

# 3.2

## The well-being of older men and women throughout the life course in relation to living arrangements

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### KEY MESSAGE

The relationship of well-being with forms of living arrangements is different for older men and women. Living alone tends to have a positive effect on women's well-being. For other forms of living arrangements, well-being is impaired by the burden of caregiving that falls on women, which is considerably increased when several generations live together. Men's well-being is the highest when they live with a partner and the lowest when they live alone or with a partner and someone else (children and/or parents). Social capital (level of education and employment) and economic capital (income and property) accumulated throughout the life course increase well-being in older age, especially for women living alone.

### INTRODUCTION

Various experiences affect people's health and well-being throughout their life course. The life course approach (Elder 1998) consists of four principles. First, people's lives are part of a certain historical period that affects them throughout their lives. Second, the impact of various life events on a person's life course depends on the age at which the events are experienced. Third, as people's lives are interdependent, social and historical influences are manifested through shared relationships. Fourth, people have agency – they shape their life course with choices and actions within on historical and social constraints and opportunities. In the case of Estonia, it is important to recognise how the social upheavals caused by the Soviet occupation and subsequent societal

transformations have affected the level of well-being of people over 65 years old today and the extent to which their current choices help mitigate past negative events and enhance their sense of well-being.

Living arrangements are important in the context of relationships and well-being. Research has shown that older men and women are affected by different patterns of well-being – while women seek assurance in partnerships, in the case of men, women's greater social activity in older age helps to maintain the couple's significant social relations and thereby maintain men's good health (Liu and Waite 2014; Abuladze and Sakkeus 2013). Middle-aged people often live with their parents for economic support (Grundy 2005). However,

that means they may be obligated to take care of their parents as the parents become more limited in their daily activities (Seltzer and Bianchi 2013). In both cases, being stressed about insufficient resources can reduce well-being significantly. Conversely emotional support can increase well-being considerably. Parents and children have more frequent interactions and more commonly live together in countries with weak social welfare (Hank 2007). Due to recent demographic changes (e.g. the decreasing number of children), the well-being of the older population in such countries may deteriorate as the corresponding national institutions and services are not (yet) developed enough to counterbalance the effects of demographic changes (Reher 1998).

This article explores the gender differences in assessments of well-being in relation to forms of living arrangements and accumulated social and economic capital of people over the age of 65 (the birth cohorts born before the economic crisis of the 1930s, during the crisis of the 1930s and the Era of Silence (a period of authoritarian rule in Estonia) until the outbreak of World War II, and during the war and up until 1946).

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## Women tend to seek assurance in partnerships; for men, women's greater social activity in older age helps to maintain the couple's significant social relations.

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In this article, we use the SHARE (Survey of Health, Ageing and Retirement in Europe) survey's 2011–2013 data of Estonians over 65 years old (1,880 respondents, including 506 or 26.9% men). Regarding forms of living arrangements, we focused on people living alone (solo) or with a partner (couples). In both cases, we also identified the presence or absence of children and/or parents in the household. Due to the small sample size, we grouped all the remaining types of living arrangements under 'other'. We defined socioeconomic position by four childhood characteristics (number of books per person, number of rooms per person, parents' highest level of education and economic situation in childhood household) and four adulthood characteristics (respondent's level of education, last occupation according to ISCO,<sup>1</sup>

### CAPITAL ACCUMULATED OVER THE LIFE COURSE PLAYS A ROLE IN THE EVENTS OF LATER LIFE

According to the life course approach, the capital accumulated in childhood and that accumulated later in life both play an important role in subsequent life events. These conditions shape the general standard of living, access to economic resources, social prestige, and educational and cultural capital in old age. The circumstances of living arrangements, both in childhood and adulthood, can enhance well-being (if the accumulated capital is large) or reduce it.

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<sup>1</sup> ISCO – International Standard Classification of Occupations.

and income and value of net wealth adjusted to household size), which were integrated into a composite index between 0 and 1 for childhood and adulthood respectively (Niedzwiedz et al. 2015). A higher value indicates a higher socioeconomic position.

We also used the health-related Global Activity Limitation Index (GALI<sup>2</sup>). We adjusted the analysis for the number of living children (people who have no (living) children cannot have children living with them or providing them support). After the Second World War, as Estonia was annexed by the Soviet Union, many people of foreign (mostly Russian) origin settled here; they had lived outside Estonia during their childhood and often much of adulthood. In our analysis, we considered origin (born in Estonia or not) as a possible factor related to the level of well-being.

We measured subjective well-being with the CASP-12<sup>3</sup> index (Hyde et al. 2003), which consists of 12 questions about feelings and situations on a four-point frequency scale. Scores can range between 12 and 48. Then we measured life satisfaction (Brown et al. 2004) on a scale of 0–10. For comparability, in both cases we converted the score to a scale of 0–100 (a higher score indicates higher subjective well-being or life satisfaction). In the case of older people, these two indicators measure different aspects of well-being and relate differently to forms of living arrangements. The overall indicator of subjective well-being is more forward-looking, while life satisfaction is

more of a retrospective appraisal of life. We will use the general term ‘well-being’ when discussing both perspectives together.

## Living arrangements and well-being in later life

People’s well-being is firstly affected by what happens in the family. In the last century, the development of Estonian family structures has seen a decrease in the number of children and an increase in the number of divorces, but it has also seen an increased frequency of forming new relationships. The long-standing gender gap in life expectancy has most impacted women living alone in old age. A general obligation to work and compulsory secondary education, introduced in Estonia in the mid-20th century, have increased individualisation and women’s emancipation. For the same reasons, opportunities have expanded, especially for women, for managing on one’s own in old age. In this development, Estonia has kept pace with other developed countries. However, the social arrangements, which should support the needs of older people as their number increases, have not caught up with the changes. Therefore, we assume that, all things considered, the various patterns of familial living arrangements will continue to be essential for our well-being.

Older people in Estonia evaluated their subjective well-being at 71.3 points

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**The long-standing gender gap in life expectancy has most impacted women living alone in old age. In addition to increased individualisation and women’s emancipation, opportunities for managing on one’s own in old age have expanded, especially for women.**

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<sup>2</sup> GALI – Global Activity Limitation Index.

<sup>3</sup> CASP – Control, Autonomy, Self-realisation and Pleasure.

**Table 3.2.1.** VAverage subjective well-being and life satisfaction of older people (over 65) by country (0–100 scale)

SUBJECTIVE WELL-BEING		LIFE SATISFACTION	
COUNTRY	(CASP-12)	COUNTRY	
Switzerland	84.5	Denmark	85.2
The Netherlands	84.3	Sweden	84.6
Denmark	84.2	Switzerland	84.5
Austria	81.1	Austria	82.0
Sweden	80.4	The Netherlands	80.1
Germany	79.7	Germany	77.0
Slovenia	78.5	Belgium	76.7
France	76.3	<b>AVERAGE</b>	<b>75.5</b>
Belgium	75.6	Italy	73.9
<b>AVERAGE</b>	<b>75.7</b>	Spain	73.9
Spain	71.4	Poland	73.0
<b>ESTONIA</b>	<b>71.3</b>	Slovenia	72.7
Czechia	71.2	Czechia	71.9
Poland	70.5	France	70.7
Hungary	69.5	Portugal	68.4
Italy	67.4	<b>ESTONIA</b>	<b>66.6</b>
Portugal	65.3	Hungary	66.3

**SOURCE:** table by the authors, based on data from SHARE 2011 (N = 20,688)

on average (Table 3.2.1). In terms of average scores, Estonia ranks in the last third among SHARE countries, together with Czechia, Poland, Hungary, Italy and Portugal. Older adults in Estonia evaluate their life satisfaction on average at 66.6 points. Among the SHARE countries, only Hungary has a lower score. When comparing both indicators with other countries, it is notable that the average assessments of well-being for older people are lower in Eastern and Southern Europe than in Western and Northern Europe.

Two forms of living arrangements prevail among older people in Estonia: people living without a partner (solos) and people living with a partner. Solo people are more likely than couples to live with others, such as their children or

parents (Table 3.2.2). In life satisfaction and well-being, couples living together have the highest average score, followed, in life satisfaction, by people living alone. In mental well-being, the highest average is for people in 'other' forms of living arrangements, followed by people living alone.

When analysing the associations between living arrangements and subjective well-being, certain differences

**Both subjective well-being and life satisfaction are highest in couples living together.**

**Table 3.2.2.** Average subjective well-being and life satisfaction of older people (over 65) by forms of living arrangements in Estonia (0–100 scale)

LIVING ARRANGEMENTS	(%)	SUBJECTIVE WELL-BEING	LIFE SATISFACTION
Solo	45.9	72.1	66.6
Solo with children and/or parents	8.7	67.3	65.4
Couple	37.2	73.9	69.3
Couple with children and/or parents	3.7	70.9	65.8
Other	4.6	72.5	63.8
<b>TOTAL</b>	<b>100.0</b>		

SOURCE: table by the authors, based on data from SHARE 2011 and 2013

**Table 3.2.3.** Subjective well-being (forward-looking appraisal of life) and its associations with different forms of living arrangements in relation to childhood and adulthood socioeconomic conditions for men, women and the total population<sup>4</sup>

		MEN			
		Model 1	Model 2	Model 3	Model 4
Living arrangements	Solo	-2.3***	-2.1**	-0.9	-0.9
	Solo with children and/or parents	-4.6 *	-5.1**	-3.5	-3.9*
	Couple with children and/or parents	-3.0**	-3.0**	-2.7*	-2.8**
	Other	-1.3	-2.4	-1.5	-2.0
Gender	Men				
Conditions in childhood	Index (0...1)		7.7***		3.8*
Conditions in adulthood	Index (0...1)			14.4***	13.4***
Constant		79.9***	76.6***	72.1***	71.0***

SOURCE: table by the authors, based on data from SHARE 2011 and 2013

<sup>4</sup> Tables 3.2.3 and 3.2.4 show linear regression coefficients. A positive or negative value of the independent (explanatory) variable indicates whether each independent variable has a positive or negative relationship with the dependent variable (well-being or satisfaction). If the independent variable is positive, this indicates that as the variable increases, the mean of the dependent variable also increases. If the independent variable has a negative value, the mean of the dependent variable decreases as the independent variable increases. The value of the coefficient indicates how much the mean of the dependent variable changes in case of a one-unit change of the independent variable while all the other variables are held unchanged.

between genders appear regardless of birth cohort, health-related activity limitations, birth origin and number of children (Table 3.2.3). Men appear to thrive when living as a couple or in living arrangements labelled as 'Other', while all other forms of living arrangements significantly reduce their subjective well-being. This association also stands when considering the socioeconomic conditions in childhood. When adjusting for adulthood socioeconomic position, there is a significant change in the association between living arrangements and well-being: the negative impact of living alone or living alone with children and/or parents on men's well-being becomes insignificant (when compared to living with a partner). In the final model for men, where both men's childhood and

**For women, living alone (compared to living with a partner) has a positive effect on subjective well-being, if we also consider their socioeconomic situation in childhood and adulthood.**

adulthood conditions are considered, it appears that adulthood conditions have a bigger influence on the association between living arrangements and well-being. However, the combined effect of these conditions on the well-being of men who live with children and/or parents, whether alone or with a partner, is negative.

WOMEN				TOTAL POPULATION
Model 1	Model 2	Model 3	Model 4	Model 5
-0.1	-0.1	2.6***	2.5***	1.3***
-4.5***	-4.4***	-1.8**	-1.8**	-2.7***
-2.1	-2.1	-1.2	-1.3	-2.3**
0.1	0.1	2.5**	2.5*	0.9
	8.4***		1.5	-0.4
		21.3***	20.8***	18.4***
77.8***	73.7***	66.6***	66.1***	68.1***

**NOTES:**  
 Statistical significance:  
 \*\*\* p < 0.001 \*\* p < 0.01 \* p < 0.05

Model 1: living arrangements and socio-demographic factors  
 Model 2: living arrangements, sociodemographic factors and conditions in childhood household  
 Model 3: living arrangements, sociodemographic factors and conditions in adulthood  
 Model 4: living arrangements, sociodemographic factors, and conditions in childhood household and adulthood  
 Model 5: total population (women and men combined) with all factors

Reference groups: couples, women

In the case of women, the statistical associations are different. For women, living alone with children and/or parents is the only form of living arrangements that reduces women's subjective well-being compared to living with a partner after adjusting for birth cohort, health-related activity limitations, birth origin and number of children. The associations of all other forms of living arrangements and well-being do not statistically differ from the associations between well-being and living with a partner. When considering the conditions in their childhood household, the relationships between forms of living arrangements and subjective well-being remain the same for women over 65. If we consider the socioeconomic position in adulthood only, then in the case of women, compared to living with a partner, living alone has a positive effect on well-being, and so does living with someone who is not a partner, parent or child ('other'). Conditions experienced in

adulthood increase well-being when living alone with children and/or parents. Similar associations remain between living arrangements and well-being after adjusting for childhood and adulthood socioeconomic position simultaneously. Similarly, life satisfaction, which is on average lower than the overall indicator of subjective well-being, reveals differences between men and women in relation to forms of living arrangements (Table 3.2.4). Unlike with subjective well-being, women have a higher average life satisfaction than men. For men, any living arrangements other than living with a partner reduce life satisfaction. Only the life satisfaction of solo men living with children and/or parents is the same as that of couples. When considering socioeconomic position in childhood, dissatisfaction increases among men who live in 'other' forms of living arrangements or with a partner and children and/or parents. Compared to living with a partner, men's

**Table 3.2.4.** Life satisfaction (retrospective appraisal of life) and its associations with different forms of living arrangements in relation to childhood and adulthood socioeconomic conditions for men, women and the total population

		MEN			
		Model 1	Model 2	Model 3	Model 4
Living arrangements	Solo	-4.3***	-4.1***	-3.2**	-3.2**
	Solo with children and/or parents	-4.1	-4.4	-3.2	-3.7
	Couple with children and/or parents	-4.3*	-4.4**	-4.0*	-4.1*
	Other	-4.9*	-6.5**	-5.0*	-6.2**
Gender	Men				
Conditions in childhood	Index (0...1)		11.9***		9.2***
Conditions in adulthood	Index (0...1)			11.5***	9.2**
Constant		77.0***	71.8***	70.8***	68.0***

SOURCE: table by the authors, based on data from SHARE 2011 and 2013

life satisfaction increases slightly in all other forms of living arrangements only after adjusting for socioeconomic position in adulthood. But their life satisfaction is still significantly higher when living with a partner. When adjusting for socioeconomic position in adulthood as well as childhood, both turn out to have almost equal effect on the relationship between life satisfaction and living arrangements: men over 65 have a lower life satisfaction in all living arrangements other than living with a partner.

When we look at the relationship between women’s life satisfaction and living arrangements, after adjusting for birth cohort, health-related activity limitations, birth origin and number of children, there is no difference in satisfaction between women living with only a partner and women living with a partner and children and/or parents. All other living arrangements are less satisfying for women. A similar pattern persists when

socioeconomic position in childhood is considered. If we adjust for socioeconomic position in adulthood, then neither women living with a partner and children and/or parent nor women living alone are any different in terms of life satisfaction when compared to women living with a partner. A better socioeconomic position in adulthood slightly increases women’s life satisfaction in all forms of living arrangements. If socioeconomic position in both childhood and adulthood is considered, the previously described pattern stands, because adulthood socioeconomic position, in particular, plays a significant role in the associations between women’s life satisfaction and living arrangements. Childhood conditions lose their significance when it comes to the associations between women’s life satisfaction and living arrangements, while the significance of adulthood conditions increases.



WOMEN				TOTAL POPULATION
Model 1	Model 2	Model 3	Model 4	Model 5
-1.9**	-1.8**	-0.3	-0.4	-1.1
-4.1***	-4.0***	-2.4**	-2.5**	-3.0***
-3.0	-3.0	-2.3	-2.3	-3.0*
-4.4**	-4.5**	-3.0*	-3.1*	-3.7**
				-1.0
	6.8***		3.0	4.6**
		12.7***	11.7***	10.7***
79.4***	76.1***	72.7***	71.8***	71.5***

**NOTES:**  
 Statistical significance:  
 \*\*\* p < 0.001 \*\* p < 0.01 \* p < 0.05

Model 1: living arrangements and socio-demographic factors  
 Model 2: living arrangements, sociodemographic factors and conditions in childhood household  
 Model 3: living arrangements, sociodemographic factors and conditions in adulthood  
 Model 4: living arrangements, sociodemographic factors, and conditions in childhood household and adulthood  
 Model 5: total population (women and men combined) with all factors  
 Reference groups: couples, women

## SUMMARY

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There has been a significant development in family formation since the 1960s, which has changed the roles of women and men in the family, as well as in society. As we age, more life events accumulate that, in the context of societal development, have an impact on our well-being in older age. As a result of these changes, we see that living arrangements affect the well-being of older women and men differently.

People born in the early 20th century had relatively few children on average, and over the years, their children had a higher mortality rate than children of subsequent generations. Among the generations we analysed, in almost a third of the cases, living alone was caused not by the partner passing away but by separation. After a couple relationship ends, men start a new life with a new partner more often than women do. The long-standing high mortality rate of men in Estonia has meant that many women have been left living alone, especially in old age. Women deciding to stay solo has a great deal to do with their level of education – which has been higher than men’s since the generations born in the 1930s – and paid employment, which ensures an independent income even in old age. As a result of this objective development, as well as expanded opportunities, more than half of women over 65 now live alone, while only a little over a quarter of men in that age group live alone. However, if they live with a partner, then, due to men’s lower average life expectancy and healthy life years, the man is usually the first to have activity limita-

tions due to health problems and thus need support. In this case, the female partner living with him often becomes the first helper (Tammsaar et al. 2012).

Our analysis revealed that for people over 65, living arrangements are associated with well-being in opposite directions depending on gender. Men’s subjective well-being is the highest when they live with a partner; it is the lowest when they live with children and/or parents, either alone or with a partner. The subjective well-being of solo women is similar to the well-being of couples when adjusting for the socioeconomic conditions in childhood and adulthood. Men living in any other form of living arrangements have lower life satisfaction than when living with a partner. Women living alone have a higher level of subjective well-being and a more positive retrospective appraisal of life than women in any other form of living arrangements (although the life satisfaction of women living with a partner is the same). At first glance, it seems paradoxical that older solo women have higher well-being scores and the same level of

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**The positive effect that living alone has on well-being may be due to the greater burden of care placed on women in other forms of living arrangements.**

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life satisfaction as women living with a partner. However, there is a pragmatic explanation for this result in the Estonian context. The positive effect that living alone has on well-being may be due to the greater burden placed on women to provide caregiving in other forms of living arrangements. Even socioeconomic resources acquired in adulthood do not ease that. Several studies in Estonia have revealed that the informal burden of care is borne in particular by women over the age of 65 (Tammsaar et al. 2012), that relieving the burden of informal caregivers improves their well-being (Bleijlevens et al. 2015), and that the need for that has significantly increased (Government task force for reducing burden of care 2017).

The positive effect that living with a partner has on men's well-being suggests that their partner acts as a safety net, providing support in old age. Older women have larger social networks, and men living with a partner can be a part of that. As several previous studies have revealed, men living alone have the highest risk of health-related activity limitations (Abuladze and Sakkeus 2013), and their significantly lower life satisfaction testifies to that. Among our research subjects – men and women over 65 – the difference in life expectancy has clearly visible effects. Thus, for men, the need for support arises earlier than for women, which is an additional reason why men value living with a partner (Hank 2007). Due to the usual age difference between men and women, when older women live with a partner, they often shoulder the responsibility of care when their partner's health deteriorates. This can mean years of constant caregiving, in addition to stress from not having enough knowledge in the field of caregiving and emotional stress from the bad mood of the partner needing care. Living with parents, however, can often mean that the burden of care increases significantly for both genders, which is associated with decreasing well-being for both women and men. This may be more likely when

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**The long-neglected need in Estonia to organise caregiving in a more egalitarian manner – and not allow the burden of care in old age to fall solely on women – has resulted in women's well-being being best supported by different living arrangements than those that best support the well-being of men.**

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they also have adult children living with them. The latter could increase the burden of caregiving and especially emotional or relational stress, which reduces well-being and satisfaction (Seltzer and Bianchi 2013). In Estonia, as in other Eastern European countries, caregiving is mainly left to the family. Thus the well-being of women can deteriorate significantly due to forced caregiving obligations, which in turn can generate future health problems.

The analysis highlights that the social and economic capital accumulated throughout the life course is important. Childhood socioeconomic capital (number of books per person, number of rooms per person, parents' highest level of education and economic situation in childhood household) is connected to increased well-being for men living with a partner far more than it is for men living in any other living arrangements. However, better socioeconomic conditions in adulthood can compensate for this disadvantage, and the negative relationships between different living arrangements and well-being decrease among older men. Men's greater dissatisfaction with life in living arrangements other than with a partner is explained by the fact that life satisfaction is assessed retrospectively: the conditions in childhood household and adulthood have equal

influence. There is a significant positive relationship between the well-being of older women and living alone (there is also a slightly lower positive relationship among women who live with others) compared to living with a partner. This positive relationship is supported by the socioeconomic conditions in adulthood, in which case we assume that women, as the main caregivers and supporters of other family members in old age (Tammsaar et al. 2012), are able to purchase the necessary services with better available resources and free themselves from related obligations. The long-term

social pressure on women to be the main caregivers has led to a situation where women living alone in old age have the highest level of subjective well-being.

In conclusion, the long-neglected need in Estonia to organise caregiving in a more egalitarian manner – and not allow the burden of care in old age to fall solely on women – has resulted in a situation where women's well-being is best supported by different living arrangements than those that best support the well-being of men. ●

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