with one or more non-residential children all aged over 16 (except for
22 those who have never been in a co-residential union as very few have non-residential children).
23 Those with independent non-resident children may have previously been a single parent or may
24 have moved out from the household in which their child(ren) lived, for instance following
25 partnership dissolution.
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40 Focussing on the presence of non-residential children first, we see that, at ages 35 to 44, one third of
41 men living alone have at least one non-residential child, of which most have at least one non-
42 residential child aged under 16. In contrast, less than one fifth of women living alone in this age
43 group have a non-residential child and very few have a non-residential child aged under 16. These
44 findings indicate that men and women living alone in early mid-life are predominantly childless:
45 this is especially the case for women, reflecting the fact that those women who have had children
46 are more likely to be still living with them. Those women who have had children and are now living
47 alone probably entered motherhood at a relatively young age. At age 45 to 54, one half of men and
48 women living alone have non-residential children. Of those who have at least one non-residential
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child, one third of men have at least one aged under 16 but very few women have. This suggests that these women make the transition into living alone once their children leave the maternal home. In the 55 to 64 age group, the proportion without non-residential children is almost twice as high for men than for women.

Second, there are substantial gender differences in parenthood status by partnership history which are indicative of different pathways into living alone in mid-life between men and women. In general, it is very uncommon to never have been in a co-residential union and to have a non-residential child. Furthermore, at ages 35 to 44, more men than women living alone who have ever been in a co-residential union have non-residential children, mainly young children. In particular, substantially more ever married women than men do not have children. At ages 45 to 54, more ever partnered but never married men than women do not have children, whereas more ever married women than men have no children. In the same age group, a substantially larger proportion of ever married men than women have at least one non-residential child aged under 16, while more ever married women than men have non-residential children aged over 16. The latter difference is even more marked in late mid-life.

5.3 Socio-economic status

In this section we compare the socio-economic status of those mid-lifers living with a partner and those living alone, and examine heterogeneity among those living alone according to whether they have ever partnered. Tables 3 and 4 show the percentage distribution by educational level, current economic activity, housing tenure and occupational pension status of middle-aged men and women living with a partner or alone at the time of the survey. Figures in bold indicate that the difference between those living with a partner or alone is statistically significant ($p < 0.05$).

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Compared to those living with a partner, middle-aged men and women living alone are generally more likely to have no qualifications, to be not employed, to be in social housing or privately rented housing, and among men are less likely to be a member of an employer's pension scheme or receiving an occupational pension. Looking at the group of solo-living men and women in late mid-life, aged 55 to 64, i.e. those who are closest to entering later life and thus who are most at risk of needing economic and social support in the relatively near future, we can see that one third have no qualifications, over one half are not employed, and almost a third live in social housing. Just over one third of men living alone in late mid-life are currently contributing to or receiving an occupational pension, compared to one half of women. This may reflect the fact that some widows receive a pension from their deceased spouse's previous employer.

Differences in socio-economic status between those living with a partner and living alone are relatively consistent across the age groups for men, but this is not the case for women. More solo-living women in early mid-life (aged 35 to 44) are higher educated, are working full-time and are a member of their employer's pension scheme than partnered women. In contrast, a considerably larger proportion of partnered women in this age group are working part-time than solo-living women (33 versus 9 per cent respectively). These differences level off throughout mid-life, which suggests that they are driven by the presence (or absence) of children, which influence women's current and future employment patterns, and of a partner. In late mid-life, a considerably larger proportion of partnered women are working part-time, so that, overall, more partnered women than women living alone are employed in this age group.

< Insert Tables 3 and 4 about here >

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Tables 5 and 6 compare the socio-economic characteristics of never and ever partnered middle-aged men and women living alone. Figures in bold indicate that the difference between the never and ever partnered is statistically significant ($p < 0.05$). We can differentiate between two groups of men living alone in mid-life: the younger mid-life ‘eligible bachelors’ and the older mid-life ‘loners’. On the one hand, among men aged 35 to 44, a higher proportion of never partnered compared to ever partnered men are higher educated (34 per cent versus 23 per cent). Fewer never partnered than ever partnered men aged 45 to 64 are working full-time. For instance, less than three out of ten never partnered men aged 55 to 64 are working full-time, compared to four of ten ever partnered men.

Differences in socio-economic status between never and ever partnered middle-aged women are more marked than among men. In particular, a considerably higher proportion of never partnered solo-living women aged 45 to 64 are higher educated, are owner-occupiers, and have an occupational pension than ever partnered solo-living women in this age group. This is in sharp contrast with the socio-economic characteristics of middle-aged men living alone: the findings thus suggest that never partnered men living alone in late mid-life are considerably more economically disadvantaged than women.

< Insert Tables 5 and 6 about here >

5.4 Mix of familial and economic resources in later mid-life

In the final part of the analysis we examine the mix of familial and economic resources among men and women living alone in late mid-life (ages 55 to 64) in order to foreshadow their likely

circumstances in old age. We focus on the ‘presence’ (i.e. existence) of children and whether a person is an owner-occupier as these are important indicators of future economic and social resources and the associated ‘ability’ to meet individuals’ care needs in later life, and take into account partnership history as this is related to parenthood and housing trajectories. Previous research has demonstrated that informal care in later life is primarily provided by spouses or partners or adult children (Pickard et al., 2007). Table 7 shows the proportions of current 55 to 64 year old solo-living men and women who have (n)ever partnered, have (no) children, are (not) owner-occupier and combinations of these factors. Ten per cent of men aged 55 to 64 living alone have never experienced a co-residential partnership, have no children and are not an owner-occupier. A further 13 per cent are ‘disadvantaged’ in two domains, i.e. although they were ever partnered, they do not have children and are not owner-occupiers. Thus, over a fifth of the current cohort of men who are living alone in the ten years prior to state pension age, risk entering later life without significant family and economic resources. The picture among solo-living women in this age group is different as very few of these women have never partnered, have no children and are not owner-occupiers (just 2 per cent). The group that may be more ‘at risk’ of being poorly resourced as they enter later life are those women who have partnered and have had children, but whose partnership dissolved and who have no housing equity; nearly one in three (29 per cent) of solo-living women in late mid-life (aged 55 to 64) fall into this category.

< Insert Table 7 about here >

6. Discussion, policy implications and future research

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4 Living alone is currently the second most common form of living arrangement in mid-life in the UK.

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6 In this study, we have argued that it is important to consider the heterogeneity of those living alone
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8 in mid-life. People experience different partnership and parenthood trajectories into living alone in
9
10 mid-life, and these trajectories interact in complex ways with educational and employment careers,
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12 gender and social context. Using new data from UKHLS, we have provided important insights into
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14 the partnership history, parenthood status and socio-economic characteristics of middle-aged men
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16 and women living alone in the UK. The analysis goes beyond previous research in that we have
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18 been able to consider past partnership trajectories that include both legal marriages *and*
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20 cohabitations as well as children living outside the immediate household and provides a number of
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22 important results. First, partnership dissolution is the main partnership trajectory into living alone in
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24 mid-life, although a non-negligible proportion of men have *never* experienced a co-residential
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26 partnership. This is in turn reflected in the second main finding, namely that in late mid-life
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28 substantially more solo-living women than men have non-residential children. Third, those living
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30 alone in mid-life have relatively lower socio-economic status than those living with a partner; this is
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32 especially the case for never partnered men in late mid-life. Taking these findings together there
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34 appear to be two distinct groups who are lacking both familial and socio-economic resources: men
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36 living alone in late mid-life who do not have, and have never had, a partner or children and are not
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38 owner-occupiers and older mothers who have experienced partnership dissolution and who are not
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40 owner-occupiers.
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52 The analysis of the retrospective partnership histories and of parenthood status clearly indicates that
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54 pathways into living alone in mid-life are diverse, and differ between age groups and by gender.

55 Here we summarise the main findings by relating the results of the analysis to the conceptual
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57 diagram in Figure 1, structuring the discussion by the three age groups (early mid-life, mid-life, late
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mid-life). In early mid-life, many solo-living men and women have never lived together with a partner and these are either delaying or foregoing partnership formation. Still, most of those living alone in early mid-life have had a partner, and among these, the majority do not have children. However, there is also a substantial proportion of 35 to 44 year old men living on their own who are fathers, and in most cases, fathers of dependent children, which is not the case among women. Thus, for men, three common pathways into living alone in early mid-life could be identified: never partnering; ever partnering, no children and partnership dissolution; and ever partnering, children and partnership dissolution coupled with moving out of the household where the children are present. In contrast, for women only the first two pathways are common trajectories into living alone in early mid-life. Among those in their late forties and early fifties, three distinct pathways into living alone are observed. The first relates to childless (mainly men) who may have cohabited but are unlikely to have married. The second relates to mainly childless women who have experienced marital dissolution. The third, and most prevalent trajectory, is to have experienced the dissolution of a married couple family with children. In late mid-life, two main trajectories into living alone are observed. The first, more common among older men living alone, is to have never married (the majority of whom have never partnered). The second, and most common pathway, especially for older women relates to the dissolution of a married couple family with children. Thus men living alone in late mid-life are far more likely to be childless than women.

Since there are cross-national differences in the diffusion of cohabitation, dissolution rates and the timing of family formation, some of the pathways into living alone in mid-life found for the UK may be more or less common in other countries. For instance, in countries with lower levels of cohabitation (e.g. Poland, Spain and Italy), we might expect two pathways into living alone in early mid-life to be dominant, namely either never partnering or marital dissolution. Differences in the timing of family formation and dissolution will also affect which pathways are common in early mid-life, mid-life and late mid-life. Furthermore, as there are more lone parents, in particular

mothers, in Britain than in other European countries (Iacovou & Skew, 2011), we might expect that it is less common in other countries to enter solo-living when children leave the parental home.

These findings have important implications for policy. Reports of fair or poor health and some disability in early old age are higher among the unmarried (Grundy & Holt, 2000). This, taken together with trends in partnership trajectories and kin availability, suggest that the demand for public care for those living alone in later life is likely to rise in the future, in particular to meet the care needs of solo-living men. The long term care system in the UK is reliant on unpaid or informal care provided by families and friends (Hancock, Malley, Wittenberg, Morciano, Pickard, King & Comas-Herrera, 2012). Our findings indicate that more than one fifth of men living alone in late mid-life will not be able to rely on children for informal support and might not have sufficient financial resources to purchase home-based health-care, as suggested by their housing tenure status which is strongly related to wealth. Furthermore, previous research has shown that those who are not home owners face a higher risk of admission to a care home (McCann, Grundy & O'Reilly, 2012).

Among those with low economic resources but who do (potentially) have children, demand for public care might be higher among solo-living men than women. There is some evidence which suggests that divorced parents receive less support from their adult children than married parents, and in particular divorced fathers compared to divorced mothers (see for instance Kalmijn, 2007). However, contrasting findings have been reported for the UK by Glaser, Stuchbury, Tomassini and Askham (2008). Furthermore, even among those who do have children, the availability or willingness of adult children to provide care may decrease in the future as a consequence of the decline in the average family size, the decrease in multigenerational co-residence and the increase in middle-aged women's participation to the labour market (Pickard et al., 2007). This will affect both men and women with children who are living alone.

1 Previous research has highlighted the importance of life course family and labour market
2 experiences for incomes in later life (Dewilde, 2012), with women who have had time out of the
3 labour market to care for children facing both a wage penalty on re-entry to the labour market
4 (Sigle-Rushton & Waldfogel, 2007) and a pension penalty upon retirement (Evandrou & Glaser
5 2003; Sefton, Evandrou & Falkingham, 2011). Women who have partnered and had children but
6 who have then experienced partnership breakdown may be furthered disadvantaged through the loss
7 of a partner's pension, although this may be ameliorated through institutional structures including
8 both the legal system and public transfers (Uunk, 2004). Thus women living solo in mid-life with
9 no housing wealth, and who have had interrupted labour market histories as a result of having
10 children, may be at risk of entering later life with low individual pension entitlements, and face the
11 risk of a low resourced old age.
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28 It is important to bear in mind that middle-aged men and women who are living alone may be in a
29 relationship with a person not living in the household. Previous research has shown that, in Britain,
30 a substantial proportion of those not in a co-residential relationship are LAT, ranging from about
31 one third among 35 to 39-year olds to about one fifth among 50 to 59 year olds (Haskey, 2005).
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38 These non-residential partners could be an important source of support for those living alone in old
39 age, but unfortunately there was no question on LAT-relationships in UKHLS.
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45 It is also important to note that this study has examined the characteristics of those living alone in
46 mid-life at a particular point in time using cross-sectional data and retrospective data to characterise
47 their current position. As a consequence, individuals with short durations in solo-living may have
48 been underrepresented, in favour of those groups with longer durations in living alone. Our
49 understanding of the population living alone in mid-life could therefore be improved by using
50 longitudinal data to study differences in the duration and incidence of living alone. Finally, as more
51 waves of UKHLS become available, research examining the extent to which people living alone in
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mid-life are likely to go on to live alone in old age will provide new insights into the characteristics associated with persistent solo-living, its consequences and implications for policy. Mid-life has been a hitherto ‘Cinderella’ phase of the life course; it is hoped that this study will stimulate further research on this important phase of the life course.

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Acknowledgements

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4 This study was carried out at the ESRC Centre for Population Change (CPC), a joint initiative
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6 between the Universities of Southampton, St. Andrews, Dundee, Edinburgh, Stirling and
7
8 Strathclyde, in partnership with the Office for National Statistics (ONS) and the General Register
9
10 Office Scotland (GROS) (now the National Records of Scotland, NRS). The Centre is funded by the
11
12 Economic and Social Research Council (ESRC), grant number RES-625-28-0001. The findings,
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14 interpretations, and conclusions expressed in this study are entirely those of the authors and should
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16 not be attributed in any manner to ONS or GROS/NRS. the United Kingdom Household
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18 Longitudinal Survey (UKHLS) is conducted by the Institute for Social and Economic Research
19
20 (ISER) at the University of Essex. UKHLS data were accessed via the UK Data Archive. Neither
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22 the original data creators, depositors or funders bear responsibility for the further analysis or
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24 interpretation of the data presented in this study.
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39 ¹ We recognise that is not possible without partnership intentions data to identify those who intentionally remain single
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41 from those who are unable to find a partner despite intending to do so.

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43 ² Aged 16 or over.

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45 ³ Other living arrangements include for instance, lone parents living with their parents; those who are living with a
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47 partner and their parents; or those who are living with a partner, children and their parents.

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49 ⁴ Sefton, Falkingham and Evandrou's (2011) study of older British women's personal incomes using the British
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51 Household Panel Survey (BHPS) shows for instance that women who worked full-time have higher personal incomes
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53 than women who worked part-time or were predominantly inactive. These differences in personal income are strongly
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55 related to differences in occupational pension income. A long full-time career also matters more for highly qualified
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57 women because more of them are in receipt of a private pension.

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59 ⁵ Some qualifications include GCSE-level and equivalent qualifications, A-level and equivalent qualifications, higher
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61 non-degree qualifications and other qualifications, while higher education includes those with degrees.
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⁶ The questionnaire only contained questions about membership of an employer's pension scheme of the *current* employer. As a consequence, occupational pension membership for those who were active on the labour market but are unemployed is unknown.

⁷ It is important to note that for those who have ever been married and ever experienced a cohabitational episode, this cohabitation can have occurred before or after the marriage. In other words, they have cohabited, dissolved the cohabitation, and then married; they have re-partnered after marital dissolution; or a combination of both.

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Figures and tables

FIGURE 1. Pathways into living alone

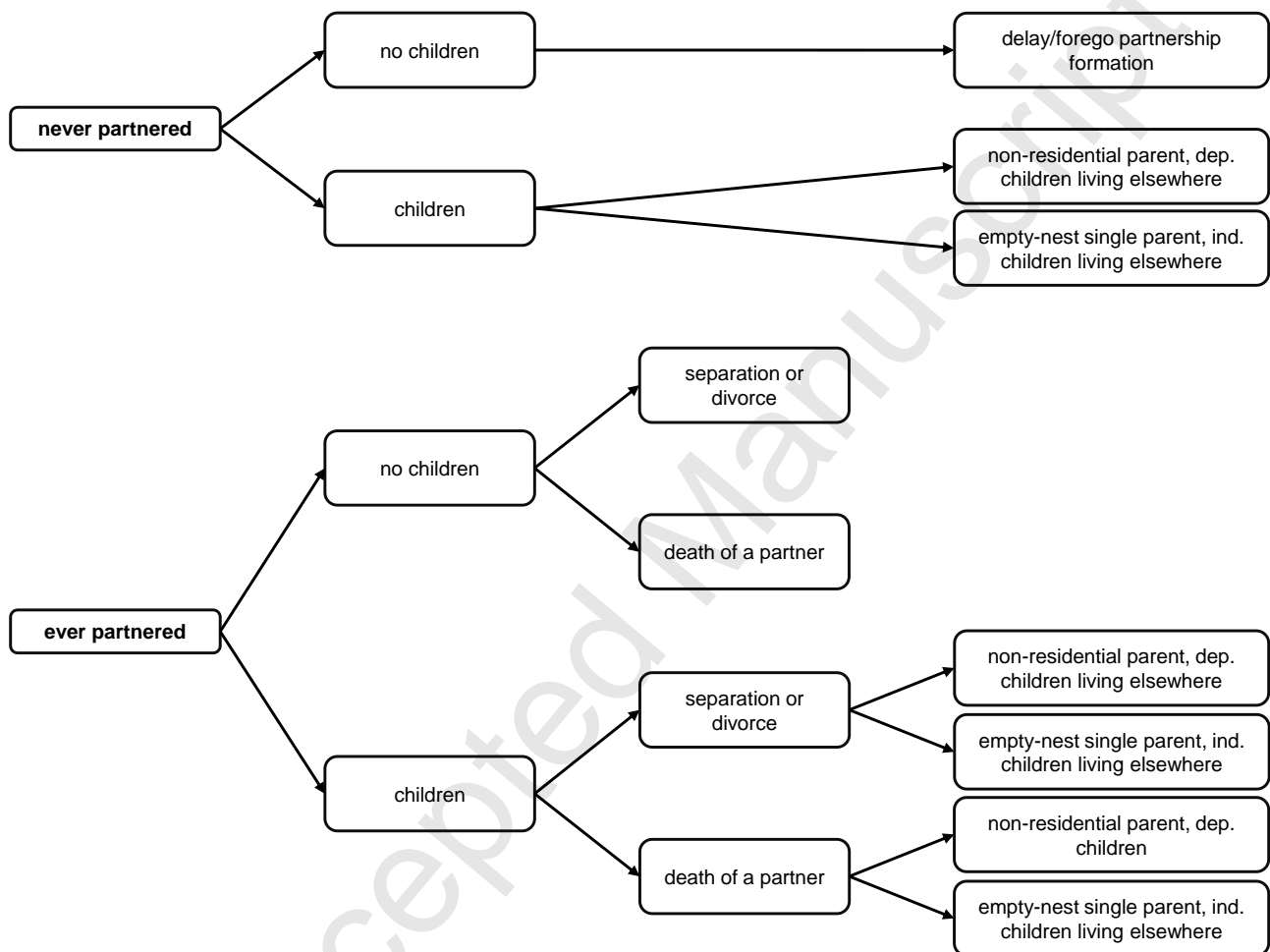


TABLE 1. Living arrangements in mid-life, by ten-year age groups (35-64) and gender

(column percentages)

	35-44		45-54		55-64	
	males	females	males	females	males	females
Living alone	11	6	15	10	15	19
Other	7	5	6	6	6	7
Living with a partner and (a) dependent child(ren)	56	54	32	21	5	1
Living with a partner and (an) independent child(ren) only	4	5	22	24	19	15
Independent child living with both parents	2	0	1	0	0	0
Living with a partner and without children	17	10	20	22	51	53
Living without a partner and with (a) dependent child(ren)	1	15	1	6	0	0
Living without a partner and with (an) independent child(ren) only	1	3	2	9	2	5
Independent child living with one parent	2	1	2	1	1	1
Unweighted N	3940	5189	3468	4584	3088	3760

Notes: weighted percentages, estimates may not add up to 100 per cent due to rounding.

Source: UKHLS (2009-10).

TABLE 2. Partnership history and parenthood status of those living alone, by ten year age groups (35-64) and gender (column percentages)

	35-44		45-54		55-64	
	males	females	males	females	males	females
Partnership history						
Never partnered	32	32	25	19	24	12
Ever cohabited & never married	42	40	28	16	13	5
Ever married	26	27	47	65	63	84
<i>Ever married & never cohabited</i>	16	16	33	52	51	69
<i>Ever married & ever cohabited</i>	10	11	14	13	12	14
Partnership history and parenthood status						
Never partnered, no children	30	30	23	18	24	11
Never partnered, child(ren)	2	2	1	2	0	0
Ever partnered & never married, no children	28	34	21	11	10	3
Ever partnered & never married, child(ren) (at least one under 16)	11	2	4	0	0	0
Ever partnered & never married, child(ren) (none under 16)	3	4	4	5	2	2
Ever married, no children	9	17	9	19	13	12
Ever married, child(ren) (at least one under 16)	14	4	12	2	3	1
Ever married, child(ren) (none under 16)	3	7	25	44	47	70
Unweighted N	535	331	619	504	571	789

Notes: weighted percentages. Within each age group, statistically significant differences ($p < 0.05$) between men and women are highlighted in bold.

Source: UKHLS (2009-10).

TABLE 3. Socio-economic status of males living with a partner and males living alone, by ten-year age groups (35-64) (column percentages)

	35-44		45-54		55-64	
	partner	alone	partner	alone	partner	alone
Educational level						
Higher education	30	27	26	23	23	19
Some qualifications	59	58	58	58	48	46
No qualifications	10	15	16	19	29	35
Current economic activity						
Employed full-time	86	67	81	63	55	37
Employed part-time	5	4	5	6	10	10
Not employed	10	29	14	31	35	53
Housing tenure						
Owner-occupier	77	50	83	54	86	53
Social housing	10	24	10	25	9	32
Rented	14	26	7	21	5	15
Occupational pension						
Yes	44	34	46	35	52	38
No	46	37	41	36	32	28
Unknown	10	29	13	30	17	35
Unweighted N	3108	535	2608	619	2362	571

Notes: weighted percentages. Within each age group, statistically significant differences ($p < 0.05$) between those living with a partner and those who are living alone are highlighted in bold.

Source: UKHLS (2009-10).

TABLE 4. Socio-economic status of females living with a partner and females living alone, by ten-year age groups (35-64) (column percentages)

	35-44		45-54		55-64	
	partner	alone	partner	alone	partner	alone
Educational level						
Higher education	30	43	22	24	15	15
Some qualifications	63	46	64	55	51	51
No qualifications	8	11	14	22	33	34
Current economic activity						
Employed full-time	42	69	48	57	24	30
Employed part-time	33	9	31	11	26	14
Not employed	24	22	21	32	50	56
Housing tenure						
Owner-occupier	79	54	84	55	87	64
Social housing	11	23	10	31	9	27
Rented	10	23	6	15	4	8
Occupational pension						
Yes	39	46	45	40	46	53
No	36	30	35	28	41	34
Unknown	25	23	20	32	13	13
Unweighted N	3673	331	3127	504	2626	789

Notes: weighted percentages. Within each age group, statistically significant differences ($p < 0.05$) between those living with a partner and those who are living alone are highlighted in bold.

Source: UKHLS (2009-10).

TABLE 5. Socio-economic status of never and ever partnered males living alone, by ten-year age groups (35-64) (column percentages)

	35-44		45-54		55-64	
	never	ever	never	ever	never	ever
Educational level						
Higher education	34	23	24	23	15	21
Some qualifications	49	62	52	60	45	46
No qualifications	17	14	23	18	41	33
Current economic activity						
Employed full-time	68	67	56	66	27	40
Employed part-time	4	4	7	5	11	10
Not employed	27	29	36	29	62	50
Housing tenure						
Owner-occupier	53	49	59	52	60	51
Social housing	27	23	24	25	35	31
Rented	21	28	18	23	5	18
Occupational pension						
Yes	41	31	34	35	39	37
No	32	39	29	38	20	30
Unknown	27	29	36	28	41	33
Unweighted N	172	363	153	466	141	430

Notes: weighted percentages. Within each age group, statistically significant differences ($p < 0.05$) between those who have never and ever partnered are highlighted in bold.

Source: UKHLS (2009-10).

TABLE 6. Socio-economic status of never and ever partnered females living alone, by ten-year age groups (35-64) (column percentages)

	35-44		45-54		55-64	
	never	ever	never	ever	never	ever
Educational level						
Higher education	44	42	44	19	26	14
Some qualifications	46	47	38	58	57	51
No qualifications	11	11	18	23	17	36
Current economic activity						
Employed full-time	72	67	57	57	30	30
Employed part-time	8	9	11	11	12	15
Not employed	20	24	32	33	59	56
Housing tenure						
Owner-occupier	60	51	67	52	82	62
Social housing	21	24	24	32	17	29
Rented	19	25	9	16	2	9
Occupational pension						
Yes	52	44	52	37	61	52
No	28	32	17	31	23	36
Unknown	21	24	32	32	16	13
Unweighted N	111	220	102	402	88	701

Notes: weighted percentages. Within each age group, statistically significant differences ($p < 0.05$) between those who have never and ever partnered are highlighted in bold.

Source: UKHLS (2009-10).

TABLE 7. Mix of familial and economic resources among males and females aged 55 to 64**living alone (column percentages)**

			Males	Females
never partnered	no children	not owner-occupier	10	2
never partnered	no children	owner-occupier	15	9
never partnered	children	not owner-occupier	0	0
never partnered	children	owner-occupier	0	0
ever partnered	no children	not owner-occupier	13	4
ever partnered	no children	owner-occupier	11	11
ever partnered	children	not owner-occupier	24	29
ever partnered	children	owner-occupier	28	44
Unweighted N			571	789

Notes: weighted percentages.

Source: UKHLS (2009-10).